

# **Scheduled Banks**

## **Advances**

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

| Security                                    | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|---------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |           |                    |           |                    |           |
| Ornaments and Precious Metals               | 252,352            | 130,660   | 224,145            | 145,042   | 256,451            | 138,779   |
| II. Securities, Shares and Other            |                    |           |                    |           |                    |           |
| Financial Instruments:                      | 1,143              | 313,500   | 764                | 411,921   | 871                | 355,206   |
| A. Quoted on the Stock Exchange:            | 980                | 86,654    | 575                | 116,817   | 685                | 114,299   |
| 1. To Stock Brokers and Dealers:            | 686                | 37,140    | 328                | 48,738    | 444                | 54,183    |
| (a) Government and Other Trustee Securities | 128                | 2,516     | 110                | 16,806    | 149                | 19,014    |
| (b) Shares and Debentures                   | 555                | 33,226    | 206                | 30,492    | 286                | 34,160    |
| (c) Participation Term Certificates         | -                  | -         | 2                  | 3         | 2                  | 3         |
| (d) Others                                  | 3                  | 1,398     | 10                 | 1,438     | 7                  | 1,006     |
| 2. To Others:                               | 294                | 49,514    | 247                | 68,080    | 241                | 60,116    |
| (a) Government and Other Trustee Securities | 15                 | 9,798     | 36                 | 37,888    | 29                 | 31,726    |
| (b) Shares and Debentures                   | 222                | 30,582    | 143                | 26,556    | 151                | 26,625    |
| (c) Participation Term Certificates         | 2                  | 8         | 2                  | 8         | 2                  | 8         |
| (d) Others                                  | 55                 | 9,126     | 66                 | 3,627     | 59                 | 1,757     |
| B. Unquoted on the Stock Exchange:          | 163                | 226,846   | 189                | 295,103   | 186                | 240,907   |
| 1. To Stock Brokers and Dealers:            | 24                 | 3,555     | 23                 | 8,201     | 24                 | 8,366     |
| (a) Government and Other Trustee Securities | -                  | -         | 1                  | 4,000     | 1                  | 4,000     |
| (b) Shares and Debentures                   | 20                 | 3,551     | 14                 | 3,661     | 16                 | 4,026     |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 4                  | 4         | 8                  | 540       | 7                  | 340       |
| 2. To Others:                               | 139                | 223,291   | 166                | 286,902   | 162                | 232,541   |
| (a) Government and Other Trustee Securities | 65                 | 204,096   | 71                 | 98,426    | 61                 | 102,737   |
| (b) Shares and Debentures                   | 7                  | 758       | 9                  | 920       | 9                  | 729       |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 67                 | 18,437    | 86                 | 187,555   | 92                 | 129,075   |
| III. Merchandise                            | 57,637             | 2,867,570 | 55,579             | 2,733,827 | 55,422             | 2,785,870 |
| A. Food Items:                              | 13,355             | 849,751   | 16,101             | 714,234   | 15,508             | 794,264   |
| 1. Wheat                                    | 4,235              | 165,329   | 5,360              | 165,092   | 4,886              | 134,768   |
| 2. Rice and Paddy                           | 2,906              | 119,315   | 2,589              | 146,769   | 2,423              | 144,928   |
| 3. Other Grains & Pulses:                   | 753                | 16,940    | 356                | 16,853    | 286                | 11,641    |
| (a) Indigenous                              | 726                | 15,976    | 343                | 16,057    | 278                | 11,545    |
| (b) Imported                                | 27                 | 964       | 13                 | 796       | 8                  | 96        |
| 4. Edible Oils:                             | 1,436              | 76,637    | 1,200              | 78,666    | 1,144              | 74,331    |
| (a) Indigenous                              | 1,385              | 69,863    | 1,143              | 75,634    | 1,082              | 67,600    |
| (b) Imported                                | 51                 | 6,775     | 57                 | 3,032     | 62                 | 6,732     |
| 5. Sugar:                                   | 1,406              | 300,209   | 1,165              | 194,019   | 1,391              | 324,897   |
| (a) Indigenous                              | 1,404              | 299,399   | 1,162              | 193,636   | 1,386              | 321,869   |
| (b) Imported                                | 2                  | 810       | 3                  | 383       | 5                  | 3,027     |
| 6. Kariana And Spices                       | 134                | 964       | 127                | 914       | 139                | 856       |
| 7. Fish And Fish Preparations               | 11                 | 660       | 7                  | 18        | 8                  | 79        |
| 8. Other Food Items:                        | 2,474              | 169,697   | 5,297              | 111,903   | 5,231              | 102,763   |
| (a) Indigenous                              | 2,421              | 168,955   | 5,270              | 111,302   | 5,203              | 100,772   |
| (b) Imported                                | 53                 | 743       | 27                 | 601       | 28                 | 1,991     |
| B. Raw Materials:                           | 20,267             | 701,578   | 25,241             | 911,620   | 24,483             | 865,684   |
| 1. Cotton Raw:                              | 12,971             | 120,501   | 17,195             | 182,120   | 16,943             | 167,735   |
| (a) Indigenous                              | 2,264              | 106,078   | 2,327              | 150,433   | 2,046              | 136,246   |
| (b) Imported                                | 10,707             | 14,424    | 14,868             | 31,687    | 14,897             | 31,489    |
| 2. Synthetic Fibers:                        | 121                | 17,487    | 82                 | 8,479     | 89                 | 8,329     |
| (a) Indigenous                              | 92                 | 16,518    | 55                 | 7,933     | 68                 | 7,507     |
| (b) Imported                                | 29                 | 969       | 27                 | 546       | 21                 | 821       |
| 3. Fertilizers:                             | 1,032              | 95,420    | 1,453              | 58,642    | 1,354              | 87,543    |
| (a) Indigenous                              | 1,019              | 92,274    | 1,425              | 55,026    | 1,325              | 82,204    |
| (b) Imported                                | 13                 | 3,146     | 28                 | 3,617     | 29                 | 5,339     |
| 4. Petroleum Crude:                         | 1,351              | 112,958   | 1,295              | 106,076   | 1,269              | 97,522    |
| (a) Indigenous                              | 1,309              | 94,967    | 1,252              | 93,605    | 1,222              | 85,287    |
| (b) Imported                                | 42                 | 17,990    | 43                 | 12,471    | 47                 | 12,234    |
| 5. Iron and Steel:                          | 1,726              | 98,089    | 1,931              | 116,189   | 1,820              | 110,693   |
| (a) Indigenous                              | 1,425              | 66,723    | 1,669              | 80,747    | 1,622              | 76,313    |
| (b) Imported                                | 301                | 31,365    | 262                | 35,442    | 198                | 34,380    |
| 6. Wool & Goat Hair                         | 5                  | 54        | 9                  | 67        | 5                  | 46        |
| 7. Hides & Skins                            | 114                | 6,466     | 75                 | 5,419     | 72                 | 3,613     |
| 8. Oil Seeds                                | 130                | 5,377     | 85                 | 3,574     | 79                 | 4,336     |
| 9. Pesticides & Insecticides:               | 397                | 8,016     | 417                | 5,543     | 408                | 4,776     |
| (a) Indigenous                              | 394                | 7,790     | 412                | 5,407     | 402                | 4,640     |
| (b) Imported                                | 3                  | 226       | 5                  | 136       | 6                  | 136       |
| 10. Other Raw Materials:                    | 2,420              | 237,209   | 2,699              | 425,511   | 2,444              | 381,091   |
| (a) Indigenous                              | 2,121              | 209,437   | 2,467              | 392,867   | 2,241              | 353,653   |
| (b) Imported                                | 299                | 27,773    | 232                | 32,644    | 203                | 27,438    |

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

| Security                                  | Mar-25             |                   | Dec-25             |                   | Mar-26 P           |                   |
|-------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                           | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| C. Finished/Manufactured Goods:           | 24,015             | 1,316,241         | 14,237             | 1,107,973         | 15,431             | 1,125,922         |
| 1. Cotton Textiles:                       | 3,614              | 279,435           | 2,631              | 196,128           | 2,182              | 166,600           |
| (a) Indigenous                            | 3,422              | 252,014           | 2,376              | 159,818           | 1,977              | 134,447           |
| (b) Imported                              | 192                | 27,421            | 255                | 36,310            | 205                | 32,153            |
| 2. Cotton Yarn:                           | 1,772              | 83,465            | 1,217              | 70,045            | 1,090              | 59,095            |
| (a) Indigenous                            | 1,764              | 83,140            | 1,168              | 69,295            | 1,014              | 56,510            |
| (b) Imported                              | 8                  | 326               | 49                 | 750               | 76                 | 2,585             |
| 3. Other Textiles:                        | 2,701              | 239,116           | 2,098              | 266,412           | 1,941              | 277,823           |
| (a) Indigenous                            | 2,682              | 233,840           | 2,062              | 261,842           | 1,906              | 273,423           |
| (b) Imported                              | 19                 | 5,277             | 36                 | 4,570             | 35                 | 4,399             |
| 4. Machinery:                             | 1,078              | 56,004            | 989                | 140,334           | 1,000              | 123,045           |
| (a) Indigenous                            | 565                | 30,875            | 639                | 83,001            | 643                | 72,898            |
| (b) Imported                              | 513                | 25,129            | 350                | 57,333            | 357                | 50,147            |
| 5. Handloom Products                      | 1                  | 73                | 1                  | 20                | 3                  | 111               |
| 6. Carpets & Rugs                         | 13                 | 156               | 10                 | 103               | 11                 | 47                |
| 7. Readymade Garments                     | 1,044              | 56,233            | 776                | 48,911            | 792                | 50,200            |
| 8. Cement and Cement Products:            | 498                | 86,481            | 372                | 60,489            | 370                | 89,825            |
| (a) Indigenous                            | 496                | 85,861            | 371                | 59,801            | 369                | 89,137            |
| (b) Imported                              | 2                  | 620               | 1                  | 688               | 1                  | 688               |
| 9. Sports Goods                           | 87                 | 2,560             | 99                 | 3,353             | 97                 | 3,893             |
| 10. Surgical Instruments                  | 125                | 7,775             | 94                 | 3,917             | 92                 | 6,975             |
| 11. Chemicals & Dyes                      | 1,385              | 59,444            | 1,200              | 57,296            | 1,080              | 51,877            |
| 12. Other Finished Goods:                 | 11,697             | 445,498           | 4,750              | 260,964           | 6,773              | 296,432           |
| (a) Indigenous                            | 11,405             | 435,824           | 4,499              | 251,653           | 6,568              | 288,196           |
| (b) Imported                              | 292                | 9,674             | 251                | 9,311             | 205                | 8,236             |
| IV. Fixed Assets Including Machinery      | 362,218            | 2,255,621         | 455,264            | 2,616,306         | 471,148            | 2,569,948         |
| A. Transport Equipment                    | 345,042            | 809,551           | 427,319            | 944,742           | 444,515            | 991,384           |
| B. Furniture & Fixtures                   | 460                | 6,557             | 228                | 5,672             | 182                | 2,967             |
| C. Office Equipment                       | 228                | 21,383            | 274                | 50,546            | 255                | 50,435            |
| D. Other Machinery & Equipment            | 16,488             | 1,418,130         | 27,443             | 1,615,346         | 26,196             | 1,525,162         |
| V. Real Estate                            | 633,601            | 2,247,273         | 632,203            | 2,074,185         | 639,585            | 2,102,483         |
| A. Land                                   | 531,108            | 1,135,173         | 481,920            | 758,054           | 488,852            | 790,657           |
| 1. Residential                            | 100,348            | 771,437           | 17,992             | 265,358           | 17,702             | 271,822           |
| (a) House                                 | 98,567             | 756,860           | 16,410             | 218,204           | 15,976             | 212,108           |
| (b) Flat                                  | 1,781              | 14,577            | 1,582              | 47,154            | 1,726              | 59,714            |
| 2. Non-Residential                        | 430,760            | 363,735           | 463,928            | 492,696           | 471,150            | 518,835           |
| (a) Commercial                            | 7,300              | 129,623           | 4,863              | 136,844           | 4,927              | 144,425           |
| (b) Industrial                            | 578                | 31,431            | 1,647              | 105,969           | 1,410              | 100,148           |
| (c) Agriculture                           | 422,125            | 190,322           | 448,743            | 203,247           | 463,372            | 231,765           |
| (d) Others                                | 757                | 12,359            | 8,675              | 46,636            | 1,441              | 42,498            |
| B. Buildings:                             | 102,493            | 1,112,100         | 150,283            | 1,316,131         | 150,733            | 1,311,826         |
| 1. Residential                            | 90,671             | 619,496           | 135,674            | 865,264           | 137,349            | 888,387           |
| (a) House                                 | 79,172             | 555,308           | 109,001            | 532,025           | 103,810            | 526,752           |
| (b) Flat                                  | 11,499             | 64,188            | 26,673             | 333,239           | 33,539             | 361,635           |
| 2. Non-Residential                        | 11,822             | 492,604           | 14,609             | 450,867           | 13,384             | 423,438           |
| (a) Commercial                            | 5,105              | 233,340           | 5,274              | 217,534           | 5,363              | 201,244           |
| (b) Industrial                            | 2,650              | 148,482           | 3,203              | 133,844           | 2,970              | 134,199           |
| (c) Agriculture                           | 2,142              | 54,966            | 2,974              | 31,798            | 3,085              | 30,081            |
| (d) Others                                | 1,925              | 55,817            | 3,158              | 67,691            | 1,966              | 57,915            |
| VI. Fixed Deposits and Insurance Policies | 27,625             | 641,180           | 13,203             | 437,632           | 11,772             | 248,510           |
| A. Bank Deposits                          | 27,576             | 640,784           | 13,177             | 437,527           | 11,750             | 248,425           |
| 1. Security Deposits                      | 712                | 53,140            | 3,078              | 68,550            | 2,873              | 52,643            |
| 2. Term Deposits (TDRs)                   | 20,456             | 486,104           | 4,916              | 209,440           | 4,224              | 71,999            |
| 3. Other Deposits                         | 6,408              | 101,540           | 5,183              | 159,536           | 4,653              | 123,783           |
| B. Insurance Policies                     | 49                 | 396               | 26                 | 105               | 22                 | 85                |
| VII. Others                               | 406,378            | 4,343,057         | 533,355            | 5,315,203         | 531,182            | 5,188,894         |
| A. Other Secured Advances                 | 141,133            | 1,987,244         | 191,206            | 2,912,208         | 175,069            | 2,851,186         |
| 1. Receivables                            | 731                | 208,279           | 2,336              | 493,759           | 2,850              | 510,537           |
| 2. Employees Benefits                     | 3,576              | 476               | 1,047              | 4,458             | 1,148              | 3,669             |
| 3. Others                                 | 136,826            | 1,778,489         | 187,823            | 2,413,990         | 171,071            | 2,336,981         |
| B. Advances Secured by Guarantee(s)       | 265,245            | 2,355,813         | 342,149            | 2,402,995         | 356,113            | 2,337,708         |
| 1. Institutional Guarantee(s)             | 6,718              | 2,108,517         | 7,705              | 2,116,089         | 8,641              | 1,998,032         |
| 2. Individual Guarantee(s)                | 258,527            | 247,297           | 334,444            | 286,906           | 347,472            | 339,677           |
| VIII. Unsecured Advances                  | 5,727,518          | 317,545           | 4,848,617          | 802,378           | 4,931,616          | 826,406           |
| 1. Credit Cards                           | 2,344,799          | 182,099           | 2,323,034          | 283,065           | 2,354,780          | 305,230           |
| 2. Personal Loan                          | 3,292,765          | 121,537           | 2,459,927          | 130,263           | 2,505,181          | 128,308           |
| 3. Others                                 | 89,954             | 13,909            | 65,656             | 389,050           | 71,655             | 392,867           |
| <b>Total</b>                              | <b>7,468,472</b>   | <b>13,116,407</b> | <b>6,763,130</b>   | <b>14,536,493</b> | <b>6,898,047</b>   | <b>14,216,096</b> |

Note(s)

1. Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

| Security                                                         | Mar-25             |         | Dec-25             |         | Mar-26 P           |         |
|------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| I. Gold, Bullion, Gold & Silver<br>Ornaments and Precious Metals | 186,625            | 107,504 | 185,450            | 124,452 | 185,627            | 106,780 |
| II. Securities, Shares and Other<br>Financial Instruments:       | 70                 | 25,475  | 132                | 71,665  | 119                | 57,573  |
| A. Quoted on the Stock Exchange:                                 | 40                 | 5,621   | 62                 | 10,785  | 51                 | 11,026  |
| 1. To Stock Brokers and Dealers:                                 | 16                 | 2,281   | 18                 | 3,965   | 11                 | 2,766   |
| (a) Government and Other Trustee Securities                      | 1                  | 1       | 1                  | 1       | 1                  | 0       |
| (b) Shares and Debentures                                        | 15                 | 2,280   | 17                 | 3,964   | 10                 | 2,765   |
| (c) Participation Term Certificates                              | -                  | -       | -                  | -       | -                  | -       |
| (d) Others                                                       | -                  | -       | -                  | -       | -                  | -       |
| 2. To Others:                                                    | 24                 | 3,340   | 44                 | 6,821   | 40                 | 8,261   |
| (a) Government and Other Trustee Securities                      | 7                  | 35      | 22                 | 58      | 22                 | 59      |
| (b) Shares and Debentures                                        | 16                 | 3,300   | 15                 | 5,939   | 12                 | 7,379   |
| (c) Participation Term Certificates                              | 1                  | 5       | 1                  | 5       | 1                  | 5       |
| (d) Others                                                       | -                  | -       | 6                  | 819     | 5                  | 818     |
| B. Unquoted on the Stock Exchange:                               | 30                 | 19,854  | 70                 | 60,880  | 68                 | 46,547  |
| 1. To Stock Brokers and Dealers:                                 | 6                  | 2,153   | 8                  | 3,102   | 7                  | 3,045   |
| (a) Government and Other Trustee Securities                      | -                  | -       | -                  | -       | -                  | -       |
| (b) Shares and Debentures                                        | 6                  | 2,153   | 7                  | 2,902   | 7                  | 3,045   |
| (c) Participation Term Certificates                              | -                  | -       | -                  | -       | -                  | -       |
| (d) Others                                                       | -                  | -       | 1                  | 200     | -                  | -       |
| 2. To Others:                                                    | 24                 | 17,701  | 62                 | 57,777  | 61                 | 43,501  |
| (a) Government and Other Trustee Securities                      | 10                 | 2,396   | 6                  | 36,982  | 4                  | 36,234  |
| (b) Shares and Debentures                                        | 2                  | 755     | 2                  | 656     | 2                  | 651     |
| (c) Participation Term Certificates                              | -                  | -       | -                  | -       | -                  | -       |
| (d) Others                                                       | 12                 | 14,551  | 54                 | 20,139  | 55                 | 6,617   |
| III. Merchandise                                                 | 16,071             | 502,019 | 21,313             | 487,571 | 21,255             | 484,148 |
| A. Food Items:                                                   | 1,096              | 189,128 | 1,361              | 135,820 | 1,313              | 138,733 |
| 1. Wheat                                                         | 108                | 93,843  | 89                 | 53,891  | 93                 | 35,851  |
| 2. Rice and Paddy                                                | 371                | 25,575  | 419                | 32,740  | 413                | 39,567  |
| 3. Other Grains & Pulses:                                        | 31                 | 922     | 35                 | 1,113   | 33                 | 587     |
| (a) Indigenous                                                   | 30                 | 916     | 34                 | 1,107   | 32                 | 581     |
| (b) Imported                                                     | 1                  | 6       | 1                  | 5       | 1                  | 6       |
| 4. Edible Oils:                                                  | 133                | 6,414   | 137                | 5,106   | 139                | 5,771   |
| (a) Indigenous                                                   | 133                | 6,414   | 137                | 5,106   | 139                | 5,771   |
| (b) Imported                                                     | -                  | -       | -                  | -       | -                  | -       |
| 5. Sugar:                                                        | 175                | 56,025  | 205                | 33,631  | 219                | 48,052  |
| (a) Indigenous                                                   | 175                | 56,025  | 203                | 33,255  | 217                | 47,652  |
| (b) Imported                                                     | -                  | -       | 2                  | 376     | 2                  | 400     |
| 6. Kariana And Spices                                            | 7                  | 6       | 7                  | 103     | 9                  | 104     |
| 7. Fish And Fish Preparations                                    | -                  | -       | -                  | -       | -                  | -       |
| 8. Other Food Items:                                             | 271                | 6,344   | 469                | 9,236   | 407                | 8,802   |
| (a) Indigenous                                                   | 270                | 6,327   | 459                | 9,101   | 401                | 8,685   |
| (b) Imported                                                     | 1                  | 17      | 10                 | 135     | 6                  | 117     |
| B. Raw Materials:                                                | 12,492             | 157,509 | 16,645             | 151,932 | 16,709             | 138,343 |
| 1. Cotton Raw:                                                   | 10,829             | 17,385  | 14,787             | 18,401  | 14,903             | 17,269  |
| (a) Indigenous                                                   | 282                | 11,708  | 375                | 14,449  | 346                | 13,290  |
| (b) Imported                                                     | 10,547             | 5,677   | 14,412             | 3,952   | 14,557             | 3,978   |
| 2. Synthetic Fibers:                                             | 3                  | 159     | 4                  | 649     | 5                  | 584     |
| (a) Indigenous                                                   | 2                  | 20      | 4                  | 649     | 5                  | 584     |
| (b) Imported                                                     | 1                  | 139     | -                  | -       | -                  | -       |
| 3. Fertilizers:                                                  | 382                | 5,756   | 401                | 6,397   | 394                | 5,939   |
| (a) Indigenous                                                   | 382                | 5,756   | 401                | 6,397   | 394                | 5,939   |
| (b) Imported                                                     | -                  | -       | -                  | -       | -                  | -       |
| 4. Petroleum Crude:                                              | 48                 | 54,597  | 47                 | 42,637  | 54                 | 38,554  |
| (a) Indigenous                                                   | 21                 | 50,995  | 21                 | 38,921  | 22                 | 34,907  |
| (b) Imported                                                     | 27                 | 3,602   | 26                 | 3,716   | 32                 | 3,647   |
| 5. Iron and Steel:                                               | 113                | 14,934  | 199                | 18,471  | 204                | 15,629  |
| (a) Indigenous                                                   | 89                 | 7,703   | 181                | 9,202   | 178                | 7,426   |
| (b) Imported                                                     | 24                 | 7,232   | 18                 | 9,269   | 26                 | 8,203   |
| 6. Wool & Goat Hair                                              | -                  | -       | -                  | -       | -                  | -       |
| 7. Hides & Skins                                                 | -                  | -       | -                  | -       | -                  | -       |
| 8. Oil Seeds                                                     | 2                  | 9       | 2                  | 50      | 4                  | 148     |
| 9. Pesticides & Insecticides:                                    | 15                 | 222     | 16                 | 400     | 17                 | 200     |
| (a) Indigenous                                                   | 15                 | 222     | 16                 | 400     | 17                 | 200     |
| (b) Imported                                                     | -                  | -       | -                  | -       | -                  | -       |
| 10. Other Raw Materials:                                         | 1,100              | 64,445  | 1,189              | 64,928  | 1,128              | 60,021  |
| (a) Indigenous                                                   | 1,043              | 62,448  | 1,115              | 61,665  | 1,070              | 57,410  |
| (b) Imported                                                     | 57                 | 1,998   | 74                 | 3,263   | 58                 | 2,611   |

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

| Security                                  | Mar-25             |                  | Dec-25             |                  | Mar-26 P           |                  |
|-------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
|                                           |                    |                  |                    |                  |                    |                  |
| C. Finished/Manufactured Goods:           | 2,483              | 155,381          | 3,307              | 199,819          | 3,233              | 207,072          |
| 1. Cotton Textiles:                       | 1,116              | 39,939           | 1,259              | 46,833           | 1,209              | 44,392           |
| (a) Indigenous                            | 1,038              | 32,865           | 1,167              | 33,465           | 1,128              | 31,391           |
| (b) Imported                              | 78                 | 7,073            | 92                 | 13,369           | 81                 | 13,001           |
| 2. Cotton Yarn:                           | 142                | 17,988           | 392                | 15,831           | 410                | 15,341           |
| (a) Indigenous                            | 137                | 17,772           | 363                | 15,662           | 355                | 14,601           |
| (b) Imported                              | 5                  | 215              | 29                 | 169              | 55                 | 740              |
| 3. Other Textiles:                        | 138                | 26,362           | 150                | 28,910           | 146                | 39,743           |
| (a) Indigenous                            | 136                | 26,341           | 145                | 28,792           | 141                | 39,572           |
| (b) Imported                              | 2                  | 21               | 5                  | 118              | 5                  | 171              |
| 4. Machinery:                             | 37                 | 1,444            | 45                 | 1,415            | 29                 | 178              |
| (a) Indigenous                            | 26                 | 42               | 33                 | 78               | 19                 | 49               |
| (b) Imported                              | 11                 | 1,402            | 12                 | 1,336            | 10                 | 129              |
| 5. Handloom Products                      | -                  | -                | -                  | -                | -                  | -                |
| 6. Carpets & Rugs                         | 2                  | 4                | 2                  | 85               | 3                  | 29               |
| 7. Readymade Garments                     | 69                 | 17,129           | 136                | 16,023           | 128                | 13,195           |
| 8. Cement and Cement Products:            | 39                 | 4,645            | 50                 | 8,613            | 50                 | 5,336            |
| (a) Indigenous                            | 39                 | 4,645            | 50                 | 8,613            | 50                 | 5,336            |
| (b) Imported                              | -                  | -                | -                  | -                | -                  | -                |
| 9. Sports Goods                           | 12                 | 46               | 14                 | 86               | 14                 | 248              |
| 10. Surgical Instruments                  | 2                  | 17               | 2                  | 98               | 2                  | 95               |
| 11. Chemicals & Dyes                      | 116                | 3,399            | 211                | 6,603            | 189                | 4,287            |
| 12. Other Finished Goods:                 | 810                | 44,409           | 1,046              | 75,321           | 1,053              | 84,228           |
| (a) Indigenous                            | 782                | 43,400           | 996                | 74,275           | 1,004              | 83,197           |
| (b) Imported                              | 28                 | 1,009            | 50                 | 1,046            | 49                 | 1,030            |
| IV. Fixed Assets Including Machinery      | 73,850             | 368,171          | 107,337            | 407,364          | 110,861            | 400,744          |
| A. Transport Equipment                    | 68,930             | 126,533          | 101,247            | 157,840          | 104,821            | 169,770          |
| B. Furniture & Fixtures                   | 13                 | 2,259            | 15                 | 2,262            | 14                 | 2,145            |
| C. Office Equipment                       | 34                 | 2,555            | 34                 | 2,388            | 36                 | 1,036            |
| D. Other Machinery & Equipment            | 4,873              | 236,823          | 6,041              | 244,874          | 5,990              | 227,793          |
| V. Real Estate                            | 429,125            | 498,399          | 494,794            | 550,345          | 495,296            | 542,729          |
| A. Land                                   | 402,490            | 276,281          | 438,807            | 307,125          | 440,478            | 298,504          |
| 1. Residential                            | 4,885              | 72,124           | 5,173              | 78,884           | 5,108              | 69,734           |
| (a) House                                 | 4,885              | 72,124           | 5,172              | 78,874           | 5,106              | 69,716           |
| (b) Flat                                  | -                  | -                | 1                  | 10               | 2                  | 18               |
| 2. Non-Residential                        | 397,605            | 204,157          | 433,634            | 228,241          | 435,370            | 228,771          |
| (a) Commercial                            | 1,319              | 39,058           | 1,419              | 42,483           | 1,396              | 45,755           |
| (b) Industrial                            | 207                | 13,065           | 296                | 12,711           | 294                | 12,505           |
| (c) Agriculture                           | 395,529            | 144,560          | 431,204            | 164,327          | 433,050            | 162,983          |
| (d) Others                                | 550                | 7,474            | 715                | 8,720            | 630                | 7,528            |
| B. Buildings:                             | 26,635             | 222,118          | 55,987             | 243,220          | 54,818             | 244,225          |
| 1. Residential                            | 22,924             | 104,249          | 52,299             | 122,809          | 51,051             | 125,880          |
| (a) House                                 | 22,353             | 102,230          | 51,692             | 121,159          | 50,433             | 124,316          |
| (b) Flat                                  | 571                | 2,019            | 607                | 1,651            | 618                | 1,565            |
| 2. Non-Residential                        | 3,711              | 117,869          | 3,688              | 120,410          | 3,767              | 118,345          |
| (a) Commercial                            | 2,635              | 91,509           | 2,613              | 94,440           | 2,645              | 90,288           |
| (b) Industrial                            | 292                | 9,324            | 343                | 10,891           | 383                | 13,022           |
| (c) Agriculture                           | 766                | 15,266           | 714                | 13,487           | 719                | 11,293           |
| (d) Others                                | 18                 | 1,770            | 18                 | 1,593            | 20                 | 3,742            |
| VI. Fixed Deposits and Insurance Policies | 473                | 14,483           | 663                | 24,780           | 637                | 23,174           |
| A. Bank Deposits                          | 473                | 14,483           | 663                | 24,780           | 637                | 23,174           |
| 1. Security Deposits                      | 284                | 10,525           | 403                | 14,397           | 385                | 14,276           |
| 2. Term Deposits (TDRs)                   | 53                 | 2,700            | 56                 | 3,362            | 45                 | 1,919            |
| 3. Other Deposits                         | 136                | 1,258            | 204                | 7,021            | 207                | 6,979            |
| B. Insurance Policies                     | -                  | -                | -                  | -                | -                  | -                |
| VII. Others                               | 252,053            | 1,011,687        | 293,945            | 1,047,338        | 295,657            | 1,036,716        |
| A. Other Secured Advances                 | 1,812              | 84,094           | 2,956              | 187,345          | 3,473              | 184,403          |
| 1. Receivables                            | 156                | 60,569           | 635                | 64,201           | 641                | 64,884           |
| 2. Employees Benefits                     | 1,212              | 113              | 984                | 230              | 1,120              | 284              |
| 3. Others                                 | 444                | 23,412           | 1,337              | 122,915          | 1,712              | 119,235          |
| B. Advances Secured by Guarantee(s)       | 250,241            | 927,593          | 290,989            | 859,993          | 292,184            | 852,313          |
| 1. Institutional Guarantee(s)             | 4,801              | 759,771          | 5,200              | 692,941          | 6,606              | 687,308          |
| 2. Individual Guarantee(s)                | 245,440            | 167,822          | 285,789            | 167,052          | 285,578            | 165,004          |
| VIII. Unsecured Advances                  | 644,277            | 66,651           | 989,786            | 134,791          | 1,009,547          | 141,992          |
| 1. Credit Cards                           | 553,808            | 44,552           | 887,852            | 106,534          | 908,368            | 113,161          |
| 2. Personal Loan                          | 80,452             | 17,077           | 88,534             | 18,976           | 86,811             | 18,643           |
| 3. Others                                 | 10,017             | 5,022            | 13,400             | 9,282            | 14,368             | 10,188           |
| <b>Total</b>                              | <b>1,602,544</b>   | <b>2,594,388</b> | <b>2,093,420</b>   | <b>2,848,307</b> | <b>2,118,999</b>   | <b>2,793,857</b> |

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

| Security                                    | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|---------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |           |                    |           |                    |           |
| Ornaments and Precious Metals               | 65,727             | 23,156    | 38,695             | 20,590    | 70,824             | 31,999    |
| II. Securities, Shares and Other            |                    |           |                    |           |                    |           |
| Financial Instruments:                      | 1,073              | 288,025   | 632                | 340,256   | 752                | 297,633   |
| A. Quoted on the Stock Exchange:            | 940                | 81,033    | 513                | 106,032   | 634                | 103,273   |
| 1. To Stock Brokers and Dealers:            | 670                | 34,860    | 310                | 44,773    | 433                | 51,417    |
| (a) Government and Other Trustee Securities | 127                | 2,515     | 109                | 16,805    | 148                | 19,013    |
| (b) Shares and Debentures                   | 540                | 30,946    | 189                | 26,528    | 276                | 31,395    |
| (c) Participation Term Certificates         | -                  | -         | 2                  | 3         | 2                  | 3         |
| (d) Others                                  | 3                  | 1,398     | 10                 | 1,438     | 7                  | 1,006     |
| 2. To Others:                               | 270                | 46,173    | 203                | 61,259    | 201                | 51,855    |
| (a) Government and Other Trustee Securities | 8                  | 9,763     | 14                 | 37,830    | 7                  | 31,668    |
| (b) Shares and Debentures                   | 206                | 27,281    | 128                | 20,618    | 139                | 19,246    |
| (c) Participation Term Certificates         | 1                  | 3         | 1                  | 3         | 1                  | 3         |
| (d) Others                                  | 55                 | 9,126     | 60                 | 2,808     | 54                 | 938       |
| B. Unquoted on the Stock Exchange:          | 133                | 206,991   | 119                | 234,223   | 118                | 194,360   |
| 1. To Stock Brokers and Dealers:            | 18                 | 1,402     | 15                 | 5,099     | 17                 | 5,321     |
| (a) Government and Other Trustee Securities | -                  | -         | 1                  | 4,000     | 1                  | 4,000     |
| (b) Shares and Debentures                   | 14                 | 1,398     | 7                  | 759       | 9                  | 981       |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 4                  | 4         | 7                  | 340       | 7                  | 340       |
| 2. To Others:                               | 115                | 205,590   | 104                | 229,125   | 101                | 189,039   |
| (a) Government and Other Trustee Securities | 55                 | 201,700   | 65                 | 61,444    | 57                 | 66,504    |
| (b) Shares and Debentures                   | 5                  | 3         | 7                  | 265       | 7                  | 78        |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 55                 | 3,887     | 32                 | 167,416   | 37                 | 122,458   |
| III. Merchandise                            | 41,551             | 2,364,515 | 34,252             | 2,245,058 | 34,154             | 2,300,810 |
| A. Food Items:                              | 12,259             | 660,623   | 14,740             | 578,414   | 14,195             | 655,531   |
| 1. Wheat                                    | 4,127              | 71,486    | 5,271              | 111,201   | 4,793              | 98,918    |
| 2. Rice and Paddy                           | 2,535              | 93,740    | 2,170              | 114,028   | 2,010              | 105,361   |
| 3. Other Grains & Pulses:                   | 722                | 16,018    | 321                | 15,741    | 253                | 11,055    |
| (a) Indigenous                              | 696                | 15,061    | 309                | 14,950    | 246                | 10,965    |
| (b) Imported                                | 26                 | 958       | 12                 | 791       | 7                  | 90        |
| 4. Edible Oils:                             | 1,303              | 70,223    | 1,063              | 73,559    | 1,005              | 68,560    |
| (a) Indigenous                              | 1,252              | 63,448    | 1,006              | 70,527    | 943                | 61,829    |
| (b) Imported                                | 51                 | 6,775     | 57                 | 3,032     | 62                 | 6,732     |
| 5. Sugar:                                   | 1,231              | 244,184   | 960                | 160,388   | 1,172              | 276,845   |
| (a) Indigenous                              | 1,229              | 243,374   | 959                | 160,381   | 1,169              | 274,218   |
| (b) Imported                                | 2                  | 810       | 1                  | 7         | 3                  | 2,627     |
| 6. Kariana And Spices                       | 127                | 958       | 120                | 811       | 130                | 752       |
| 7. Fish And Fish Preparations               | 11                 | 660       | 7                  | 18        | 8                  | 79        |
| 8. Other Food Items:                        | 2,203              | 163,354   | 4,828              | 102,667   | 4,824              | 93,961    |
| (a) Indigenous                              | 2,151              | 162,628   | 4,811              | 102,201   | 4,802              | 92,087    |
| (b) Imported                                | 52                 | 726       | 17                 | 466       | 22                 | 1,874     |
| B. Raw Materials:                           | 7,770              | 543,362   | 8,591              | 758,815   | 7,769              | 726,752   |
| 1. Cotton Raw:                              | 2,142              | 103,116   | 2,408              | 163,719   | 2,040              | 150,467   |
| (a) Indigenous                              | 1,982              | 94,370    | 1,952              | 135,984   | 1,700              | 122,956   |
| (b) Imported                                | 160                | 8,746     | 456                | 27,735    | 340                | 27,511    |
| 2. Synthetic Fibers:                        | 118                | 17,328    | 78                 | 7,830     | 84                 | 7,745     |
| (a) Indigenous                              | 90                 | 16,498    | 51                 | 7,284     | 63                 | 6,924     |
| (b) Imported                                | 28                 | 830       | 27                 | 546       | 21                 | 821       |
| 3. Fertilizers:                             | 650                | 89,663    | 1,052              | 52,246    | 960                | 81,604    |
| (a) Indigenous                              | 637                | 86,517    | 1,024              | 48,629    | 931                | 76,265    |
| (b) Imported                                | 13                 | 3,146     | 28                 | 3,617     | 29                 | 5,339     |
| 4. Petroleum Crude:                         | 1,302              | 58,361    | 1,248              | 63,439    | 1,215              | 58,967    |
| (a) Indigenous                              | 1,288              | 43,973    | 1,231              | 54,685    | 1,200              | 50,380    |
| (b) Imported                                | 14                 | 14,388    | 17                 | 8,754     | 15                 | 8,587     |
| 5. Iron and Steel:                          | 1,613              | 83,154    | 1,732              | 97,718    | 1,616              | 95,064    |
| (a) Indigenous                              | 1,336              | 59,021    | 1,488              | 71,544    | 1,444              | 68,887    |
| (b) Imported                                | 277                | 24,134    | 244                | 26,173    | 172                | 26,177    |
| 6. Wool & Goat Hair                         | 5                  | 54        | 9                  | 67        | 5                  | 46        |
| 7. Hides & Skins                            | 114                | 6,466     | 75                 | 5,419     | 72                 | 3,613     |
| 8. Oil Seeds                                | 128                | 5,368     | 83                 | 3,524     | 75                 | 4,188     |
| 9. Pesticides & Insecticides:               | 382                | 7,794     | 401                | 5,144     | 391                | 4,576     |
| (a) Indigenous                              | 379                | 7,568     | 396                | 5,008     | 385                | 4,440     |
| (b) Imported                                | 3                  | 226       | 5                  | 136       | 6                  | 136       |
| 10. Other Raw Materials:                    | 1,316              | 172,058   | 1,505              | 359,709   | 1,311              | 320,481   |
| (a) Indigenous                              | 1,074              | 146,283   | 1,347              | 330,328   | 1,166              | 295,655   |
| (b) Imported                                | 242                | 25,775    | 158                | 29,380    | 145                | 24,826    |

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

| Security                                  | Mar-25             |                   | Dec-25             |                   | Mar-26 P           |                   |
|-------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                           | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
|                                           |                    |                   |                    |                   |                    |                   |
| C. Finished/Manufactured Goods:           | 21,522             | 1,160,530         | 10,921             | 907,829           | 12,190             | 918,526           |
| 1. Cotton Textiles:                       | 2,498              | 239,496           | 1,372              | 149,295           | 973                | 122,208           |
| (a) Indigenous                            | 2,384              | 219,148           | 1,209              | 126,354           | 849                | 103,056           |
| (b) Imported                              | 114                | 20,348            | 163                | 22,941            | 124                | 19,152            |
| 2. Cotton Yarn:                           | 1,630              | 65,477            | 825                | 54,214            | 680                | 43,754            |
| (a) Indigenous                            | 1,627              | 65,367            | 805                | 53,633            | 659                | 41,909            |
| (b) Imported                              | 3                  | 110               | 20                 | 581               | 21                 | 1,845             |
| 3. Other Textiles:                        | 2,561              | 212,539           | 1,946              | 237,286           | 1,793              | 237,865           |
| (a) Indigenous                            | 2,544              | 207,283           | 1,915              | 232,835           | 1,763              | 233,637           |
| (b) Imported                              | 17                 | 5,255             | 31                 | 4,452             | 30                 | 4,228             |
| 4. Machinery:                             | 1,040              | 54,561            | 944                | 138,919           | 971                | 122,866           |
| (a) Indigenous                            | 538                | 30,833            | 606                | 82,923            | 624                | 72,848            |
| (b) Imported                              | 502                | 23,727            | 338                | 55,997            | 347                | 50,018            |
| 5. Handloom Products                      | 1                  | 73                | 1                  | 20                | 3                  | 111               |
| 6. Carpets & Rugs                         | 11                 | 152               | 8                  | 18                | 8                  | 17                |
| 7. Readymade Garments                     | 975                | 39,104            | 640                | 32,888            | 664                | 37,005            |
| 8. Cement and Cement Products:            | 459                | 81,836            | 322                | 51,876            | 320                | 84,489            |
| (a) Indigenous                            | 457                | 81,216            | 321                | 51,188            | 319                | 83,801            |
| (b) Imported                              | 2                  | 620               | 1                  | 688               | 1                  | 688               |
| 9. Sports Goods                           | 75                 | 2,514             | 85                 | 3,267             | 83                 | 3,645             |
| 10. Surgical Instruments                  | 122                | 7,758             | 91                 | 3,819             | 89                 | 6,880             |
| 11. Chemicals & Dyes                      | 1,268              | 56,040            | 988                | 50,692            | 891                | 47,590            |
| 12. Other Finished Goods:                 | 10,882             | 400,980           | 3,699              | 185,533           | 5,715              | 212,095           |
| (a) Indigenous                            | 10,618             | 392,315           | 3,498              | 177,268           | 5,559              | 204,890           |
| (b) Imported                              | 264                | 8,665             | 201                | 8,265             | 156                | 7,206             |
| IV. Fixed Assets Including Machinery      | 288,317            | 1,886,336         | 347,883            | 2,208,002         | 360,238            | 2,168,250         |
| A. Transport Equipment                    | 276,064            | 682,896           | 326,031            | 786,790           | 339,653            | 821,488           |
| B. Furniture & Fixtures                   | 447                | 4,298             | 213                | 3,410             | 168                | 822               |
| C. Office Equipment                       | 194                | 18,829            | 240                | 48,158            | 219                | 49,399            |
| D. Other Machinery & Equipment            | 11,612             | 1,180,313         | 21,399             | 1,369,645         | 20,198             | 1,296,541         |
| V. Real Estate                            | 204,428            | 1,746,880         | 137,371            | 1,522,515         | 144,247            | 1,558,508         |
| A. Land                                   | 128,614            | 858,464           | 43,112             | 450,724           | 48,371             | 492,017           |
| 1. Residential                            | 95,463             | 699,313           | 12,819             | 186,474           | 12,594             | 202,089           |
| (a) House                                 | 93,682             | 684,736           | 11,238             | 139,330           | 10,870             | 142,392           |
| (b) Flat                                  | 1,781              | 14,577            | 1,581              | 47,144            | 1,724              | 59,697            |
| 2. Non-Residential                        | 33,151             | 159,150           | 30,293             | 264,250           | 35,777             | 289,929           |
| (a) Commercial                            | 5,979              | 90,545            | 3,444              | 94,361            | 3,531              | 98,669            |
| (b) Industrial                            | 369                | 17,958            | 1,350              | 93,053            | 1,113              | 87,507            |
| (c) Agriculture                           | 26,596             | 45,763            | 17,539             | 38,920            | 30,322             | 68,782            |
| (d) Others                                | 207                | 4,885             | 7,960              | 37,916            | 811                | 34,970            |
| B. Buildings:                             | 75,814             | 888,417           | 94,259             | 1,071,791         | 95,876             | 1,066,490         |
| 1. Residential                            | 67,705             | 514,966           | 83,340             | 742,231           | 86,263             | 762,293           |
| (a) House                                 | 56,794             | 452,940           | 57,290             | 410,767           | 53,358             | 402,342           |
| (b) Flat                                  | 10,911             | 62,025            | 26,050             | 331,464           | 32,905             | 359,951           |
| 2. Non-Residential                        | 8,109              | 373,451           | 10,919             | 329,560           | 9,613              | 304,198           |
| (a) Commercial                            | 2,468              | 140,546           | 2,659              | 122,198           | 2,714              | 110,060           |
| (b) Industrial                            | 2,358              | 139,158           | 2,860              | 122,953           | 2,587              | 121,177           |
| (c) Agriculture                           | 1,376              | 39,700            | 2,260              | 18,311            | 2,366              | 18,788            |
| (d) Others                                | 1,907              | 54,047            | 3,140              | 66,098            | 1,946              | 54,173            |
| VI. Fixed Deposits and Insurance Policies | 27,151             | 626,345           | 12,539             | 412,848           | 11,134             | 225,285           |
| A. Bank Deposits                          | 27,102             | 625,949           | 12,513             | 412,743           | 11,112             | 225,200           |
| 1. Security Deposits                      | 427                | 42,263            | 2,674              | 54,150            | 2,487              | 38,316            |
| 2. Term Deposits (TDRs)                   | 20,403             | 483,404           | 4,860              | 206,078           | 4,179              | 70,080            |
| 3. Other Deposits                         | 6,272              | 100,283           | 4,979              | 152,515           | 4,446              | 116,804           |
| B. Insurance Policies                     | 49                 | 396               | 26                 | 105               | 22                 | 85                |
| VII. Others                               | 154,158            | 3,197,757         | 239,220            | 4,219,749         | 235,357            | 4,104,316         |
| A. Other Secured Advances                 | 139,291            | 1,818,472         | 188,211            | 2,720,264         | 171,561            | 2,661,237         |
| 1. Receivables                            | 571                | 147,710           | 1,696              | 425,285           | 2,206              | 445,129           |
| 2. Employees Benefits                     | 2,342              | 358               | 32                 | 4,215             | 1                  | 3,372             |
| 3. Others                                 | 136,378            | 1,670,405         | 186,483            | 2,290,764         | 169,354            | 2,212,736         |
| B. Advances Secured by Guarantee(s)       | 14,867             | 1,379,284         | 51,009             | 1,499,485         | 63,796             | 1,443,079         |
| 1. Institutional Guarantee(s)             | 1,780              | 1,299,810         | 2,354              | 1,379,631         | 1,902              | 1,268,407         |
| 2. Individual Guarantee(s)                | 13,087             | 79,474            | 48,655             | 119,854           | 61,894             | 174,672           |
| VIII. Unsecured Advances                  | 5,083,241          | 250,894           | 3,858,830          | 294,837           | 3,922,066          | 308,816           |
| 1. Credit Cards                           | 1,790,991          | 137,547           | 1,435,182          | 176,531           | 1,446,412          | 192,069           |
| 2. Personal Loan                          | 3,212,313          | 104,460           | 2,371,393          | 111,287           | 2,418,370          | 109,665           |
| 3. Others                                 | 79,937             | 8,888             | 52,255             | 7,019             | 57,284             | 7,082             |
| <b>Total</b>                              | <b>5,865,646</b>   | <b>10,383,908</b> | <b>4,669,422</b>   | <b>11,263,856</b> | <b>4,778,772</b>   | <b>10,995,617</b> |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

| Security                                    | Mar-25             |        | Dec-25             |        | Mar-26 P           |        |
|---------------------------------------------|--------------------|--------|--------------------|--------|--------------------|--------|
|                                             | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount |
| I. Gold, Bullion, Gold & Silver             | -                  | -      | -                  | -      | -                  | -      |
| Ornaments and Precious Metals               | -                  | -      | -                  | -      | -                  | -      |
| II. Securities, Shares and Other            | -                  | -      | -                  | -      | -                  | -      |
| Financial Instruments:                      | -                  | -      | -                  | -      | -                  | -      |
| A. Quoted on the Stock Exchange:            | -                  | -      | -                  | -      | -                  | -      |
| 1. To Stock Brokers and Dealers:            | -                  | -      | -                  | -      | -                  | -      |
| (a) Government and Other Trustee Securities | -                  | -      | -                  | -      | -                  | -      |
| (b) Shares and Debentures                   | -                  | -      | -                  | -      | -                  | -      |
| (c) Participation Term Certificates         | -                  | -      | -                  | -      | -                  | -      |
| (d) Others                                  | -                  | -      | -                  | -      | -                  | -      |
| 2. To Others:                               | -                  | -      | -                  | -      | -                  | -      |
| (a) Government and Other Trustee Securities | -                  | -      | -                  | -      | -                  | -      |
| (b) Shares and Debentures                   | -                  | -      | -                  | -      | -                  | -      |
| (c) Participation Term Certificates         | -                  | -      | -                  | -      | -                  | -      |
| (d) Others                                  | -                  | -      | -                  | -      | -                  | -      |
| B. Unquoted on the Stock Exchange:          | -                  | -      | -                  | -      | -                  | -      |
| 1. To Stock Brokers and Dealers:            | -                  | -      | -                  | -      | -                  | -      |
| (a) Government and Other Trustee Securities | -                  | -      | -                  | -      | -                  | -      |
| (b) Shares and Debentures                   | -                  | -      | -                  | -      | -                  | -      |
| (c) Participation Term Certificates         | -                  | -      | -                  | -      | -                  | -      |
| (d) Others                                  | -                  | -      | -                  | -      | -                  | -      |
| 2. To Others:                               | -                  | -      | -                  | -      | -                  | -      |
| (a) Government and Other Trustee Securities | -                  | -      | -                  | -      | -                  | -      |
| (b) Shares and Debentures                   | -                  | -      | -                  | -      | -                  | -      |
| (c) Participation Term Certificates         | -                  | -      | -                  | -      | -                  | -      |
| (d) Others                                  | -                  | -      | -                  | -      | -                  | -      |
| III. Merchandise                            | 15                 | 1,036  | 14                 | 1,198  | 13                 | 912    |
| A. Food Items:                              | -                  | -      | -                  | -      | -                  | -      |
| 1. Wheat                                    | -                  | -      | -                  | -      | -                  | -      |
| 2. Rice and Paddy                           | -                  | -      | -                  | -      | -                  | -      |
| 3. Other Grains & Pulses:                   | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 4. Edible Oils:                             | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 5. Sugar:                                   | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 6. Kariana And Spices                       | -                  | -      | -                  | -      | -                  | -      |
| 7. Fish And Fish Preparations               | -                  | -      | -                  | -      | -                  | -      |
| 8. Other Food Items:                        | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| B. Raw Materials:                           | 5                  | 706    | 5                  | 873    | 5                  | 588    |
| 1. Cotton Raw:                              | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 2. Synthetic Fibers:                        | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 3. Fertilizers:                             | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 4. Petroleum Crude:                         | 1                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | 1                  | -      | -                  | -      | -                  | -      |
| 5. Iron and Steel:                          | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 6. Wool & Goat Hair                         | -                  | -      | -                  | -      | -                  | -      |
| 7. Hides & Skins                            | -                  | -      | -                  | -      | -                  | -      |
| 8. Oil Seeds                                | -                  | -      | -                  | -      | -                  | -      |
| 9. Pesticides & Insecticides:               | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 10. Other Raw Materials:                    | 4                  | 706    | 5                  | 873    | 5                  | 588    |
| (a) Indigenous                              | 4                  | 706    | 5                  | 873    | 5                  | 588    |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |



### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

| Security                                  | Mar-25             |                | Dec-25             |                | Mar-26 P           |                |
|-------------------------------------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|
|                                           | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         |
| C. Finished/Manufactured Goods:           | 10                 | 330            | 9                  | 325            | 8                  | 324            |
| 1. Cotton Textiles:                       | -                  | -              | -                  | -              | -                  | -              |
| (a) Indigenous                            | -                  | -              | -                  | -              | -                  | -              |
| (b) Imported                              | -                  | -              | -                  | -              | -                  | -              |
| 2. Cotton Yarn:                           | -                  | -              | -                  | -              | -                  | -              |
| (a) Indigenous                            | -                  | -              | -                  | -              | -                  | -              |
| (b) Imported                              | -                  | -              | -                  | -              | -                  | -              |
| 3. Other Textiles:                        | 2                  | 215            | 2                  | 215            | 2                  | 215            |
| (a) Indigenous                            | 2                  | 215            | 2                  | 215            | 2                  | 215            |
| (b) Imported                              | -                  | -              | -                  | -              | -                  | -              |
| 4. Machinery:                             | 1                  | -              | -                  | -              | -                  | -              |
| (a) Indigenous                            | 1                  | -              | -                  | -              | -                  | -              |
| (b) Imported                              | -                  | -              | -                  | -              | -                  | -              |
| 5. Handloom Products                      | -                  | -              | -                  | -              | -                  | -              |
| 6. Carpets & Rugs                         | -                  | -              | -                  | -              | -                  | -              |
| 7. Readymade Garments                     | -                  | -              | -                  | -              | -                  | -              |
| 8. Cement and Cement Products:            | -                  | -              | -                  | -              | -                  | -              |
| (a) Indigenous                            | -                  | -              | -                  | -              | -                  | -              |
| (b) Imported                              | -                  | -              | -                  | -              | -                  | -              |
| 9. Sports Goods                           | -                  | -              | -                  | -              | -                  | -              |
| 10. Surgical Instruments                  | 1                  | -              | 1                  | -              | 1                  | -              |
| 11. Chemicals & Dyes                      | 1                  | 5              | 1                  | 0              | -                  | -              |
| 12. Other Finished Goods:                 | 5                  | 109            | 5                  | 109            | 5                  | 109            |
| (a) Indigenous                            | 5                  | 109            | 5                  | 109            | 5                  | 109            |
| (b) Imported                              | -                  | -              | -                  | -              | -                  | -              |
| IV. Fixed Assets Including Machinery      | 51                 | 1,115          | 44                 | 939            | 49                 | 954            |
| A. Transport Equipment                    | 48                 | 121            | 41                 | 112            | 41                 | 126            |
| B. Furniture & Fixtures                   | -                  | -              | -                  | -              | -                  | -              |
| C. Office Equipment                       | -                  | -              | -                  | -              | -                  | -              |
| D. Other Machinery & Equipment            | 3                  | 993            | 3                  | 828            | 8                  | 828            |
| V. Real Estate                            | 48                 | 1,994          | 38                 | 1,324          | 42                 | 1,246          |
| A. Land                                   | 4                  | 428            | 1                  | 204            | 3                  | 136            |
| 1. Residential                            | -                  | -              | -                  | -              | -                  | -              |
| (a) House                                 | -                  | -              | -                  | -              | -                  | -              |
| (b) Flat                                  | -                  | -              | -                  | -              | -                  | -              |
| 2. Non-Residential                        | 4                  | 428            | 1                  | 204            | 3                  | 136            |
| (a) Commercial                            | 2                  | 20             | -                  | -              | -                  | -              |
| (b) Industrial                            | 2                  | 408            | 1                  | 204            | 3                  | 136            |
| (c) Agriculture                           | -                  | -              | -                  | -              | -                  | -              |
| (d) Others                                | -                  | -              | -                  | -              | -                  | -              |
| B. Buildings:                             | 44                 | 1,566          | 37                 | 1,120          | 39                 | 1,110          |
| 1. Residential                            | 42                 | 281            | 35                 | 224            | 35                 | 214            |
| (a) House                                 | 25                 | 137            | 19                 | 100            | 19                 | 95             |
| (b) Flat                                  | 17                 | 144            | 16                 | 124            | 16                 | 119            |
| 2. Non-Residential                        | 2                  | 1,284          | 2                  | 896            | 4                  | 896            |
| (a) Commercial                            | 2                  | 1,284          | 2                  | 896            | 4                  | 896            |
| (b) Industrial                            | -                  | -              | -                  | -              | -                  | -              |
| (c) Agriculture                           | -                  | -              | -                  | -              | -                  | -              |
| (d) Others                                | -                  | -              | -                  | -              | -                  | -              |
| VI. Fixed Deposits and Insurance Policies | 1                  | 352            | 1                  | 3              | 1                  | 51             |
| A. Bank Deposits                          | 1                  | 352            | 1                  | 3              | 1                  | 51             |
| 1. Security Deposits                      | 1                  | 352            | 1                  | 3              | 1                  | 51             |
| 2. Term Deposits (TDRs)                   | -                  | -              | -                  | -              | -                  | -              |
| 3. Other Deposits                         | -                  | -              | -                  | -              | -                  | -              |
| B. Insurance Policies                     | -                  | -              | -                  | -              | -                  | -              |
| VII. Others                               | 167                | 133,614        | 190                | 48,116         | 168                | 47,862         |
| A. Other Secured Advances                 | 30                 | 84,678         | 39                 | 4,598          | 35                 | 5,546          |
| 1. Receivables                            | 4                  | -              | 5                  | 4,273          | 3                  | 523            |
| 2. Employees Benefits                     | 22                 | 5              | 31                 | 14             | 27                 | 13             |
| 3. Others                                 | 4                  | 84,673         | 3                  | 312            | 5                  | 5,010          |
| B. Advances Secured by Guarantee(s)       | 137                | 48,936         | 151                | 43,517         | 133                | 42,316         |
| 1. Institutional Guarantee(s)             | 137                | 48,936         | 151                | 43,517         | 133                | 42,316         |
| 2. Individual Guarantee(s)                | -                  | -              | -                  | -              | -                  | -              |
| VIII. Unsecured Advances                  | -                  | -              | 1                  | 372,750        | 3                  | 375,597        |
| 1. Credit Cards                           | -                  | -              | -                  | -              | -                  | -              |
| 2. Personal Loan                          | -                  | -              | -                  | -              | -                  | -              |
| 3. Others                                 | -                  | -              | 1                  | 372,750        | 3                  | 375,597        |
| <b>Total</b>                              | <b>282</b>         | <b>138,111</b> | <b>288</b>         | <b>424,331</b> | <b>276</b>         | <b>426,622</b> |

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

| Security                                    | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|---------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
|                                             |                    |           |                    |           |                    |           |
| I. Gold, Bullion, Gold & Silver             |                    |           |                    |           |                    |           |
| Ornaments and Precious Metals               | 252,352            | 130,660   | 224,144            | 145,042   | 256,450            | 138,779   |
| II. Securities, Shares and Other            |                    |           |                    |           |                    |           |
| Financial Instruments:                      | 1,054              | 289,540   | 642                | 163,099   | 763                | 160,652   |
| A. Quoted on the Stock Exchange:            | 895                | 66,821    | 471                | 57,048    | 601                | 62,794    |
| 1. To Stock Brokers and Dealers:            | 629                | 34,742    | 258                | 27,742    | 391                | 35,310    |
| (a) Government and Other Trustee Securities | 128                | 2,516     | 108                | 429       | 147                | 3,969     |
| (b) Shares and Debentures                   | 498                | 30,827    | 147                | 26,310    | 239                | 30,463    |
| (c) Participation Term Certificates         | -                  | -         | 2                  | 3         | 2                  | 3         |
| (d) Others                                  | 3                  | 1,398     | 1                  | 1,000     | 3                  | 875       |
| 2. To Others:                               | 266                | 32,079    | 213                | 29,306    | 210                | 27,484    |
| (a) Government and Other Trustee Securities | 13                 | 78        | 31                 | 96        | 25                 | 61        |
| (b) Shares and Debentures                   | 196                | 22,868    | 121                | 26,443    | 130                | 26,525    |
| (c) Participation Term Certificates         | 2                  | 8         | 2                  | 8         | 2                  | 8         |
| (d) Others                                  | 55                 | 9,126     | 59                 | 2,759     | 53                 | 891       |
| B. Unquoted on the Stock Exchange:          | 159                | 222,720   | 171                | 106,051   | 162                | 97,858    |
| 1. To Stock Brokers and Dealers:            | 24                 | 3,555     | 18                 | 3,547     | 17                 | 3,490     |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | 20                 | 3,551     | 13                 | 3,343     | 13                 | 3,486     |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 4                  | 4         | 5                  | 204       | 4                  | 4         |
| 2. To Others:                               | 135                | 219,165   | 153                | 102,504   | 145                | 94,368    |
| (a) Government and Other Trustee Securities | 65                 | 204,096   | 69                 | 78,426    | 60                 | 83,166    |
| (b) Shares and Debentures                   | 7                  | 758       | 9                  | 920       | 9                  | 729       |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 63                 | 14,311    | 75                 | 23,157    | 76                 | 10,473    |
| III. Merchandise                            | 44,757             | 1,794,686 | 46,451             | 1,612,043 | 46,060             | 1,648,653 |
| A. Food Items:                              | 10,775             | 513,029   | 14,310             | 489,833   | 13,817             | 541,281   |
| 1. Wheat                                    | 3,927              | 102,006   | 5,163              | 152,820   | 4,816              | 127,052   |
| 2. Rice and Paddy                           | 2,606              | 102,105   | 2,358              | 125,255   | 2,290              | 128,613   |
| 3. Other Grains & Pulses:                   | 627                | 9,249     | 219                | 6,642     | 151                | 1,837     |
| (a) Indigenous                              | 604                | 8,288     | 206                | 5,845     | 143                | 1,741     |
| (b) Imported                                | 23                 | 961       | 13                 | 796       | 8                  | 96        |
| 4. Edible Oils:                             | 913                | 30,256    | 824                | 29,032    | 817                | 32,109    |
| (a) Indigenous                              | 864                | 23,722    | 775                | 26,551    | 762                | 25,519    |
| (b) Imported                                | 49                 | 6,533     | 49                 | 2,481     | 55                 | 6,590     |
| 5. Sugar:                                   | 809                | 208,624   | 594                | 92,625    | 616                | 163,496   |
| (a) Indigenous                              | 809                | 208,624   | 592                | 92,518    | 613                | 161,619   |
| (b) Imported                                | -                  | -         | 2                  | 107       | 3                  | 1,877     |
| 6. Kariana And Spices                       | 134                | 964       | 126                | 910       | 137                | 854       |
| 7. Fish And Fish Preparations               | 11                 | 660       | 7                  | 18        | 8                  | 79        |
| 8. Other Food Items:                        | 1,748              | 59,165    | 5,019              | 82,533    | 4,982              | 87,239    |
| (a) Indigenous                              | 1,695              | 58,422    | 4,992              | 81,931    | 4,954              | 85,249    |
| (b) Imported                                | 53                 | 743       | 27                 | 601       | 28                 | 1,991     |
| B. Raw Materials:                           | 17,852             | 435,789   | 22,668             | 447,293   | 22,201             | 409,851   |
| 1. Cotton Raw:                              | 12,215             | 97,490    | 16,464             | 123,398   | 16,325             | 113,824   |
| (a) Indigenous                              | 1,576              | 84,527    | 1,798              | 105,054   | 1,610              | 96,748    |
| (b) Imported                                | 10,639             | 12,963    | 14,666             | 18,344    | 14,715             | 17,077    |
| 2. Synthetic Fibers:                        | 69                 | 13,084    | 34                 | 4,779     | 49                 | 5,200     |
| (a) Indigenous                              | 62                 | 12,739    | 30                 | 4,700     | 43                 | 4,468     |
| (b) Imported                                | 7                  | 344       | 4                  | 78        | 6                  | 733       |
| 3. Fertilizers:                             | 862                | 35,764    | 1,337              | 35,533    | 1,263              | 28,215    |
| (a) Indigenous                              | 851                | 33,118    | 1,310              | 31,933    | 1,234              | 22,876    |
| (b) Imported                                | 11                 | 2,646     | 27                 | 3,600     | 29                 | 5,339     |
| 4. Petroleum Crude:                         | 1,162              | 78,237    | 1,137              | 76,005    | 1,104              | 74,275    |
| (a) Indigenous                              | 1,123              | 71,746    | 1,099              | 70,173    | 1,068              | 68,853    |
| (b) Imported                                | 39                 | 6,490     | 38                 | 5,832     | 36                 | 5,422     |
| 5. Iron and Steel:                          | 1,441              | 73,661    | 1,665              | 89,035    | 1,548              | 82,247    |
| (a) Indigenous                              | 1,219              | 52,445    | 1,446              | 66,582    | 1,400              | 59,832    |
| (b) Imported                                | 222                | 21,216    | 219                | 22,452    | 148                | 22,415    |
| 6. Wool & Goat Hair                         | 2                  | 16        | 1                  | 15        | 1                  | 15        |
| 7. Hides & Skins                            | 61                 | 1,648     | 40                 | 1,131     | 50                 | 1,306     |
| 8. Oil Seeds                                | 44                 | 1,127     | 57                 | 1,412     | 49                 | 2,292     |
| 9. Pesticides & Insecticides:               | 375                | 6,598     | 411                | 5,349     | 401                | 4,579     |
| (a) Indigenous                              | 375                | 6,598     | 406                | 5,214     | 395                | 4,443     |
| (b) Imported                                | -                  | -         | 5                  | 136       | 6                  | 136       |
| 10. Other Raw Materials:                    | 1,621              | 128,164   | 1,522              | 110,637   | 1,411              | 97,898    |
| (a) Indigenous                              | 1,437              | 119,091   | 1,389              | 102,435   | 1,287              | 94,056    |
| (b) Imported                                | 184                | 9,073     | 133                | 8,202     | 124                | 3,841     |

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

| Security                                         | Mar-25             |                  | Dec-25             |                  | Mar-26 P           |                  |
|--------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                  | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
|                                                  |                    |                  |                    |                  |                    |                  |
| <b>C. Finished/Manufactured Goods:</b>           | 16,130             | 845,868          | 9,473              | 674,917          | 10,042             | 697,522          |
| 1. Cotton Textiles:                              | 2,864              | 200,695          | 2,052              | 139,185          | 1,809              | 123,963          |
| (a) Indigenous                                   | 2,773              | 192,259          | 1,933              | 123,651          | 1,717              | 109,899          |
| (b) Imported                                     | 91                 | 8,436            | 119                | 15,534           | 92                 | 14,064           |
| 2. Cotton Yarn:                                  | 611                | 48,668           | 788                | 36,833           | 682                | 33,291           |
| (a) Indigenous                                   | 603                | 48,342           | 756                | 36,620           | 647                | 32,086           |
| (b) Imported                                     | 8                  | 326              | 32                 | 213              | 35                 | 1,205            |
| 3. Other Textiles:                               | 1,930              | 180,932          | 1,541              | 168,646          | 1,407              | 178,317          |
| (a) Indigenous                                   | 1,914              | 176,655          | 1,508              | 164,123          | 1,374              | 173,962          |
| (b) Imported                                     | 16                 | 4,277            | 33                 | 4,523            | 33                 | 4,355            |
| 4. Machinery:                                    | 502                | 12,737           | 454                | 26,564           | 421                | 13,563           |
| (a) Indigenous                                   | 347                | 7,187            | 393                | 9,421            | 359                | 6,936            |
| (b) Imported                                     | 155                | 5,550            | 61                 | 17,143           | 62                 | 6,627            |
| 5. Handloom Products                             | 1                  | 73               | 1                  | 20               | 3                  | 111              |
| 6. Carpets & Rugs                                | 12                 | 135              | 10                 | 103              | 11                 | 47               |
| 7. Readymade Garments                            | 898                | 38,164           | 687                | 36,035           | 677                | 35,346           |
| 8. Cement and Cement Products:                   | 423                | 66,054           | 280                | 38,184           | 281                | 36,888           |
| (a) Indigenous                                   | 421                | 65,434           | 279                | 37,496           | 280                | 36,200           |
| (b) Imported                                     | 2                  | 620              | 1                  | 688              | 1                  | 688              |
| 9. Sports Goods                                  | 85                 | 1,508            | 96                 | 2,932            | 96                 | 3,668            |
| 10. Surgical Instruments                         | 93                 | 4,910            | 62                 | 1,601            | 62                 | 5,532            |
| 11. Chemicals & Dyes                             | 988                | 38,096           | 896                | 36,603           | 850                | 34,427           |
| 12. Other Finished Goods:                        | 7,723              | 253,895          | 2,606              | 188,211          | 3,743              | 232,370          |
| (a) Indigenous                                   | 7,545              | 245,872          | 2,506              | 181,914          | 3,608              | 226,771          |
| (b) Imported                                     | 178                | 8,023            | 100                | 6,297            | 135                | 5,599            |
| <b>IV. Fixed Assets Including Machinery</b>      | 210,997            | 1,552,756        | 273,484            | 1,576,451        | 279,624            | 1,470,472        |
| A. Transport Equipment                           | 197,911            | 516,472          | 249,738            | 517,994          | 257,168            | 543,185          |
| B. Furniture & Fixtures                          | 298                | 5,184            | 117                | 4,174            | 88                 | 1,809            |
| C. Office Equipment                              | 104                | 13,786           | 165                | 15,484           | 145                | 13,968           |
| D. Other Machinery & Equipment                   | 12,684             | 1,017,315        | 23,464             | 1,038,799        | 22,223             | 911,511          |
| <b>V. Real Estate</b>                            | 583,072            | 1,512,712        | 581,922            | 1,239,979        | 588,063            | 1,257,847        |
| A. Land                                          | 511,762            | 823,851          | 472,949            | 483,600          | 480,055            | 504,603          |
| 1. Residential                                   | 84,459             | 520,634          | 13,914             | 150,155          | 14,407             | 156,001          |
| (a) House                                        | 83,005             | 515,578          | 12,688             | 123,570          | 13,151             | 124,291          |
| (b) Flat                                         | 1,454              | 5,056            | 1,226              | 26,585           | 1,256              | 31,710           |
| 2. Non-Residential                               | 427,303            | 303,217          | 459,035            | 333,445          | 465,648            | 348,602          |
| (a) Commercial                                   | 6,888              | 90,705           | 3,831              | 59,310           | 3,816              | 67,152           |
| (b) Industrial                                   | 403                | 19,458           | 1,101              | 42,918           | 889                | 37,802           |
| (c) Agriculture                                  | 419,316            | 181,266          | 446,190            | 193,681          | 459,731            | 219,050          |
| (d) Others                                       | 696                | 11,787           | 7,913              | 37,535           | 1,212              | 24,598           |
| B. Buildings:                                    | 71,310             | 688,861          | 108,973            | 756,379          | 108,008            | 753,245          |
| 1. Residential                                   | 63,335             | 424,602          | 100,334            | 496,439          | 100,618            | 521,326          |
| (a) House                                        | 56,488             | 390,150          | 83,126             | 310,438          | 82,247             | 335,897          |
| (b) Flat                                         | 6,847              | 34,453           | 17,208             | 186,001          | 18,371             | 185,430          |
| 2. Non-Residential                               | 7,975              | 264,259          | 8,639              | 259,940          | 7,390              | 231,918          |
| (a) Commercial                                   | 4,154              | 158,223          | 4,064              | 154,511          | 3,755              | 135,490          |
| (b) Industrial                                   | 1,557              | 58,746           | 1,994              | 62,659           | 1,644              | 58,855           |
| (c) Agriculture                                  | 1,787              | 27,669           | 1,293              | 17,620           | 1,540              | 15,943           |
| (d) Others                                       | 477                | 19,620           | 1,288              | 25,150           | 451                | 21,631           |
| <b>VI. Fixed Deposits and Insurance Policies</b> | 26,520             | 502,561          | 9,650              | 224,227          | 8,544              | 107,548          |
| A. Bank Deposits                                 | 26,471             | 502,165          | 9,626              | 224,129          | 8,522              | 107,463          |
| 1. Security Deposits                             | 628                | 44,145           | 2,405              | 59,340           | 2,226              | 45,585           |
| 2. Term Deposits (TDRs)                          | 20,004             | 429,203          | 3,313              | 135,204          | 2,643              | 12,000           |
| 3. Other Deposits                                | 5,839              | 28,817           | 3,908              | 29,586           | 3,653              | 49,878           |
| B. Insurance Policies                            | 49                 | 396              | 24                 | 97               | 22                 | 85               |
| <b>VII. Others</b>                               | 386,951            | 2,905,239        | 503,930            | 3,180,374        | 498,728            | 3,116,313        |
| A. Other Secured Advances                        | 125,233            | 1,228,845        | 170,128            | 1,749,394        | 153,471            | 1,648,041        |
| 1. Receivables                                   | 269                | 72,163           | 1,018              | 135,121          | 1,544              | 161,718          |
| 2. Employees Benefits                            | 1,693              | 234              | 1,046              | 1,637            | 1,147              | 297              |
| 3. Others                                        | 123,271            | 1,156,449        | 168,064            | 1,612,636        | 150,780            | 1,486,026        |
| B. Advances Secured by Guarantee(s)              | 261,718            | 1,676,395        | 333,802            | 1,430,980        | 345,257            | 1,468,272        |
| 1. Institutional Guarantee(s)                    | 6,392              | 1,442,801        | 6,964              | 1,158,408        | 7,751              | 1,190,235        |
| 2. Individual Guarantee(s)                       | 255,326            | 233,593          | 326,838            | 272,572          | 337,506            | 278,037          |
| <b>VIII. Unsecured Advances</b>                  | 5,396,506          | 281,803          | 4,469,965          | 755,478          | 4,547,347          | 778,076          |
| 1. Credit Cards                                  | 2,060,481          | 163,249          | 2,004,075          | 256,914          | 2,027,930          | 278,238          |
| 2. Personal Loan                                 | 3,251,473          | 106,530          | 2,409,839          | 112,280          | 2,456,441          | 108,957          |
| 3. Others                                        | 84,552             | 12,023           | 56,051             | 386,284          | 62,976             | 390,881          |
| <b>Total</b>                                     | <b>6,902,209</b>   | <b>8,969,957</b> | <b>6,110,188</b>   | <b>8,896,693</b> | <b>6,225,579</b>   | <b>8,678,342</b> |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

| Security                                         | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|--------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                  | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver                  |                    |           |                    |           |                    |           |
| Ornaments and Precious Metals                    | -                  | -         | 1                  | -         | 1                  | -         |
| II. Securities, Shares and Other                 |                    |           |                    |           |                    |           |
| Financial Instruments:                           | 89                 | 23,960    | 122                | 248,822   | 108                | 194,554   |
| A. Quoted on the Stock Exchange:                 | 85                 | 19,833    | 104                | 59,769    | 84                 | 51,505    |
| 1. To Stock Brokers and Dealers:                 | 57                 | 2,399     | 70                 | 20,996    | 53                 | 18,873    |
| (a) Government and Other Trustee Securities      | -                  | -         | 2                  | 16,376    | 2                  | 15,044    |
| (b) Sukuk/Participation Term Certificates (PTCs) | 57                 | 2,399     | 59                 | 4,182     | 47                 | 3,698     |
| (c) Others                                       | -                  | -         | 9                  | 438       | 4                  | 131       |
| 2. To Others:                                    | 28                 | 17,434    | 34                 | 38,773    | 31                 | 32,632    |
| (a) Government and Other Trustee Securities      | 2                  | 9,720     | 5                  | 37,792    | 4                  | 31,666    |
| (b) Sukuk/Participation Term Certificates (PTCs) | 26                 | 7,714     | 22                 | 113       | 21                 | 100       |
| (c) Others                                       | -                  | -         | 7                  | 869       | 6                  | 866       |
| B. Unquoted on the Stock Exchange:               | 4                  | 4,126     | 18                 | 189,052   | 24                 | 143,049   |
| 1. To Stock Brokers and Dealers:                 | -                  | -         | 5                  | 4,654     | 7                  | 4,876     |
| (a) Government and Other Trustee Securities      | -                  | -         | 1                  | 4,000     | 1                  | 4,000     |
| (b) Sukuk/Participation Term Certificates (PTCs) | -                  | -         | 1                  | 318       | 3                  | 540       |
| (c) Others                                       | -                  | -         | 3                  | 336       | 3                  | 336       |
| 2. To Others:                                    | 4                  | 4,126     | 13                 | 184,398   | 17                 | 138,173   |
| (a) Government and Other Trustee Securities      | -                  | -         | 2                  | 20,000    | 1                  | 19,571    |
| (b) Sukuk/Participation Term Certificates (PTCs) | -                  | -         | -                  | -         | -                  | -         |
| (c) Others                                       | 4                  | 4,126     | 11                 | 164,398   | 16                 | 118,601   |
| III. Merchandise                                 | 12,880             | 1,072,884 | 9,128              | 1,121,785 | 9,362              | 1,137,216 |
| A. Food Items:                                   | 2,580              | 336,722   | 1,791              | 224,401   | 1,691              | 252,983   |
| 1. Wheat                                         | 308                | 63,322    | 197                | 12,273    | 70                 | 7,716     |
| 2. Rice and Paddy                                | 300                | 17,210    | 231                | 21,514    | 133                | 16,315    |
| 3. Other Grains & Pulses:                        | 126                | 7,691     | 137                | 10,212    | 135                | 9,804     |
| (a) Indigenous                                   | 122                | 7,688     | 137                | 10,212    | 135                | 9,804     |
| (b) Imported                                     | 4                  | 3         | -                  | -         | -                  | -         |
| 4. Edible Oils:                                  | 523                | 46,382    | 376                | 49,634    | 327                | 42,222    |
| (a) Indigenous                                   | 521                | 46,140    | 368                | 49,083    | 320                | 42,080    |
| (b) Imported                                     | 2                  | 241       | 8                  | 551       | 7                  | 141       |
| 5. Sugar:                                        | 597                | 91,585    | 571                | 101,394   | 775                | 161,401   |
| (a) Indigenous                                   | 595                | 90,775    | 570                | 101,118   | 773                | 160,251   |
| (b) Imported                                     | 2                  | 810       | 1                  | 276       | 2                  | 1,150     |
| 6. Kariana And Spices                            | -                  | -         | 1                  | 5         | 2                  | 2         |
| 7. Fish And Fish Preparations                    | -                  | -         | -                  | -         | -                  | -         |
| 8. Other Food Items:                             | 726                | 110,533   | 278                | 29,371    | 249                | 15,523    |
| (a) Indigenous                                   | 726                | 110,533   | 278                | 29,371    | 249                | 15,523    |
| (b) Imported                                     | -                  | -         | -                  | -         | -                  | -         |
| B. Raw Materials:                                | 2,415              | 265,788   | 2,573              | 464,327   | 2,282              | 455,833   |
| 1. Cotton Raw:                                   | 756                | 23,011    | 731                | 58,722    | 618                | 53,911    |
| (a) Indigenous                                   | 688                | 21,551    | 529                | 45,379    | 436                | 39,498    |
| (b) Imported                                     | 68                 | 1,461     | 202                | 13,343    | 182                | 14,413    |
| 2. Synthetic Fibers:                             | 52                 | 4,403     | 48                 | 3,700     | 40                 | 3,128     |
| (a) Indigenous                                   | 30                 | 3,779     | 25                 | 3,233     | 25                 | 3,040     |
| (b) Imported                                     | 22                 | 625       | 23                 | 467       | 15                 | 88        |
| 3. Fertilizers:                                  | 170                | 59,656    | 116                | 23,110    | 91                 | 59,328    |
| (a) Indigenous                                   | 168                | 59,156    | 115                | 23,093    | 91                 | 59,328    |
| (b) Imported                                     | 2                  | 500       | 1                  | 17        | -                  | -         |
| 4. Petroleum Crude:                              | 189                | 34,721    | 158                | 30,071    | 165                | 23,246    |
| (a) Indigenous                                   | 186                | 23,221    | 153                | 23,433    | 154                | 16,434    |
| (b) Imported                                     | 3                  | 11,500    | 5                  | 6,638     | 11                 | 6,812     |
| 5. Iron and Steel:                               | 285                | 24,428    | 266                | 27,154    | 272                | 28,446    |
| (a) Indigenous                                   | 206                | 14,278    | 223                | 14,164    | 222                | 16,481    |
| (b) Imported                                     | 79                 | 10,149    | 43                 | 12,990    | 50                 | 11,965    |
| 6. Wool & Goat Hair                              | 3                  | 38        | 8                  | 52        | 4                  | 32        |
| 7. Hides & Skins                                 | 53                 | 4,818     | 35                 | 4,288     | 22                 | 2,307     |
| 8. Oil Seeds                                     | 86                 | 4,250     | 28                 | 2,162     | 30                 | 2,045     |
| 9. Pesticides & Insecticides:                    | 22                 | 1,419     | 6                  | 194       | 7                  | 197       |
| (a) Indigenous                                   | 19                 | 1,193     | 6                  | 194       | 7                  | 197       |
| (b) Imported                                     | 3                  | 226       | -                  | -         | -                  | -         |
| 10. Other Raw Materials:                         | 799                | 109,046   | 1,177              | 314,874   | 1,033              | 283,193   |
| (a) Indigenous                                   | 684                | 90,346    | 1,078              | 290,432   | 954                | 259,597   |
| (b) Imported                                     | 115                | 18,700    | 99                 | 24,442    | 79                 | 23,596    |

### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

| Security                                  | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|-------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                           | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
|                                           |                    |           |                    |           |                    |           |
| C. Finished/Manufactured Goods:           | 7,885              | 470,373   | 4,764              | 433,056   | 5,389              | 428,400   |
| 1. Cotton Textiles:                       | 750                | 78,740    | 579                | 56,943    | 373                | 42,637    |
| (a) Indigenous                            | 649                | 59,755    | 443                | 36,168    | 260                | 24,548    |
| (b) Imported                              | 101                | 18,985    | 136                | 20,775    | 113                | 18,089    |
| 2. Cotton Yarn:                           | 1,161              | 34,798    | 429                | 33,212    | 408                | 25,805    |
| (a) Indigenous                            | 1,161              | 34,798    | 412                | 32,674    | 367                | 24,424    |
| (b) Imported                              | -                  | -         | 17                 | 538       | 41                 | 1,380     |
| 3. Other Textiles:                        | 771                | 58,184    | 557                | 97,766    | 534                | 99,506    |
| (a) Indigenous                            | 768                | 57,184    | 554                | 97,718    | 532                | 99,461    |
| (b) Imported                              | 3                  | 1,000     | 3                  | 47        | 2                  | 45        |
| 4. Machinery:                             | 576                | 43,268    | 535                | 113,771   | 579                | 109,482   |
| (a) Indigenous                            | 218                | 23,688    | 246                | 73,580    | 284                | 65,962    |
| (b) Imported                              | 358                | 19,580    | 289                | 40,191    | 295                | 43,520    |
| 5. Handloom Products                      | -                  | -         | -                  | -         | -                  | -         |
| 6. Carpets & Rugs                         | 1                  | 20        | -                  | -         | -                  | -         |
| 7. Readymade Garments                     | 146                | 18,068    | 89                 | 12,877    | 115                | 14,853    |
| 8. Cement and Cement Products:            | 75                 | 20,427    | 92                 | 22,306    | 89                 | 52,937    |
| (a) Indigenous                            | 75                 | 20,427    | 92                 | 22,306    | 89                 | 52,937    |
| (b) Imported                              | -                  | -         | -                  | -         | -                  | -         |
| 9. Sports Goods                           | 2                  | 1,052     | 3                  | 421       | 1                  | 225       |
| 10. Surgical Instruments                  | 32                 | 2,865     | 32                 | 2,316     | 30                 | 1,442     |
| 11. Chemicals & Dyes                      | 397                | 21,348    | 304                | 20,693    | 230                | 17,450    |
| 12. Other Finished Goods:                 | 3,974              | 191,603   | 2,144              | 72,753    | 3,030              | 64,063    |
| (a) Indigenous                            | 3,860              | 189,952   | 1,993              | 69,738    | 2,960              | 61,425    |
| (b) Imported                              | 114                | 1,651     | 151                | 3,014     | 70                 | 2,637     |
| IV. Fixed Assets Including Machinery      | 151,221            | 702,865   | 181,780            | 1,039,854 | 191,524            | 1,099,476 |
| A. Transport Equipment                    | 147,131            | 293,079   | 177,581            | 426,747   | 187,347            | 448,200   |
| B. Furniture & Fixtures                   | 162                | 1,373     | 111                | 1,498     | 94                 | 1,158     |
| C. Office Equipment                       | 124                | 7,597     | 109                | 35,062    | 110                | 36,468    |
| D. Other Machinery & Equipment            | 3,804              | 400,815   | 3,979              | 576,547   | 3,973              | 613,650   |
| V. Real Estate                            | 50,529             | 734,561   | 50,281             | 834,206   | 51,522             | 844,636   |
| A. Land                                   | 19,346             | 311,322   | 8,971              | 274,454   | 8,797              | 286,055   |
| 1. Residential                            | 15,889             | 250,803   | 4,078              | 115,203   | 3,295              | 115,822   |
| (a) House                                 | 15,562             | 241,282   | 3,722              | 94,634    | 2,825              | 87,817    |
| (b) Flat                                  | 327                | 9,521     | 356                | 20,569    | 470                | 28,005    |
| 2. Non-Residential                        | 3,457              | 60,519    | 4,893              | 159,251   | 5,502              | 170,233   |
| (a) Commercial                            | 412                | 38,918    | 1,032              | 77,534    | 1,111              | 77,273    |
| (b) Industrial                            | 175                | 11,972    | 546                | 63,050    | 521                | 62,346    |
| (c) Agriculture                           | 2,809              | 9,057     | 2,553              | 9,566     | 3,641              | 12,714    |
| (d) Others                                | 61                 | 572       | 762                | 9,101     | 229                | 17,900    |
| B. Buildings:                             | 31,183             | 423,240   | 41,310             | 559,752   | 42,725             | 558,581   |
| 1. Residential                            | 27,336             | 194,894   | 35,340             | 368,825   | 36,731             | 367,061   |
| (a) House                                 | 22,684             | 165,159   | 25,875             | 221,587   | 21,563             | 190,856   |
| (b) Flat                                  | 4,652              | 29,735    | 9,465              | 147,238   | 15,168             | 176,205   |
| 2. Non-Residential                        | 3,847              | 228,346   | 5,970              | 190,927   | 5,994              | 191,520   |
| (a) Commercial                            | 951                | 75,116    | 1,210              | 63,023    | 1,608              | 65,754    |
| (b) Industrial                            | 1,093              | 89,736    | 1,209              | 71,185    | 1,326              | 75,344    |
| (c) Agriculture                           | 355                | 27,297    | 1,681              | 14,178    | 1,545              | 14,138    |
| (d) Others                                | 1,448              | 36,197    | 1,870              | 42,541    | 1,515              | 36,284    |
| VI. Fixed Deposits and Insurance Policies | 1,105              | 138,619   | 3,553              | 213,405   | 3,228              | 140,962   |
| A. Bank Deposits                          | 1,105              | 138,619   | 3,551              | 213,397   | 3,228              | 140,962   |
| 1. Security Deposits                      | 84                 | 8,995     | 673                | 9,211     | 647                | 7,058     |
| 2. Term Deposits (TDRs)                   | 452                | 56,901    | 1,603              | 74,236    | 1,581              | 60,000    |
| 3. Other Deposits                         | 569                | 72,724    | 1,275              | 129,950   | 1,000              | 73,905    |
| B. Insurance Policies                     | -                  | -         | 2                  | 7         | -                  | -         |
| VII. Others                               | 19,427             | 1,437,818 | 29,425             | 2,134,829 | 32,454             | 2,072,582 |
| A. Other Secured Advances                 | 15,900             | 758,399   | 21,078             | 1,162,813 | 21,598             | 1,203,145 |
| 1. Receivables                            | 462                | 136,117   | 1,318              | 358,638   | 1,306              | 348,819   |
| 2. Employees Benefits                     | 1,883              | 242       | 1                  | 2,821     | 1                  | 3,372     |
| 3. Others                                 | 13,555             | 622,041   | 19,759             | 801,354   | 20,291             | 850,954   |
| B. Advances Secured by Guarantee(s)       | 3,527              | 679,419   | 8,347              | 972,016   | 10,856             | 869,437   |
| 1. Institutional Guarantee(s)             | 326                | 665,716   | 741                | 957,681   | 890                | 807,797   |
| 2. Individual Guarantee(s)                | 3,201              | 13,703    | 7,606              | 14,334    | 9,966              | 61,640    |
| VIII. Unsecured Advances                  | 331,012            | 35,743    | 378,652            | 46,900    | 384,269            | 48,329    |
| 1. Credit Cards                           | 284,318            | 18,850    | 318,959            | 26,151    | 326,850            | 26,993    |
| 2. Personal Loan                          | 41,292             | 15,007    | 50,088             | 17,982    | 48,740             | 19,351    |
| 3. Others                                 | 5,402              | 1,886     | 9,605              | 2,767     | 8,679              | 1,986     |
| Total                                     | 566,263            | 4,146,450 | 652,942            | 5,639,800 | 672,468            | 5,537,755 |

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 31st March, 2026

(Million Rupees)

| Security                                    | Males              |         | Females            |        | Both Males and Females |        | Others             |           | Total              |           |
|---------------------------------------------|--------------------|---------|--------------------|--------|------------------------|--------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount | No. of<br>Accounts     | Amount | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |         |                    |        |                        |        |                    |           |                    |           |
| Ornaments and Precious Metals               | 94,987             | 40,445  | 21,104             | 8,254  | 2                      | -      | 140,358            | 90,081    | 256,451            | 138,779   |
| II. Securities, Shares and Other            |                    |         |                    |        |                        |        |                    |           |                    |           |
| Financial Instruments:                      | 183                | 8,407   | 39                 | 97     | 11                     | 390    | 638                | 346,312   | 871                | 355,206   |
| A. Quoted on the Stock Exchange:            | 119                | 5,659   | 37                 | 97     | 6                      | 373    | 523                | 108,170   | 685                | 114,299   |
| 1. To Stock Brokers and Dealers:            | 33                 | 623     | 10                 | 51     | -                      | -      | 401                | 53,509    | 444                | 54,183    |
| (a) Government and Other Trustee Securities | 14                 | 66      | 9                  | 12     | -                      | -      | 126                | 18,936    | 149                | 19,014    |
| (b) Shares and Debentures                   | 17                 | 554     | 1                  | 39     | -                      | -      | 268                | 33,568    | 286                | 34,160    |
| (c) Participation Term Certificates         | 2                  | 3       | -                  | -      | -                      | -      | -                  | -         | 2                  | 3         |
| (d) Others                                  | -                  | -       | -                  | -      | -                      | -      | 7                  | 1,006     | 7                  | 1,006     |
| 2. To Others:                               | 86                 | 5,036   | 27                 | 46     | 6                      | 373    | 122                | 54,661    | 241                | 60,116    |
| (a) Government and Other Trustee Securities | 4                  | 9       | 12                 | 11     | -                      | -      | 13                 | 31,707    | 29                 | 31,726    |
| (b) Shares and Debentures                   | 63                 | 5,004   | 5                  | 23     | 3                      | 371    | 80                 | 21,227    | 151                | 26,625    |
| (c) Participation Term Certificates         | 1                  | 5       | -                  | -      | -                      | -      | 1                  | 3         | 2                  | 8         |
| (d) Others                                  | 18                 | 18      | 10                 | 13     | 3                      | 2      | 28                 | 1,724     | 59                 | 1,757     |
| B. Unquoted on the Stock Exchange:          | 64                 | 2,748   | 2                  | 0      | 5                      | 17     | 115                | 238,141   | 186                | 240,907   |
| 1. To Stock Brokers and Dealers:            | 1                  | 1,184   | -                  | -      | -                      | -      | 23                 | 7,182     | 24                 | 8,366     |
| (a) Government and Other Trustee Securities | -                  | -       | -                  | -      | -                      | -      | 1                  | 4,000     | 1                  | 4,000     |
| (b) Shares and Debentures                   | 1                  | 1,184   | -                  | -      | -                      | -      | 15                 | 2,842     | 16                 | 4,026     |
| (c) Participation Term Certificates         | -                  | -       | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| (d) Others                                  | -                  | -       | -                  | -      | -                      | -      | 7                  | 340       | 7                  | 340       |
| 2. To Others:                               | 63                 | 1,564   | 2                  | 0      | 5                      | 17     | 92                 | 230,959   | 162                | 232,541   |
| (a) Government and Other Trustee Securities | 38                 | 1,006   | 2                  | 0      | 1                      | 3      | 20                 | 101,729   | 61                 | 102,737   |
| (b) Shares and Debentures                   | 2                  | 63      | -                  | -      | 4                      | 15     | 3                  | 651       | 9                  | 729       |
| (c) Participation Term Certificates         | -                  | -       | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| (d) Others                                  | 23                 | 495     | -                  | -      | -                      | -      | 69                 | 128,580   | 92                 | 129,075   |
| III. Merchandise                            | 7,637              | 217,706 | 198                | 3,061  | 16                     | 186    | 47,571             | 2,564,917 | 55,422             | 2,785,870 |
| A. Food Items:                              | 1,611              | 44,154  | 61                 | 1,067  | 3                      | 12     | 13,833             | 749,030   | 15,508             | 794,264   |
| 1. Wheat                                    | 265                | 1,320   | 37                 | 30     | -                      | -      | 4,584              | 133,418   | 4,886              | 134,768   |
| 2. Rice and Paddy                           | 469                | 35,285  | 8                  | 950    | -                      | -      | 1,946              | 108,692   | 2,423              | 144,928   |
| 3. Other Grains & Pulses:                   | 119                | 469     | -                  | -      | -                      | -      | 167                | 11,172    | 286                | 11,641    |
| (a) Indigenous                              | 117                | 436     | -                  | -      | -                      | -      | 161                | 11,110    | 278                | 11,545    |
| (b) Imported                                | 2                  | 33      | -                  | -      | -                      | -      | 6                  | 63        | 8                  | 96        |
| 4. Edible Oils:                             | 126                | 1,898   | 1                  | 4      | 1                      | -      | 1,016              | 72,430    | 1,144              | 74,331    |
| (a) Indigenous                              | 116                | 1,849   | 1                  | 4      | 1                      | -      | 964                | 65,747    | 1,082              | 67,600    |
| (b) Imported                                | 10                 | 49      | -                  | -      | -                      | -      | 52                 | 6,683     | 62                 | 6,732     |
| 5. Sugar:                                   | 75                 | 571     | 2                  | 0      | -                      | -      | 1,314              | 324,326   | 1,391              | 324,897   |
| (a) Indigenous                              | 75                 | 571     | 2                  | 0      | -                      | -      | 1,309              | 321,299   | 1,386              | 321,869   |
| (b) Imported                                | -                  | -       | -                  | -      | -                      | -      | 5                  | 3,027     | 5                  | 3,027     |
| 6. Kariana And Spices                       | 89                 | 184     | 1                  | 0      | -                      | -      | 49                 | 672       | 139                | 856       |
| 7. Fish And Fish Preparations               | 2                  | 2       | -                  | -      | -                      | -      | 6                  | 77        | 8                  | 79        |
| 8. Other Food Items:                        | 466                | 4,427   | 12                 | 83     | 2                      | 12     | 4,751              | 98,241    | 5,231              | 102,763   |
| (a) Indigenous                              | 461                | 4,403   | 12                 | 83     | 2                      | 12     | 4,728              | 96,274    | 5,203              | 100,772   |
| (b) Imported                                | 5                  | 23      | -                  | -      | -                      | -      | 23                 | 1,968     | 28                 | 1,991     |
| B. Raw Materials:                           | 2,310              | 98,723  | 52                 | 1,201  | 11                     | 130    | 22,110             | 765,630   | 24,483             | 865,684   |
| 1. Cotton Raw:                              | 329                | 14,959  | 3                  | 0      | -                      | -      | 16,611             | 152,776   | 16,943             | 167,735   |
| (a) Indigenous                              | 270                | 12,372  | 3                  | 0      | -                      | -      | 1,773              | 123,873   | 2,046              | 136,246   |
| (b) Imported                                | 59                 | 2,587   | -                  | -      | -                      | -      | 14,838             | 28,902    | 14,897             | 31,489    |
| 2. Synthetic Fibers:                        | 5                  | 80      | -                  | -      | -                      | -      | 84                 | 8,249     | 89                 | 8,329     |
| (a) Indigenous                              | 5                  | 80      | -                  | -      | -                      | -      | 63                 | 7,428     | 68                 | 7,507     |
| (b) Imported                                | -                  | -       | -                  | -      | -                      | -      | 21                 | 821       | 21                 | 821       |
| 3. Fertilizers:                             | 883                | 9,669   | 13                 | 84     | 11                     | 130    | 447                | 77,660    | 1,354              | 87,543    |
| (a) Indigenous                              | 864                | 9,456   | 9                  | 80     | 11                     | 130    | 441                | 72,537    | 1,325              | 82,204    |
| (b) Imported                                | 19                 | 212     | 4                  | 4      | -                      | -      | 6                  | 5,123     | 29                 | 5,339     |
| 4. Petroleum Crude:                         | 70                 | 37,078  | -                  | -      | -                      | -      | 1,199              | 60,444    | 1,269              | 97,522    |
| (a) Indigenous                              | 45                 | 35,054  | -                  | -      | -                      | -      | 1,177              | 50,234    | 1,222              | 85,287    |
| (b) Imported                                | 25                 | 2,024   | -                  | -      | -                      | -      | 22                 | 10,210    | 47                 | 12,234    |
| 5. Iron and Steel:                          | 166                | 3,937   | 8                  | 1,023  | -                      | -      | 1,646              | 105,733   | 1,820              | 110,693   |
| (a) Indigenous                              | 142                | 2,383   | 8                  | 1,023  | -                      | -      | 1,472              | 72,907    | 1,622              | 76,313    |
| (b) Imported                                | 24                 | 1,554   | -                  | -      | -                      | -      | 174                | 32,826    | 198                | 34,380    |
| 6. Wool & Goat Hair                         | 1                  | 15      | -                  | -      | -                      | -      | 4                  | 32        | 5                  | 46        |
| 7. Hides & Skins                            | 3                  | 1       | -                  | -      | -                      | -      | 69                 | 3,612     | 72                 | 3,613     |
| 8. Oil Seeds                                | 7                  | 17      | 1                  | -      | -                      | -      | 71                 | 4,319     | 79                 | 4,336     |
| 9. Pesticides & Insecticides:               | 29                 | 196     | -                  | -      | -                      | -      | 379                | 4,580     | 408                | 4,776     |
| (a) Indigenous                              | 29                 | 196     | -                  | -      | -                      | -      | 373                | 4,444     | 402                | 4,640     |
| (b) Imported                                | -                  | -       | -                  | -      | -                      | -      | 6                  | 136       | 6                  | 136       |
| 10. Other Raw Materials:                    | 817                | 32,772  | 27                 | 93     | -                      | -      | 1,600              | 348,226   | 2,444              | 381,091   |
| (a) Indigenous                              | 800                | 32,757  | 26                 | 92     | -                      | -      | 1,415              | 320,805   | 2,241              | 353,653   |
| (b) Imported                                | 17                 | 15      | 1                  | 1      | -                      | -      | 185                | 27,422    | 203                | 27,438    |

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 31st March, 2026

(Million Rupees)

| Security                                         | Males              |                  | Females            |                | Both Males and Females |               | Others             |                   | Total              |                   |
|--------------------------------------------------|--------------------|------------------|--------------------|----------------|------------------------|---------------|--------------------|-------------------|--------------------|-------------------|
|                                                  | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts     | Amount        | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| <b>C. Finished/Manufactured Goods:</b>           | 3,716              | 74,828           | 85                 | 793            | 2                      | 44            | 11,628             | 1,050,257         | 15,431             | 1,125,922         |
| 1. Cotton Textiles:                              | 1,003              | 29,150           | -                  | -              | -                      | -             | 1,179              | 137,450           | 2,182              | 166,600           |
| (a) Indigenous                                   | 946                | 17,092           | -                  | -              | -                      | -             | 1,031              | 117,355           | 1,977              | 134,447           |
| (b) Imported                                     | 57                 | 12,058           | -                  | -              | -                      | -             | 148                | 20,095            | 205                | 32,153            |
| 2. Cotton Yarn:                                  | 93                 | 476              | 3                  | 21             | -                      | -             | 994                | 58,598            | 1,090              | 59,095            |
| (a) Indigenous                                   | 93                 | 476              | 3                  | 21             | -                      | -             | 918                | 56,013            | 1,014              | 56,510            |
| (b) Imported                                     | -                  | -                | -                  | -              | -                      | -             | 76                 | 2,585             | 76                 | 2,585             |
| 3. Other Textiles:                               | 167                | 24,271           | 3                  | 2              | -                      | -             | 1,771              | 253,550           | 1,941              | 277,823           |
| (a) Indigenous                                   | 165                | 24,182           | 3                  | 2              | -                      | -             | 1,738              | 249,240           | 1,906              | 273,423           |
| (b) Imported                                     | 2                  | 90               | -                  | -              | -                      | -             | 33                 | 4,309             | 35                 | 4,399             |
| 4. Machinery:                                    | 192                | 357              | 5                  | 21             | 1                      | 1             | 802                | 122,666           | 1,000              | 123,045           |
| (a) Indigenous                                   | 180                | 279              | 5                  | 21             | -                      | -             | 458                | 72,598            | 643                | 72,898            |
| (b) Imported                                     | 12                 | 78               | -                  | -              | 1                      | 1             | 344                | 50,068            | 357                | 50,147            |
| 5. Handloom Products                             | -                  | -                | -                  | -              | -                      | -             | 3                  | 111               | 3                  | 111               |
| 6. Carpets & Rugs                                | 6                  | 30               | -                  | -              | -                      | -             | 5                  | 17                | 11                 | 47                |
| 7. Readymade Garments                            | 35                 | 7,742            | 8                  | 13             | -                      | -             | 749                | 42,445            | 792                | 50,200            |
| 8. Cement and Cement Products:                   | 17                 | 76               | 1                  | 5              | -                      | -             | 352                | 89,744            | 370                | 89,825            |
| (a) Indigenous                                   | 17                 | 76               | 1                  | 5              | -                      | -             | 351                | 89,056            | 369                | 89,137            |
| (b) Imported                                     | -                  | -                | -                  | -              | -                      | -             | 1                  | 688               | 1                  | 688               |
| 9. Sports Goods                                  | 9                  | 11               | -                  | -              | -                      | -             | 88                 | 3,882             | 97                 | 3,893             |
| 10. Surgical Instruments                         | 11                 | 267              | 1                  | 15             | 1                      | 43            | 79                 | 6,651             | 92                 | 6,975             |
| 11. Chemicals & Dyes                             | 105                | 1,746            | -                  | -              | -                      | -             | 975                | 50,132            | 1,080              | 51,877            |
| 12. Other Finished Goods:                        | 2,078              | 10,704           | 64                 | 717            | -                      | -             | 4,631              | 285,011           | 6,773              | 296,432           |
| (a) Indigenous                                   | 2,022              | 10,557           | 64                 | 717            | -                      | -             | 4,482              | 276,922           | 6,568              | 288,196           |
| (b) Imported                                     | 56                 | 147              | -                  | -              | -                      | -             | 149                | 8,089             | 205                | 8,236             |
| <b>IV. Fixed Assets Including Machinery</b>      | 377,402            | 568,923          | 38,651             | 55,963         | 251                    | 404           | 54,844             | 1,944,658         | 471,148            | 2,569,948         |
| A. Transport Equipments                          | 365,900            | 551,839          | 36,877             | 54,594         | 250                    | 404           | 41,488             | 384,547           | 444,515            | 991,384           |
| B. Furniture & Fixtures                          | 70                 | 60               | 6                  | 4              | -                      | -             | 106                | 2,903             | 182                | 2,967             |
| C. Office Equipments                             | 9                  | 93               | 1                  | 3              | -                      | -             | 245                | 50,340            | 255                | 50,435            |
| D. Other Machinery & Equipments                  | 11,423             | 16,930           | 1,767              | 1,362          | 1                      | 1             | 13,005             | 1,506,869         | 26,196             | 1,525,162         |
| <b>V. Real Estate</b>                            | 555,345            | 791,226          | 42,469             | 73,120         | 3,715                  | 21,398        | 38,056             | 1,216,740         | 639,585            | 2,102,483         |
| A. Land                                          | 448,458            | 258,580          | 23,789             | 14,334         | 925                    | 1,944         | 15,680             | 515,799           | 488,852            | 790,657           |
| 1. Residential                                   | 10,926             | 38,892           | 605                | 2,266          | 94                     | 460           | 6,077              | 230,204           | 17,702             | 271,822           |
| (a) House                                        | 10,514             | 37,224           | 555                | 2,086          | 77                     | 413           | 4,830              | 172,385           | 15,976             | 212,108           |
| (b) Flat                                         | 412                | 1,667            | 50                 | 180            | 17                     | 47            | 1,247              | 57,819            | 1,726              | 59,714            |
| 2. Non-Residential                               | 437,532            | 219,688          | 23,184             | 12,068         | 831                    | 1,484         | 9,603              | 285,595           | 471,150            | 518,835           |
| (a) Commercial                                   | 1,923              | 20,523           | 52                 | 359            | 59                     | 76            | 2,893              | 123,467           | 4,927              | 144,425           |
| (b) Industrial                                   | 411                | 5,940            | 9                  | 191            | -                      | -             | 990                | 94,017            | 1,410              | 100,148           |
| c) Agriculture                                   | 434,679            | 189,560          | 23,096             | 11,425         | 766                    | 1,390         | 4,831              | 29,389            | 463,372            | 231,765           |
| d) Other                                         | 519                | 3,666            | 27                 | 93             | 6                      | 18            | 889                | 38,722            | 1,441              | 42,498            |
| B. Buildings:                                    | 106,887            | 532,646          | 18,680             | 58,785         | 2,790                  | 19,454        | 22,376             | 700,940           | 150,733            | 1,311,826         |
| 1. Residential                                   | 100,999            | 454,985          | 18,510             | 55,066         | 2,394                  | 15,173        | 15,446             | 363,163           | 137,349            | 888,387           |
| (a) House                                        | 80,893             | 340,993          | 16,428             | 44,713         | 2,322                  | 13,574        | 4,167              | 127,473           | 103,810            | 526,752           |
| (b) Flat                                         | 20,106             | 113,993          | 2,082              | 10,353         | 72                     | 1,600         | 11,279             | 235,690           | 33,539             | 361,635           |
| 2. Non-Residential                               | 5,888              | 77,660           | 170                | 3,719          | 396                    | 4,281         | 6,930              | 337,778           | 13,384             | 423,438           |
| (a) Commercial                                   | 2,771              | 52,020           | 85                 | 1,391          | 102                    | 3,946         | 2,405              | 143,887           | 5,363              | 201,244           |
| (b) Industrial                                   | 568                | 6,130            | 7                  | 33             | 11                     | 39            | 2,384              | 127,996           | 2,970              | 134,199           |
| c) Agriculture                                   | 1,874              | 13,233           | 51                 | 237            | 279                    | 282           | 881                | 16,329            | 3,085              | 30,081            |
| d) Other                                         | 675                | 6,277            | 27                 | 2,058          | 4                      | 14            | 1,260              | 49,566            | 1,966              | 57,915            |
| <b>VI. Fixed Deposits and Insurance Policies</b> | 5,045              | 22,235           | 724                | 832            | 29                     | 578           | 5,974              | 224,866           | 11,772             | 248,510           |
| A. Bank Deposits                                 | 5,042              | 22,232           | 724                | 832            | 29                     | 578           | 5,955              | 224,783           | 11,750             | 248,425           |
| 1. Security Deposits                             | 1,232              | 8,014            | 148                | 247            | 8                      | 456           | 1,485              | 43,926            | 2,873              | 52,643            |
| 2. Term Deposits (TDRs)                          | 1,855              | 10,095           | 223                | 146            | 18                     | 111           | 2,128              | 61,647            | 4,224              | 71,999            |
| 3. Other Deposits                                | 1,955              | 4,122            | 353                | 439            | 3                      | 10            | 2,342              | 119,211           | 4,653              | 123,783           |
| B. Insurance Policies                            | 3                  | 3                | -                  | -              | -                      | -             | 19                 | 82                | 22                 | 85                |
| <b>VII. Others</b>                               | 339,929            | 281,802          | 31,613             | 19,809         | 407                    | 1,551         | 159,233            | 4,885,732         | 531,182            | 5,188,894         |
| A. Other Secured Advances                        | 26,016             | 92,756           | 2,988              | 6,076          | 300                    | 910           | 145,765            | 2,751,444         | 175,069            | 2,851,186         |
| 1. Receivables                                   | 788                | 15,770           | 23                 | 238            | -                      | -             | 2,039              | 494,528           | 2,850              | 510,537           |
| 2. Employees Benefits                            | 1,077              | 280              | 70                 | 17             | -                      | -             | 1                  | 3,372             | 1,148              | 3,669             |
| 3. Others                                        | 24,151             | 76,706           | 2,895              | 5,821          | 300                    | 910           | 143,725            | 2,253,544         | 171,071            | 2,336,981         |
| B. Advances Secured by Guarantee(s)              | 313,913            | 189,047          | 28,625             | 13,733         | 107                    | 641           | 13,468             | 2,134,288         | 356,113            | 2,337,708         |
| 1. Institutional Guarantee(s)                    | 1,811              | 17,340           | 19                 | 194            | 3                      | 13            | 6,808              | 1,980,485         | 8,641              | 1,998,032         |
| 2. Individual Guarantee(s)                       | 312,102            | 171,707          | 28,606             | 13,539         | 104                    | 628           | 6,660              | 153,803           | 347,472            | 339,677           |
| <b>VIII. Unsecured Advances</b>                  | 4,202,737          | 414,156          | 720,779            | 32,949         | 1                      | 0             | 8,099              | 379,301           | 4,931,616          | 826,406           |
| 1. Credit Cards                                  | 2,141,917          | 288,473          | 212,863            | 16,757         | -                      | -             | -                  | -                 | 2,354,780          | 305,230           |
| 2. Personal Loan                                 | 1,998,552          | 110,434          | 504,691            | 15,776         | 1                      | 0             | 1,937              | 2,098             | 2,505,181          | 128,308           |
| 3. Others                                        | 62,268             | 15,248           | 3,225              | 416            | -                      | -             | 6,162              | 377,203           | 71,655             | 392,867           |
| <b>Total</b>                                     | <b>5,583,265</b>   | <b>2,344,899</b> | <b>855,577</b>     | <b>194,085</b> | <b>4,432</b>           | <b>24,507</b> | <b>454,773</b>     | <b>11,652,606</b> | <b>6,898,047</b>   | <b>14,216,096</b> |

Note(s)

1. Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

## 3.2 Advances Classified by Borrowers

### All Banks

| Borrower                                                              | (Million Rupees)   |            |                    |            |                    |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                       | Mar-25             |            | Dec-25             |            | Mar-26 P           |            |
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| 1. FOREIGN CONSTITUENTS                                               | 1                  | 7,004      | -                  | -          | -                  | -          |
| 1) Official                                                           | -                  | -          | -                  | -          | -                  | -          |
| 2) Business                                                           | 1                  | 7,004      | -                  | -          | -                  | -          |
| 3) Personal                                                           | -                  | -          | -                  | -          | -                  | -          |
| 2. DOMESTIC CONSTITUENTS                                              | 7,468,471          | 13,109,403 | 6,763,130          | 14,536,493 | 6,898,047          | 14,216,096 |
| I. GOVERNMENT                                                         | 307                | 440,418    | 341                | 634,068    | 351                | 695,630    |
| A. Federal Government                                                 | 130                | 200,257    | 174                | 419,252    | 175                | 553,688    |
| B. Provincial Governments                                             | 177                | 240,161    | 167                | 214,816    | 176                | 141,943    |
| C. Local Bodies                                                       | -                  | -          | -                  | -          | -                  | -          |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 682                | 2,398,541  | 632                | 2,881,948  | 655                | 2,698,521  |
| Agriculture, hunting and forestry                                     | -                  | -          | -                  | -          | -                  | -          |
| Services                                                              | 7                  | 1,282      | 11                 | 773        | 10                 | 472        |
| Utilities                                                             | 400                | 531,350    | 216                | 373,138    | 212                | 210,999    |
| Transport, storage and communications                                 | 84                 | 814,847    | 120                | 898,256    | 127                | 809,421    |
| Manufacturing                                                         | 73                 | 116,164    | 83                 | 81,034     | 90                 | 87,162     |
| Mining and Quarrying                                                  | 1                  | 66,377     | 2                  | 62,089     | 2                  | 57,921     |
| Construction                                                          | 16                 | 6,945      | 16                 | 5,664      | 17                 | 9,884      |
| Commerce and Trade                                                    | 52                 | 628,901    | 78                 | 688,584    | 76                 | 628,862    |
| Others                                                                | 49                 | 232,676    | 106                | 772,409    | 121                | 893,800    |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 1,352              | 1,016,227  | 1,387              | 595,181    | 1,406              | 382,930    |
| Mutual Funds and AMCs                                                 | 102                | 5,505      | 98                 | 14,347     | 86                 | 16,224     |
| Insurance & Pension Funds                                             | 413                | 5,164      | 381                | 5,695      | 352                | 5,331      |
| MFIs and DFIs                                                         | 164                | 889,041    | 154                | 383,815    | 156                | 218,666    |
| Stock Exchange & Brokerage Houses                                     | 339                | 30,410     | 362                | 48,637     | 362                | 35,022     |
| Modarabas                                                             | 82                 | 6,026      | 64                 | 9,706      | 61                 | 10,448     |
| Other NBFIs                                                           | 252                | 80,080     | 328                | 132,980    | 389                | 97,239     |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 1,605,299          | 8,059,994  | 1,983,368          | 9,044,980  | 1,988,777          | 8,988,310  |
| A. Agriculture, forestry and fishing                                  | 1,161,876          | 459,859    | 1,445,006          | 617,737    | 1,459,683          | 593,092    |
| 1. Crop and animal production, hunting and related service activities | 1,161,218          | 457,289    | 1,444,142          | 614,864    | 1,458,786          | 590,158    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 784,571            | 222,644    | 998,723            | 290,630    | 1,017,184          | 286,137    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 29,639             | 11,055     | 31,513             | 20,267     | 34,395             | 19,638     |
| Growing of other fruits, vegetables and crops                         | 68,078             | 24,877     | 34,283             | 34,443     | 34,518             | 33,562     |
| Raising of livestock and other related activities                     | 234,695            | 127,793    | 277,178            | 176,803    | 270,147            | 159,765    |
| Other agricultural support activities                                 | 44,219             | 70,864     | 102,392            | 92,578     | 102,493            | 90,913     |
| Hunting, trapping and related service activities                      | 16                 | 57         | 53                 | 144        | 49                 | 143        |
| 02 - Forestry and logging                                             | 95                 | 17         | 115                | 41         | 111                | 38         |
| 03 - Fishing and aquaculture                                          | 563                | 2,553      | 749                | 2,832      | 786                | 2,896      |
| B. Mining and quarrying                                               | 2,296              | 70,124     | 2,565              | 85,015     | 2,743              | 74,826     |
| 05 - Mining of coal and lignite                                       | 820                | 37,090     | 850                | 49,311     | 860                | 43,997     |
| 06 - Extraction of crude petroleum and natural gas                    | 1,078              | 16,427     | 1,182              | 19,580     | 1,239              | 20,806     |
| 07 - Mining of metal ores                                             | 73                 | 945        | 78                 | 255        | 77                 | 202        |
| 08-Other mining and quarrying                                         | 311                | 15,627     | 439                | 15,811     | 547                | 9,779      |
| 09 - Mining support service activities                                | 14                 | 36         | 16                 | 59         | 20                 | 42         |
| C. Manufacturing                                                      | 134,514            | 5,289,855  | 143,687            | 5,714,192  | 141,592            | 5,697,410  |
| 10 - Manufacture of food products                                     | 56,137             | 1,257,316  | 53,299             | 1,253,171  | 52,598             | 1,423,605  |
| 11 - Manufacture of beverages                                         | 1,137              | 50,615     | 1,128              | 43,357     | 1,201              | 53,294     |
| 12 - Manufacture of tobacco products                                  | 630                | 1,992      | 662                | 13,225     | 653                | 13,235     |
| 13 - Manufacture of textiles                                          | 28,182             | 1,816,468  | 29,891             | 1,908,367  | 28,581             | 1,835,167  |
| Preparation and spinning of textile fibres                            | 9,514              | 593,972    | 10,341             | 588,363    | 9,561              | 546,673    |
| Weaving of textiles                                                   | 6,450              | 357,921    | 6,260              | 374,245    | 5,782              | 360,914    |
| Finishing of textiles                                                 | 4,362              | 356,546    | 4,943              | 361,814    | 4,718              | 334,475    |
| Manufacture of knitted and crocheted fabrics                          | 793                | 97,875     | 810                | 69,933     | 819                | 71,681     |
| Manufacture of made-up textile articles, except apparel               | 3,393              | 226,062    | 3,831              | 252,324    | 4,033              | 274,582    |
| Manufacture of carpets and rugs                                       | 83                 | 886        | 83                 | 724        | 88                 | 695        |
| Manufacture of other textiles n.e.c.                                  | 3,587              | 183,206    | 3,623              | 260,965    | 3,580              | 246,147    |
| 14 - Manufacture of wearing apparel                                   | 3,966              | 288,596    | 4,312              | 278,431    | 4,140              | 248,629    |
| 15 - Manufacture of leather and related products                      | 1,996              | 49,109     | 2,001              | 51,723     | 1,984              | 50,686     |



## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

| Borrower                                                                                                                   | Mar-25             |         | Dec-25             |         | Mar-26 P           |         |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 471                | 7,918   | 452                | 8,299   | 469                | 7,927   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 146                | 2,307   | 170                | 3,595   | 187                | 3,935   |
| Manufacture of footwear                                                                                                    | 1,379              | 38,884  | 1,379              | 39,828  | 1,328              | 38,824  |
| a. Leather wear                                                                                                            | 983                | 31,360  | 923                | 32,475  | 909                | 32,218  |
| b. Rubber and Plastic wear                                                                                                 | 396                | 7,524   | 456                | 7,354   | 419                | 6,606   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 492                | 9,495   | 511                | 13,766  | 525                | 15,130  |
| 17 - Manufacture of paper and paper products                                                                               | 1,924              | 145,203 | 2,122              | 154,422 | 2,069              | 154,213 |
| 18 - Printing and reproduction of recorded media                                                                           | 1,085              | 20,785  | 1,069              | 21,218  | 1,080              | 19,713  |
| Printing and other service activities related to printing                                                                  | 1,077              | 19,500  | 1,054              | 20,148  | 1,067              | 18,708  |
| Reproduction of recorded media                                                                                             | 8                  | 1,285   | 15                 | 1,071   | 13                 | 1,005   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1,571              | 173,806 | 1,582              | 196,891 | 1,751              | 146,021 |
| 20 - Manufacture of chemicals and chemical products                                                                        | 8,378              | 409,777 | 9,508              | 502,058 | 9,515              | 497,712 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 6,102              | 115,481 | 7,553              | 128,336 | 7,842              | 125,644 |
| 22 - Manufacture of rubber and plastics products                                                                           | 2,994              | 113,553 | 3,250              | 148,637 | 3,159              | 123,121 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 1,997              | 236,396 | 2,084              | 254,690 | 2,046              | 293,071 |
| 24 - Manufacture of basic metals                                                                                           | 5,330              | 229,069 | 5,613              | 250,457 | 5,255              | 241,850 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 823                | 26,707  | 896                | 28,643  | 859                | 27,550  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 328                | 21,932  | 340                | 27,619  | 385                | 31,836  |
| 27 - Manufacture of electrical equipment                                                                                   | 2,474              | 152,666 | 2,824              | 169,467 | 2,892              | 162,456 |
| 28 - Manufacture of machinery and equipment                                                                                | 857                | 34,372  | 880                | 24,161  | 905                | 27,708  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 2,064              | 54,731  | 2,205              | 142,368 | 2,105              | 106,505 |
| 30 - Manufacture of other transport equipment                                                                              | 534                | 11,695  | 618                | 10,685  | 559                | 10,336  |
| 31 - Manufacture of furniture                                                                                              | 488                | 7,220   | 519                | 9,546   | 516                | 9,184   |
| 32 - Other manufacturing                                                                                                   | 4,914              | 59,557  | 10,704             | 78,747  | 10,845             | 73,589  |
| Manufacture of jewellery and related articles                                                                              | 138                | 379     | 137                | 660     | 153                | 868     |
| Manufacture of imitation jewellery and related articles                                                                    | 5                  | 31      | 17                 | 106     | 30                 | 136     |
| Manufacture of musical instruments                                                                                         | 55                 | 1,020   | 45                 | 958     | 48                 | 1,105   |
| Manufacture of sports goods                                                                                                | 400                | 9,369   | 507                | 11,274  | 537                | 11,194  |
| Manufacture of games and toys                                                                                              | 6                  | 7       | 8                  | 77      | 7                  | 67      |
| supplies                                                                                                                   | 324                | 4,102   | 350                | 5,312   | 342                | 5,750   |
| Manufacture of Handicrafts                                                                                                 | 64                 | 407     | 48                 | 838     | 53                 | 832     |
| Other manufacturing n.e.c.                                                                                                 | 3,922              | 44,242  | 9,592              | 59,522  | 9,675              | 53,636  |
| 33 - Repair and installation of machinery and equipment                                                                    | 111                | 3,315   | 116                | 4,207   | 127                | 7,153   |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 2,971              | 502,215 | 2,794              | 402,178 | 2,761              | 376,973 |
| Electric power generation, transmission and distribution                                                                   | 2,837              | 493,631 | 2,592              | 392,073 | 2,588              | 368,411 |
| a) Hydal                                                                                                                   | 425                | 32,793  | 275                | 8,791   | 254                | 9,346   |
| b) Thermal                                                                                                                 | 187                | 113,657 | 162                | 97,965  | 168                | 84,280  |
| c) Coal Based                                                                                                              | 83                 | 127,016 | 84                 | 107,731 | 84                 | 104,880 |
| d) Wind                                                                                                                    | 155                | 45,855  | 153                | 39,873  | 155                | 37,755  |
| e) Solar                                                                                                                   | 187                | 14,508  | 270                | 16,296  | 277                | 16,004  |
| f) Other                                                                                                                   | 1,800              | 159,802 | 1,648              | 121,418 | 1,650              | 116,146 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 124                | 8,576   | 189                | 10,060  | 158                | 8,491   |
| Steam and air conditioning supply                                                                                          | 10                 | 8       | 13                 | 45      | 15                 | 71      |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 162                | 28,010  | 405                | 45,613  | 396                | 44,715  |
| 36 - Water collection, treatment and supply                                                                                | 56                 | 16,358  | 53                 | 34,087  | 53                 | 34,090  |
| 37 - Sewerage                                                                                                              | 12                 | 12      | 4                  | 98      | 6                  | 104     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 90                 | 11,638  | 106                | 10,880  | 96                 | 10,010  |
| services                                                                                                                   | 4                  | 3       | 242                | 548     | 241                | 511     |
| F. Construction                                                                                                            | 4,163              | 212,575 | 4,692              | 218,684 | 4,830              | 217,253 |
| 41 - Construction of buildings                                                                                             | 2,103              | 148,316 | 2,477              | 145,176 | 2,498              | 145,983 |
| 42 - Civil engineering                                                                                                     | 1,794              | 60,824  | 1,898              | 69,238  | 1,958              | 67,033  |
| 43 - Specialized construction activities                                                                                   | 266                | 3,435   | 317                | 4,270   | 374                | 4,237   |

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

| Borrower                                                                                                        | Mar-25          |            | Dec-25          |            | Mar-26 P        |            |
|-----------------------------------------------------------------------------------------------------------------|-----------------|------------|-----------------|------------|-----------------|------------|
|                                                                                                                 | No. of Accounts | Amount     | No. of Accounts | Amount     | No. of Accounts | Amount     |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 219,068         | 590,147    | 237,970         | 802,000    | 227,030         | 811,924    |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 5,625           | 25,102     | 4,831           | 31,813     | 4,810           | 31,336     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 57,007          | 310,951    | 74,512          | 399,220    | 74,360          | 409,141    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 156,436         | 254,095    | 158,627         | 370,966    | 147,860         | 371,448    |
| H. Transportation and storage                                                                                   | 22,901          | 116,062    | 27,042          | 155,759    | 28,922          | 170,526    |
| 49 - Land transport and transport via pipelines                                                                 | 7,070           | 39,382     | 8,571           | 58,573     | 9,269           | 68,859     |
| 50 - Water transport                                                                                            | 86              | 660        | 134             | 1,556      | 148             | 1,836      |
| 51 - Air transport                                                                                              | 123             | 1,863      | 168             | 2,036      | 172             | 2,078      |
| 52 - Warehousing and support activities for transportation                                                      | 15,247          | 64,178     | 16,815          | 82,425     | 18,030          | 86,765     |
| 53 - Courier activities other than national post activities                                                     | 375             | 9,979      | 1,354           | 11,169     | 1,303           | 10,987     |
| I. Accommodation and food service activities                                                                    | 2,015           | 41,345     | 2,487           | 56,575     | 2,620           | 57,457     |
| 55 - Accommodation                                                                                              | 408             | 25,227     | 528             | 32,202     | 572             | 31,393     |
| 56 - Food and beverage service activities                                                                       | 1,607           | 16,118     | 1,959           | 24,373     | 2,048           | 26,064     |
| J. Information and communication                                                                                | 2,913           | 487,898    | 3,795           | 581,780    | 3,882           | 563,795    |
| 58 - Publishing activities                                                                                      | 685             | 10,039     | 762             | 11,389     | 704             | 5,169      |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 82              | 1,735      | 170             | 1,510      | 157             | 3,071      |
| 60 - Programming and broadcasting activities                                                                    | 41              | 1,257      | 40              | 4,339      | 39              | 945        |
| 61 - Telecommunications                                                                                         | 1,093           | 457,520    | 1,469           | 536,901    | 1,558           | 524,534    |
| 62 - Computer programming, consultancy and related activities                                                   | 798             | 13,007     | 1,073           | 20,870     | 1,149           | 21,325     |
| 63 - Information service activities                                                                             | 214             | 4,340      | 281             | 6,770      | 275             | 8,749      |
| K. Real estate activities                                                                                       | 967             | 37,971     | 993             | 43,992     | 1,047           | 45,993     |
| L. Professional, scientific and technical activities                                                            | 11,797          | 72,448     | 11,852          | 105,957    | 12,362          | 114,181    |
| 69 - Legal and accounting activities                                                                            | 168             | 1,977      | 234             | 6,544      | 237             | 6,586      |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 118             | 1,455      | 151             | 2,856      | 128             | 2,585      |
| 72 - Scientific research and development                                                                        | 419             | 7,959      | 575             | 10,772     | 622             | 10,316     |
| 73 - Advertising and market research                                                                            | 169             | 3,549      | 142             | 1,984      | 129             | 1,772      |
| 74 - Other professional, scientific and technical activities                                                    | 891             | 4,558      | 892             | 5,256      | 908             | 5,797      |
| 75 - Veterinary activities                                                                                      | 9,972           | 52,711     | 9,762           | 78,069     | 10,230          | 86,684     |
| 76 - Veterinary activities                                                                                      | 60              | 239        | 96              | 475        | 108             | 442        |
| M. Administrative and support service activities                                                                | 6,480           | 52,106     | 8,021           | 62,831     | 8,254           | 61,378     |
| 77 - Rental and leasing activities                                                                              | 652             | 3,219      | 747             | 4,792      | 780             | 4,961      |
| 78 - Employment activities                                                                                      | 38              | 152        | 38              | 1,855      | 36              | 1,617      |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 951             | 14,566     | 1,025           | 15,647     | 1,045           | 14,657     |
| 80 - Security and investigation activities                                                                      | 673             | 3,000      | 618             | 3,546      | 585             | 4,175      |
| 81 - Services to buildings and landscape activities                                                             | 65              | 489        | 107             | 585        | 116             | 615        |
| 82 - Office administrative, office support and other business support activities                                | 4,101           | 30,681     | 5,486           | 36,407     | 5,692           | 35,354     |
| N. Education                                                                                                    | 1,555           | 26,460     | 1,650           | 31,767     | 1,681           | 30,003     |
| O. Human health and social work activities                                                                      | 1,203           | 14,912     | 1,435           | 17,408     | 1,493           | 15,705     |
| 86 - Human health activities                                                                                    | 1,178           | 14,828     | 1,413           | 17,297     | 1,470           | 15,600     |
| 87 - Residential care activities                                                                                | 7               | 29         | 5               | 6          | 5               | 4          |
| 88 - Social work activities with and without accommodation                                                      | 18              | 56         | 17              | 105        | 18              | 100        |
| P. Arts, entertainment and recreation                                                                           | 119             | 2,233      | 127             | 1,848      | 157             | 3,765      |
| Q. Other service activities                                                                                     | 30,299          | 55,773     | 88,847          | 101,643    | 89,324          | 109,315    |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 5,851           | 10,175     | 5,848           | 8,311      | 5,886           | 11,162     |
| A. Government Trusts and Non-profit Organizations                                                               | 27              | 1,489      | 18              | 962        | 54              | 3,312      |
| B. Private Trusts and Non-profit Organizations                                                                  | 156             | 7,707      | 151             | 6,570      | 152             | 7,016      |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 5,668           | 980        | 5,679           | 779        | 5,680           | 834        |
| VI. PERSONAL                                                                                                    | 5,854,901       | 1,182,514  | 4,771,505       | 1,370,176  | 4,900,921       | 1,438,176  |
| A. Bank Employees                                                                                               | 156,850         | 308,172    | 201,044         | 371,470    | 201,422         | 377,876    |
| 1) For house building                                                                                           | 59,325          | 233,525    | 91,396          | 286,859    | 89,985          | 291,836    |
| 2) For transport i.e. purchase of car etc.                                                                      | 54,231          | 66,502     | 61,167          | 74,977     | 62,759          | 76,364     |
| 3) Other purposes                                                                                               | 43,294          | 8,145      | 48,481          | 9,634      | 48,678          | 9,676      |
| B. Consumer Financing                                                                                           | 5,693,299       | 873,748    | 4,567,645       | 998,198    | 4,696,562       | 1,059,747  |
| 1) For house building                                                                                           | 33,918          | 199,433    | 34,926          | 220,308    | 35,517          | 227,511    |
| 2) For transport i.e. purchase of car etc                                                                       | 253,915         | 257,360    | 293,980         | 319,448    | 300,036         | 344,991    |
| 3) Credit cards                                                                                                 | 1,832,026       | 140,592    | 1,498,411       | 181,595    | 1,516,337       | 197,562    |
| 4) Consumers durable                                                                                            | 14,541          | 8,689      | 50,450          | 8,951      | 50,718          | 9,075      |
| 5) Personal loans                                                                                               | 3,558,899       | 267,675    | 2,689,878       | 267,895    | 2,793,954       | 280,608    |
| C) Other                                                                                                        | 4,752           | 595        | 2,816           | 508        | 2,937           | 553        |
| VII. OTHER                                                                                                      | 79              | 1,533      | 49              | 1,830      | 51              | 1,367      |
| Total                                                                                                           | 7,468,472       | 13,116,407 | 6,763,130       | 14,536,493 | 6,898,047       | 14,216,096 |

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

| Borrower                                                              | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | -                  | -         | -                  | -         | -                  | -         |
| 1) Official                                                           | -                  | -         | -                  | -         | -                  | -         |
| 2) Business                                                           | -                  | -         | -                  | -         | -                  | -         |
| 3) Personal                                                           | -                  | -         | -                  | -         | -                  | -         |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 1,602,544          | 2,594,388 | 2,093,420          | 2,848,307 | 2,118,999          | 2,793,857 |
| <b>I. GOVERNMENT</b>                                                  | 111                | 115,694   | 117                | 96,511    | 118                | 66,512    |
| A. Federal Government                                                 | 14                 | 8,610     | 24                 | 6,250     | 22                 | 12,507    |
| B. Provincial Governments                                             | 97                 | 107,084   | 93                 | 90,261    | 96                 | 54,005    |
| C. Local Bodies                                                       | -                  | -         | -                  | -         | -                  | -         |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>            | 115                | 679,264   | 177                | 729,871   | 208                | 734,007   |
| Agriculture, hunting and forestry                                     | -                  | -         | -                  | -         | -                  | -         |
| Services                                                              | 3                  | 7         | 8                  | 5         | 8                  | 4         |
| Utilities                                                             | 30                 | 147,545   | 50                 | 50,654    | 53                 | 62,447    |
| Transport, storage and communications                                 | 18                 | 140,654   | 24                 | 192,399   | 27                 | 174,845   |
| Manufacturing                                                         | 23                 | 56,912    | 21                 | 39,828    | 31                 | 55,932    |
| Mining and Quarrying                                                  | 1                  | 66,377    | 2                  | 62,089    | 2                  | 57,921    |
| Construction                                                          | 6                  | 2,987     | 6                  | 2,716     | 6                  | 6,374     |
| Commerce and Trade                                                    | 8                  | 151,677   | 13                 | 149,198   | 19                 | 150,571   |
| Others                                                                | 26                 | 113,105   | 53                 | 232,983   | 62                 | 225,913   |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>                   | 199                | 72,766    | 228                | 47,375    | 241                | 45,141    |
| Mutual Funds and AMCs                                                 | 3                  | -         | 2                  | -         | 2                  | -         |
| Insurance & Pension Funds                                             | 1                  | -         | 2                  | 975       | 11                 | 38        |
| MFIs and DFIs                                                         | 18                 | 42,787    | 22                 | 16,019    | 35                 | 8,980     |
| Stock Exchange & Brokerage Houses                                     | 112                | 1,790     | 115                | 3,322     | 111                | 2,111     |
| Modarabas                                                             | 2                  | 217       | 3                  | 217       | 3                  | 917       |
| Other NBFIs                                                           | 63                 | 27,972    | 84                 | 26,841    | 79                 | 33,095    |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 1,174,228          | 1,442,911 | 1,541,264          | 1,680,328 | 1,561,065          | 1,652,066 |
| A. Agriculture, forestry and fishing                                  | 1,050,734          | 302,866   | 1,324,608          | 385,122   | 1,340,144          | 372,834   |
| 1. Crop and animal production, hunting and related service activities | 1,050,234          | 302,012   | 1,323,967          | 383,646   | 1,339,458          | 371,444   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 708,725            | 132,390   | 921,055            | 166,373   | 940,401            | 173,913   |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 27,857             | 7,766     | 29,041             | 11,630    | 32,002             | 11,578    |
| Growing of other fruits, vegetables and crops                         | 61,407             | 15,997    | 26,668             | 20,419    | 26,838             | 19,758    |
| Raising of livestock and other related activities                     | 221,841            | 106,192   | 263,486            | 135,335   | 256,502            | 116,597   |
| Other agricultural support activities                                 | 30,404             | 39,668    | 83,717             | 49,889    | 83,715             | 49,598    |
| Hunting, trapping and related service activities                      | -                  | -         | -                  | -         | -                  | -         |
| 02 - Forestry and logging                                             | 92                 | 10        | 107                | 26        | 103                | 24        |
| 03 - Fishing and aquaculture                                          | 408                | 843       | 534                | 1,451     | 583                | 1,366     |
| B. Mining and quarrying                                               | 1,273              | 19,007    | 1,337              | 21,109    | 1,346              | 17,452    |
| 05 - Mining of coal and lignite                                       | 749                | 12,541    | 761                | 15,878    | 763                | 12,524    |
| 06 - Extraction of crude petroleum and natural gas                    | 387                | 6,238     | 443                | 4,920     | 447                | 4,608     |
| 07 - Mining of metal ores                                             | 45                 | -         | 45                 | 41        | 45                 | 39        |
| 08-Other mining and quarrying                                         | 91                 | 221       | 88                 | 270       | 91                 | 280       |
| 09 - Mining support service activities                                | 1                  | 7         | -                  | -         | -                  | -         |
| C. Manufacturing                                                      | 48,406             | 745,825   | 52,925             | 816,941   | 52,454             | 804,481   |
| 10 - Manufacture of food products                                     | 37,220             | 232,292   | 33,418             | 212,892   | 33,129             | 240,236   |
| 11 - Manufacture of beverages                                         | 92                 | 2,594     | 94                 | 2,573     | 92                 | 2,186     |
| 12 - Manufacture of tobacco products                                  | 178                | 42        | 316                | 125       | 290                | 114       |
| 13 - Manufacture of textiles                                          | 3,848              | 207,470   | 5,173              | 239,121   | 4,914              | 236,365   |
| Preparation and spinning of textile fibres                            | 1,721              | 88,216    | 2,400              | 94,659    | 2,222              | 94,091    |
| Weaving of textiles                                                   | 870                | 48,071    | 1,143              | 53,823    | 1,072              | 52,329    |
| Finishing of textiles                                                 | 560                | 43,149    | 756                | 44,175    | 720                | 41,599    |
| Manufacture of knitted and crocheted fabrics                          | 41                 | 1,274     | 47                 | 1,899     | 53                 | 2,219     |
| Manufacture of made-up textile articles, except apparel               | 247                | 10,555    | 336                | 24,639    | 339                | 25,425    |
| Manufacture of carpets and rugs                                       | 17                 | 275       | 15                 | 241       | 16                 | 160       |
| Manufacture of other textiles n.e.c.                                  | 392                | 15,929    | 476                | 19,685    | 492                | 20,542    |
| 14 - Manufacture of wearing apparel                                   | 520                | 33,531    | 835                | 38,892    | 809                | 29,047    |
| 15 - Manufacture of leather and related products                      | 253                | 3,177     | 314                | 5,024     | 320                | 4,165     |

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

| Borrower                                                                                                                   | Mar-25             |         | Dec-25             |        | Mar-26 P           |        |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|--------|--------------------|--------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 63                 | 728     | 95                 | 1,081  | 99                 | 1,118  |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 47                 | 174     | 58                 | 399    | 71                 | 555    |
| Manufacture of footwear                                                                                                    | 143                | 2,274   | 161                | 3,543  | 150                | 2,492  |
| a. Leather wear                                                                                                            | 76                 | 1,442   | 86                 | 2,426  | 87                 | 1,956  |
| b. Rubber and Plastic wear                                                                                                 | 67                 | 833     | 75                 | 1,117  | 63                 | 536    |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 84                 | 903     | 86                 | 2,037  | 84                 | 2,818  |
| 17 - Manufacture of paper and paper products                                                                               | 150                | 8,145   | 200                | 13,226 | 199                | 13,461 |
| 18 - Printing and reproduction of recorded media                                                                           | 236                | 3,418   | 256                | 3,887  | 248                | 2,731  |
| Printing and other service activities related to printing                                                                  | 234                | 3,417   | 254                | 3,883  | 246                | 2,726  |
| Reproduction of recorded media                                                                                             | 2                  | 1       | 2                  | 4      | 2                  | 4      |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 127                | 75,930  | 124                | 68,681 | 122                | 62,262 |
| 20 - Manufacture of chemicals and chemical products                                                                        | 602                | 29,057  | 814                | 39,435 | 810                | 35,500 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 217                | 13,730  | 448                | 13,186 | 468                | 12,437 |
| 22 - Manufacture of rubber and plastics products                                                                           | 475                | 12,314  | 590                | 17,989 | 600                | 17,661 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 629                | 51,358  | 702                | 56,553 | 714                | 49,310 |
| 24 - Manufacture of basic metals                                                                                           | 380                | 31,326  | 532                | 37,539 | 524                | 33,011 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 64                 | 1,031   | 111                | 1,300  | 110                | 1,177  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 38                 | 1,505   | 61                 | 1,858  | 63                 | 1,778  |
| 27 - Manufacture of electrical equipment                                                                                   | 264                | 14,999  | 406                | 23,480 | 420                | 20,188 |
| 28 - Manufacture of machinery and equipment                                                                                | 85                 | 319     | 93                 | 874    | 96                 | 806    |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 295                | 8,772   | 357                | 15,330 | 349                | 16,548 |
| 30 - Manufacture of other transport equipment                                                                              | 6                  | 57      | 6                  | 110    | 29                 | 1,061  |
| 31 - Manufacture of furniture                                                                                              | 124                | 1,570   | 142                | 1,828  | 134                | 1,258  |
| 32 - Other manufacturing                                                                                                   | 2,515              | 12,233  | 7,838              | 20,946 | 7,921              | 20,307 |
| Manufacture of jewellery and related articles                                                                              | 55                 | 89      | 52                 | 255    | 52                 | 284    |
| Manufacture of imitation jewellery and related articles                                                                    | 2                  | 22      | 3                  | 57     | 4                  | 54     |
| Manufacture of musical instruments                                                                                         | 3                  | 0       | 1                  | -      | 1                  | -      |
| Manufacture of sports goods                                                                                                | 88                 | 3,208   | 125                | 3,420  | 122                | 3,290  |
| Manufacture of games and toys                                                                                              | 4                  | -       | 1                  | -      | 1                  | -      |
| supplies                                                                                                                   | 53                 | 412     | 51                 | 554    | 51                 | 530    |
| Manufacture of Handicrafts                                                                                                 | 5                  | 2       | 5                  | 2      | 5                  | 2      |
| Other manufacturing n.e.c.                                                                                                 | 2,305              | 8,498   | 7,600              | 16,659 | 7,685              | 16,147 |
| 33 - Repair and installation of machinery and equipment                                                                    | 4                  | 55      | 9                  | 54     | 9                  | 53     |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 303                | 107,439 | 328                | 80,960 | 329                | 79,954 |
| Electric power generation, transmission and distribution                                                                   | 280                | 104,717 | 305                | 78,145 | 307                | 77,571 |
| a) Hydal                                                                                                                   | 122                | 4,962   | 119                | 4,386  | 119                | 4,534  |
| b) Thermal                                                                                                                 | 97                 | 41,623  | 93                 | 24,991 | 96                 | 30,193 |
| c) Coal Based                                                                                                              | 13                 | 41,183  | 21                 | 31,537 | 16                 | 26,535 |
| d) Wind                                                                                                                    | 18                 | 9,709   | 20                 | 8,999  | 25                 | 7,584  |
| e) Solar                                                                                                                   | 16                 | 4,820   | 39                 | 5,430  | 39                 | 5,231  |
| f) Other                                                                                                                   | 14                 | 2,420   | 13                 | 2,804  | 12                 | 3,494  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 23                 | 2,722   | 23                 | 2,814  | 22                 | 2,382  |
| Steam and air conditioning supply                                                                                          | -                  | -       | -                  | -      | -                  | -      |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 8                  | 3,413   | 223                | 5,048  | 223                | 5,032  |
| 36 - Water collection, treatment and supply                                                                                | 3                  | 3,251   | 2                  | 4,708  | 2                  | 4,708  |
| 37 - Sewerage                                                                                                              | -                  | -       | -                  | -      | -                  | -      |
| 38 - Waste collection, treatment and disposal activities; materials recovery services                                      | 5                  | 162     | 5                  | 200    | 5                  | 197    |
| F. Construction                                                                                                            | 1,242              | 31,585  | 1,626              | 35,813 | 1,658              | 35,317 |
| 41 - Construction of buildings                                                                                             | 420                | 16,411  | 682                | 16,576 | 699                | 16,692 |
| 42 - Civil engineering                                                                                                     | 765                | 14,669  | 874                | 18,682 | 887                | 18,098 |
| 43 - Specialized construction activities                                                                                   | 57                 | 505     | 70                 | 556    | 72                 | 527    |

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

| Borrower                                                                                                        | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|-----------------------------------------------------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                                                                 | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 37,241             | 113,370   | 63,252             | 162,694   | 64,503             | 160,919   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 801                | 8,606     | 893                | 8,534     | 910                | 8,346     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 15,932             | 61,465    | 32,665             | 94,261    | 33,462             | 94,273    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 20,508             | 43,300    | 29,694             | 59,899    | 30,131             | 58,300    |
| H. Transportation and storage                                                                                   | 16,386             | 34,064    | 18,381             | 45,377    | 20,332             | 55,703    |
| 49 - Land transport and transport via pipelines                                                                 | 3,308              | 10,719    | 4,215              | 15,340    | 5,099              | 23,830    |
| 50 - Water transport                                                                                            | -                  | -         | 2                  | 45        | 2                  | 44        |
| 51 - Air transport                                                                                              | 26                 | 255       | 35                 | 267       | 32                 | 232       |
| 52 - Warehousing and support activities for transportation                                                      | 13,040             | 21,747    | 14,117             | 28,106    | 15,187             | 30,036    |
| 53 - Courier activities other than national post activities                                                     | 12                 | 1,343     | 12                 | 1,620     | 12                 | 1,561     |
| I. Accommodation and food service activities                                                                    | 409                | 8,554     | 475                | 9,849     | 481                | 8,904     |
| 55 - Accommodation                                                                                              | 115                | 6,256     | 131                | 6,314     | 135                | 5,695     |
| 56 - Food and beverage service activities                                                                       | 294                | 2,298     | 344                | 3,536     | 346                | 3,209     |
| J. Information and communication                                                                                | 255                | 48,255    | 409                | 55,381    | 403                | 50,783    |
| 58 - Publishing activities                                                                                      | 23                 | 85        | 22                 | 132       | 22                 | 118       |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 43                 | 1,242     | 43                 | 1,017     | 45                 | 2,585     |
| 60 - Programming and broadcasting activities                                                                    | 1                  | 1         | 1                  | 2         | 1                  | 2         |
| 61 - Telecommunications                                                                                         | 89                 | 46,367    | 165                | 49,744    | 158                | 43,985    |
| 62 - Computer programming, consultancy and related activities                                                   | 70                 | 347       | 149                | 4,276     | 148                | 3,892     |
| 63 - Information service activities                                                                             | 29                 | 213       | 29                 | 210       | 29                 | 202       |
| K. Real estate activities                                                                                       | 95                 | 3,660     | 112                | 3,284     | 109                | 3,068     |
| L. Professional, scientific and technical activities                                                            | 113                | 1,990     | 139                | 2,355     | 123                | 2,399     |
| 69 - Legal and accounting activities                                                                            | 26                 | 95        | 27                 | 180       | 27                 | 168       |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 12                 | 4         | 32                 | 96        | 12                 | 43        |
| 72 - Scientific research and development                                                                        | 13                 | 1,020     | 11                 | 1,057     | 16                 | 1,063     |
| 73 - Advertising and market research                                                                            | 1                  | -         | -                  | -         | 1                  | 15        |
| 74 - Other professional, scientific and technical activities                                                    | 27                 | 185       | 31                 | 326       | 28                 | 351       |
| 75 - Veterinary activities                                                                                      | 29                 | 668       | 31                 | 613       | 32                 | 714       |
| M. Administrative and support service activities                                                                | 5                  | 17        | 7                  | 81        | 7                  | 45        |
| 77 - Rental and leasing activities                                                                              | 2,672              | 3,881     | 4,580              | 6,846     | 4,831              | 7,242     |
| 78 - Employment activities                                                                                      | 226                | 759       | 243                | 857       | 236                | 703       |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 5                  | 68        | 5                  | 274       | 5                  | 285       |
| 80 - Security and investigation activities                                                                      | 60                 | 878       | 96                 | 1,185     | 111                | 1,317     |
| 81 - Services to buildings and landscape activities                                                             | 29                 | 47        | 28                 | 186       | 20                 | 584       |
| 82 - Office administrative, office support and other business support activities                                | 13                 | 22        | 15                 | 63        | 14                 | 60        |
| N. Education                                                                                                    | 2,339              | 2,107     | 4,193              | 4,280     | 4,445              | 4,293     |
| 468                                                                                                             | 4,524              | 522       | 5,843              | 515       | 5,433              |           |
| O. Human health and social work activities                                                                      | 299                | 3,982     | 355                | 5,896     | 342                | 4,858     |
| 86 - Human health activities                                                                                    | 298                | 3,981     | 355                | 5,896     | 342                | 4,858     |
| 87 - Residential care activities                                                                                | 1                  | 1         | -                  | -         | -                  | -         |
| 88 - Social work activities with and without accommodation                                                      | -                  | -         | -                  | -         | -                  | -         |
| P. Arts, entertainment and recreation                                                                           | 27                 | 53        | 51                 | 163       | 82                 | 260       |
| Q. Other service activities                                                                                     | 14,297             | 10,442    | 71,941             | 37,648    | 73,190             | 37,428    |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 5,671              | 1,167     | 5,681              | 1,547     | 5,682              | 959       |
| A. Government Trusts and Non-profit Organizations                                                               | 1                  | -         | 1                  | 150       | 1                  | -         |
| B. Private Trusts and Non-profit Organizations                                                                  | 5                  | 670       | 6                  | 874       | 7                  | 495       |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 5,665              | 498       | 5,674              | 523       | 5,674              | 464       |
| VI. PERSONAL                                                                                                    | 422,209            | 281,443   | 545,946            | 291,609   | 551,676            | 294,109   |
| A. Bank Employees                                                                                               | 49,249             | 89,356    | 81,454             | 99,610    | 80,458             | 99,447    |
| 1) For house building                                                                                           | 19,895             | 71,326    | 49,016             | 79,449    | 47,503             | 80,053    |
| 2) For transport i.e. purchase of car etc.                                                                      | 15,684             | 15,457    | 18,051             | 16,996    | 18,590             | 16,435    |
| 3) Other purposes                                                                                               | 13,670             | 2,573     | 14,387             | 3,165     | 14,365             | 2,958     |
| B. Consumer Financing                                                                                           | 372,959            | 192,087   | 464,486            | 191,949   | 471,213            | 194,613   |
| 1) For house building                                                                                           | 2,743              | 17,609    | 2,795              | 18,467    | 2,941              | 18,524    |
| 2) For transport i.e. purchase of car etc                                                                       | 33,091             | 20,803    | 59,633             | 21,493    | 56,972             | 21,015    |
| 3) Credit cards                                                                                                 | 40,681             | 3,008     | 62,877             | 5,023     | 69,647             | 5,462     |
| 4) Consumers durable                                                                                            | 10,178             | 7,122     | 46,024             | 7,451     | 46,708             | 7,515     |
| 5) Personal loans                                                                                               | 286,266            | 143,545   | 293,157            | 139,515   | 294,945            | 142,097   |
| C) Other                                                                                                        | 1                  | 0         | 6                  | 50        | 5                  | 50        |
| VII. OTHER                                                                                                      | 11                 | 1,143     | 7                  | 1,066     | 9                  | 1,063     |
| Total                                                                                                           | 1,602,544          | 2,594,388 | 2,093,420          | 2,848,307 | 2,118,999          | 2,793,857 |

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

| Borrower                                                              | Mar-25             |            | Dec-25             |            | Mar-26 P           |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| 1. FOREIGN CONSTITUENTS                                               | 1                  | 7,004      | -                  | -          | -                  | -          |
| 1) Official                                                           | -                  | -          | -                  | -          | -                  | -          |
| 2) Business                                                           | 1                  | 7,004      | -                  | -          | -                  | -          |
| 3) Personal                                                           | -                  | -          | -                  | -          | -                  | -          |
| 2. DOMESTIC CONSTITUENTS                                              | 5,865,645          | 10,376,904 | 4,669,422          | 11,263,856 | 4,778,772          | 10,995,617 |
| I. GOVERNMENT                                                         | 195                | 240,674    | 223                | 164,807    | 230                | 253,521    |
| A. Federal Government                                                 | 115                | 107,597    | 149                | 40,252     | 150                | 165,584    |
| B. Provincial Governments                                             | 80                 | 133,077    | 74                 | 124,555    | 80                 | 87,937     |
| C. Local Bodies                                                       | -                  | -          | -                  | -          | -                  | -          |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 567                | 1,719,277  | 455                | 2,152,077  | 447                | 1,964,514  |
| Agriculture, hunting and forestry                                     | -                  | -          | -                  | -          | -                  | -          |
| Services                                                              | 4                  | 1,275      | 3                  | 768        | 2                  | 468        |
| Utilities                                                             | 370                | 383,805    | 166                | 322,484    | 159                | 148,552    |
| Transport, storage and communications                                 | 66                 | 674,193    | 96                 | 705,857    | 100                | 634,576    |
| Manufacturing                                                         | 50                 | 59,253     | 62                 | 41,207     | 59                 | 31,230     |
| Mining and Quarrying                                                  | -                  | -          | -                  | -          | -                  | -          |
| Construction                                                          | 10                 | 3,958      | 10                 | 2,948      | 11                 | 3,510      |
| Commerce and Trade                                                    | 44                 | 477,224    | 65                 | 539,386    | 57                 | 478,291    |
| Others                                                                | 23                 | 119,571    | 53                 | 539,426    | 59                 | 667,888    |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 1,153              | 943,461    | 1,159              | 547,806    | 1,165              | 337,789    |
| Mutual Funds and AMCs                                                 | 99                 | 5,505      | 96                 | 14,347     | 84                 | 16,224     |
| Insurance & Pension Funds                                             | 412                | 5,164      | 379                | 4,720      | 341                | 5,293      |
| MFIs and DFIs                                                         | 146                | 846,254    | 132                | 367,796    | 121                | 209,685    |
| Stock Exchange & Brokerage Houses                                     | 227                | 28,620     | 247                | 45,315     | 251                | 32,911     |
| Modarabas                                                             | 80                 | 5,809      | 61                 | 9,489      | 58                 | 9,531      |
| Other NBFIs                                                           | 189                | 52,109     | 244                | 106,139    | 310                | 64,144     |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 430,902            | 6,563,429  | 441,924            | 7,313,420  | 427,542            | 7,285,572  |
| A. Agriculture, forestry and fishing                                  | 111,140            | 156,989    | 120,396            | 232,606    | 119,536            | 220,257    |
| 1. Crop and animal production, hunting and related service activities | 110,982            | 155,273    | 120,173            | 231,209    | 119,325            | 218,714    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 75,846             | 90,254     | 77,668             | 124,257    | 76,783             | 112,224    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 1,782              | 3,289      | 2,472              | 8,636      | 2,393              | 8,060      |
| Growing of other fruits, vegetables and crops                         | 6,671              | 8,880      | 7,615              | 14,024     | 7,680              | 13,804     |
| Raising of livestock and other related activities                     | 12,854             | 21,601     | 13,692             | 41,467     | 13,645             | 43,169     |
| Other agricultural support activities                                 | 13,813             | 31,192     | 18,673             | 42,680     | 18,775             | 41,314     |
| Hunting, trapping and related service activities                      | 16                 | 57         | 53                 | 144        | 49                 | 143        |
| 02 - Forestry and logging                                             | 3                  | 7          | 8                  | 15         | 8                  | 13         |
| 03 - Fishing and aquaculture                                          | 155                | 1,709      | 215                | 1,381      | 203                | 1,530      |
| B. Mining and quarrying                                               | 1,023              | 51,117     | 1,228              | 63,906     | 1,397              | 57,374     |
| 05 - Mining of coal and lignite                                       | 71                 | 24,549     | 89                 | 33,433     | 97                 | 31,473     |
| 06 - Extraction of crude petroleum and natural gas                    | 691                | 10,189     | 739                | 14,660     | 792                | 16,198     |
| 07 - Mining of metal ores                                             | 28                 | 945        | 33                 | 215        | 32                 | 162        |
| 08-Other mining and quarrying                                         | 220                | 15,406     | 351                | 15,540     | 456                | 9,499      |
| 09 - Mining support service activities                                | 13                 | 29         | 16                 | 59         | 20                 | 42         |
| C. Manufacturing                                                      | 85,956             | 4,497,420  | 90,597             | 4,853,540  | 88,991             | 4,853,721  |
| 10 - Manufacture of food products                                     | 18,898             | 1,022,013  | 19,862             | 1,036,362  | 19,451             | 1,178,454  |
| 11 - Manufacture of beverages                                         | 1,042              | 41,705     | 1,031              | 38,892     | 1,106              | 48,341     |
| 12 - Manufacture of tobacco products                                  | 449                | 1,951      | 343                | 9,827      | 361                | 12,597     |
| 13 - Manufacture of textiles                                          | 24,331             | 1,608,751  | 24,715             | 1,669,000  | 23,664             | 1,598,556  |
| Preparation and spinning of textile fibres                            | 7,791              | 505,541    | 7,939              | 493,489    | 7,337              | 452,367    |
| Weaving of textiles                                                   | 5,580              | 309,850    | 5,117              | 320,422    | 4,710              | 308,585    |
| Finishing of textiles                                                 | 3,802              | 313,396    | 4,187              | 317,639    | 3,998              | 292,875    |
| Manufacture of knitted and crocheted fabrics                          | 752                | 96,601     | 763                | 68,033     | 766                | 69,462     |
| Manufacture of made-up textile articles, except apparel               | 3,146              | 215,507    | 3,495              | 227,685    | 3,694              | 249,157    |
| Manufacture of carpets and rugs                                       | 66                 | 611        | 68                 | 483        | 72                 | 536        |
| Manufacture of other textiles n.e.c.                                  | 3,194              | 167,246    | 3,146              | 241,250    | 3,087              | 225,574    |
| 14 - Manufacture of wearing apparel                                   | 3,446              | 255,065    | 3,477              | 239,539    | 3,331              | 219,582    |
| 15 - Manufacture of leather and related products                      | 1,743              | 45,932     | 1,687              | 46,699     | 1,664              | 46,522     |

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

| Borrower                                                                                                                   | Mar-25             |         | Dec-25             |         | Mar-26 P           |         |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 408                | 7,190   | 357                | 7,218   | 370                | 6,809   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 99                 | 2,133   | 112                | 3,196   | 116                | 3,380   |
| Manufacture of footwear                                                                                                    | 1,236              | 36,610  | 1,218              | 36,285  | 1,178              | 36,332  |
| a. Leather wear                                                                                                            | 907                | 29,919  | 837                | 30,048  | 822                | 30,262  |
| b. Rubber and Plastic wear                                                                                                 | 329                | 6,691   | 381                | 6,237   | 356                | 6,070   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 408                | 8,592   | 425                | 11,729  | 441                | 12,312  |
| 17 - Manufacture of paper and paper products                                                                               | 1,773              | 136,949 | 1,921              | 141,169 | 1,869              | 140,307 |
| 18 - Printing and reproduction of recorded media                                                                           | 849                | 17,367  | 813                | 17,331  | 832                | 16,983  |
| Printing and other service activities related to printing                                                                  | 843                | 16,082  | 800                | 16,265  | 821                | 15,981  |
| Reproduction of recorded media                                                                                             | 6                  | 1,284   | 13                 | 1,066   | 11                 | 1,001   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1,443              | 97,876  | 1,458              | 128,210 | 1,628              | 83,759  |
| 20 - Manufacture of chemicals and chemical products                                                                        | 7,759              | 365,818 | 8,679              | 444,526 | 8,690              | 441,778 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 5,878              | 95,558  | 7,096              | 111,450 | 7,367              | 111,096 |
| 22 - Manufacture of rubber and plastics products                                                                           | 2,519              | 101,239 | 2,660              | 130,648 | 2,559              | 105,460 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 1,366              | 184,415 | 1,380              | 197,825 | 1,329              | 243,553 |
| 24 - Manufacture of basic metals                                                                                           | 4,950              | 197,743 | 5,081              | 212,918 | 4,731              | 208,839 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 759                | 25,676  | 785                | 27,343  | 749                | 26,373  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 289                | 13,990  | 278                | 22,489  | 321                | 26,876  |
| 27 - Manufacture of electrical equipment                                                                                   | 2,124              | 130,061 | 2,316              | 140,102 | 2,389              | 139,272 |
| 28 - Manufacture of machinery and equipment                                                                                | 771                | 34,053  | 786                | 23,287  | 808                | 26,903  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 1,765              | 45,551  | 1,844              | 123,948 | 1,750              | 88,574  |
| 30 - Manufacture of other transport equipment                                                                              | 528                | 11,638  | 612                | 10,575  | 530                | 9,276   |
| 31 - Manufacture of furniture                                                                                              | 364                | 5,650   | 377                | 7,718   | 382                | 7,926   |
| 32 - Other manufacturing                                                                                                   | 2,395              | 46,564  | 2,864              | 57,800  | 2,921              | 53,282  |
| Manufacture of jewellery and related articles                                                                              | 83                 | 290     | 85                 | 405     | 101                | 584     |
| Manufacture of imitation jewellery and related articles                                                                    | 3                  | 8       | 14                 | 49      | 26                 | 82      |
| Manufacture of musical instruments                                                                                         | 52                 | 1,020   | 44                 | 958     | 47                 | 1,105   |
| Manufacture of sports goods                                                                                                | 312                | 6,162   | 382                | 7,854   | 415                | 7,904   |
| Manufacture of games and toys                                                                                              | 2                  | 7       | 7                  | 77      | 6                  | 67      |
| supplies                                                                                                                   | 270                | 3,690   | 298                | 4,758   | 290                | 5,220   |
| Manufacture of Handicrafts                                                                                                 | 59                 | 405     | 43                 | 836     | 48                 | 830     |
| Other manufacturing n.e.c.                                                                                                 | 1,614              | 34,983  | 1,991              | 42,863  | 1,988              | 37,490  |
| 33 - Repair and installation of machinery and equipment                                                                    | 107                | 3,260   | 107                | 4,153   | 118                | 7,100   |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 2,666              | 393,782 | 2,464              | 320,391 | 2,424              | 291,389 |
| Electric power generation, transmission and distribution                                                                   | 2,557              | 388,914 | 2,287              | 313,927 | 2,280              | 286,038 |
| a) Hydal                                                                                                                   | 303                | 27,831  | 156                | 4,405   | 135                | 4,811   |
| b) Thermal                                                                                                                 | 90                 | 72,034  | 69                 | 72,974  | 72                 | 54,087  |
| c) Coal Based                                                                                                              | 70                 | 85,832  | 63                 | 76,194  | 67                 | 73,544  |
| d) Wind                                                                                                                    | 137                | 36,146  | 133                | 30,874  | 130                | 30,171  |
| e) Solar                                                                                                                   | 171                | 9,688   | 231                | 10,867  | 238                | 10,772  |
| f) Other                                                                                                                   | 1,786              | 157,382 | 1,635              | 118,614 | 1,638              | 112,652 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 99                 | 4,860   | 164                | 6,418   | 129                | 5,281   |
| Steam and air conditioning supply                                                                                          | 10                 | 8       | 13                 | 45      | 15                 | 71      |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 154                | 24,597  | 182                | 40,565  | 173                | 39,683  |
| 36 - Water collection, treatment and supply                                                                                | 53                 | 13,107  | 51                 | 29,379  | 51                 | 29,382  |
| 37 - Sewerage                                                                                                              | 12                 | 12      | 4                  | 98      | 6                  | 104     |
| 38 - Waste collection, treatment and disposal activities; materials recovery services                                      | 85                 | 11,476  | 101                | 10,680  | 91                 | 9,813   |
| services                                                                                                                   | 4                  | 3       | 26                 | 408     | 25                 | 384     |
| F. Construction                                                                                                            | 2,919              | 180,969 | 3,066              | 182,872 | 3,172              | 181,936 |
| 41 - Construction of buildings                                                                                             | 1,681              | 131,885 | 1,795              | 128,600 | 1,799              | 129,291 |
| 42 - Civil engineering                                                                                                     | 1,029              | 46,155  | 1,024              | 50,556  | 1,071              | 48,935  |
| 43 - Specialized construction activities                                                                                   | 209                | 2,930   | 247                | 3,715   | 302                | 3,710   |

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

| Borrower                                                                                                        | Mar-25             |            | Dec-25             |            | Mar-26 P           |            |
|-----------------------------------------------------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                                                                 | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 181,823            | 472,862    | 174,715            | 633,552    | 162,524            | 646,128    |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 4,824              | 16,496     | 3,938              | 23,279     | 3,900              | 22,989     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 41,074             | 249,486    | 41,846             | 304,772    | 40,897             | 314,868    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 135,925            | 206,880    | 128,931            | 305,501    | 117,727            | 308,271    |
| H. Transportation and storage                                                                                   | 6,515              | 81,998     | 8,661              | 110,382    | 8,590              | 114,823    |
| 49 - Land transport and transport via pipelines                                                                 | 3,762              | 28,663     | 4,356              | 43,234     | 4,170              | 45,029     |
| 50 - Water transport                                                                                            | 86                 | 660        | 132                | 1,511      | 146                | 1,793      |
| 51 - Air transport                                                                                              | 97                 | 1,608      | 133                | 1,769      | 140                | 1,847      |
| 52 - Warehousing and support activities for transportation                                                      | 2,207              | 42,431     | 2,698              | 54,319     | 2,843              | 56,729     |
| 53 - Courier activities other than national post activities                                                     | 363                | 8,636      | 1,342              | 9,549      | 1,291              | 9,426      |
| I. Accommodation and food service activities                                                                    | 1,604              | 31,506     | 2,010              | 45,829     | 2,135              | 47,657     |
| 55 - Accommodation                                                                                              | 291                | 17,687     | 395                | 24,991     | 433                | 24,802     |
| 56 - Food and beverage service activities                                                                       | 1,313              | 13,820     | 1,615              | 20,838     | 1,702              | 22,854     |
| J. Information and communication                                                                                | 2,656              | 439,165    | 3,384              | 526,396    | 3,478              | 512,961    |
| 58 - Publishing activities                                                                                      | 662                | 9,954      | 740                | 11,257     | 682                | 5,052      |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 39                 | 493        | 127                | 494        | 112                | 486        |
| 60 - Programming and broadcasting activities                                                                    | 40                 | 1,255      | 39                 | 4,337      | 38                 | 944        |
| 61 - Telecommunications                                                                                         | 1,002              | 410,675    | 1,302              | 487,153    | 1,399              | 480,499    |
| 62 - Computer programming, consultancy and related activities                                                   | 728                | 12,660     | 924                | 16,594     | 1,001              | 17,434     |
| 63 - Information service activities                                                                             | 185                | 4,127      | 252                | 6,560      | 246                | 8,547      |
| K. Real estate activities                                                                                       | 872                | 34,311     | 881                | 40,708     | 938                | 42,926     |
| L. Professional, scientific and technical activities                                                            | 11,682             | 70,381     | 11,710             | 103,571    | 12,236             | 111,772    |
| 69 - Legal and accounting activities                                                                            | 142                | 1,882      | 207                | 6,363      | 210                | 6,418      |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 106                | 1,451      | 119                | 2,760      | 116                | 2,542      |
| 72 - Scientific research and development                                                                        | 404                | 6,862      | 562                | 9,715      | 604                | 9,243      |
| 73 - Advertising and market research                                                                            | 168                | 3,549      | 142                | 1,984      | 128                | 1,757      |
| 74 - Other professional, scientific and technical activities                                                    | 864                | 4,373      | 860                | 4,899      | 879                | 5,445      |
| 75 - Veterinary activities                                                                                      | 9,943              | 52,043     | 9,731              | 77,456     | 10,198             | 85,970     |
| M. Administrative and support service activities                                                                | 55                 | 222        | 89                 | 394        | 101                | 397        |
| 77 - Rental and leasing activities                                                                              | 3,808              | 48,225     | 3,441              | 55,985     | 3,423              | 54,137     |
| 78 - Employment activities                                                                                      | 426                | 2,460      | 504                | 3,934      | 544                | 4,258      |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 33                 | 84         | 33                 | 1,580      | 31                 | 1,331      |
| 80 - Security and investigation activities                                                                      | 891                | 13,688     | 929                | 14,462     | 934                | 13,341     |
| 81 - Services to buildings and landscape activities                                                             | 644                | 2,952      | 590                | 3,360      | 565                | 3,590      |
| 82 - Office administrative, office support and other business support activities                                | 52                 | 467        | 92                 | 522        | 102                | 554        |
| N. Education                                                                                                    | 1,762              | 28,574     | 1,293              | 32,126     | 1,247              | 31,062     |
| O. Human health and social work activities                                                                      | 1,087              | 21,936     | 1,128              | 25,924     | 1,166              | 24,570     |
| 86 - Human health activities                                                                                    | 903                | 10,660     | 1,079              | 11,512     | 1,150              | 10,846     |
| 87 - Residential care activities                                                                                | 879                | 10,577     | 1,057              | 11,401     | 1,127              | 10,742     |
| 88 - Social work activities with and without accommodation                                                      | 6                  | 28         | 5                  | 6          | 5                  | 4          |
| P. Arts, entertainment and recreation                                                                           | 18                 | 56         | 17                 | 105        | 18                 | 100        |
| 92                                                                                                              | 92                 | 2,180      | 76                 | 1,686      | 75                 | 3,505      |
| Q. Other service activities                                                                                     | 16,002             | 45,331     | 16,906             | 63,995     | 16,134             | 71,887     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 180                | 9,008      | 167                | 6,763      | 204                | 10,203     |
| A. Government Trusts and Non-profit Organizations                                                               | 26                 | 1,489      | 17                 | 812        | 53                 | 3,312      |
| B. Private Trusts and Non-profit Organizations                                                                  | 151                | 7,037      | 145                | 5,696      | 145                | 6,521      |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 3                  | 483        | 5                  | 255        | 6                  | 370        |
| VI. PERSONAL                                                                                                    | 5,432,580          | 900,663    | 4,225,452          | 1,078,218  | 4,349,142          | 1,143,714  |
| A. Bank Employees                                                                                               | 107,489            | 218,408    | 119,483            | 271,510    | 120,861            | 278,077    |
| 1) For house building                                                                                           | 39,388             | 161,918    | 42,345             | 207,186    | 42,447             | 211,569    |
| 2) For transport i.e. purchase of car etc.                                                                      | 38,499             | 50,923     | 43,075             | 57,869     | 44,128             | 59,802     |
| 3) Other purposes                                                                                               | 29,602             | 5,567      | 34,063             | 6,456      | 34,286             | 6,705      |
| B. Consumer Financing                                                                                           | 5,320,340          | 681,661    | 4,103,159          | 806,249    | 4,225,349          | 865,134    |
| 1) For house building                                                                                           | 31,175             | 181,824    | 32,131             | 201,842    | 32,576             | 208,987    |
| 2) For transport i.e. purchase of car etc                                                                       | 220,824            | 236,557    | 234,347            | 297,955    | 243,064            | 323,976    |
| 3) Credit cards                                                                                                 | 1,791,345          | 137,583    | 1,435,534          | 176,573    | 1,446,690          | 192,101    |
| 4) Consumers durable                                                                                            | 4,363              | 1,567      | 4,426              | 1,500      | 4,010              | 1,560      |
| 5) Personal loans                                                                                               | 3,272,633          | 124,130    | 2,396,721          | 128,380    | 2,499,009          | 138,510    |
| C) Other                                                                                                        | 4,751              | 595        | 2,810              | 459        | 2,932              | 503        |
| VII. OTHER                                                                                                      | 68                 | 390        | 42                 | 764        | 42                 | 304        |
| Total                                                                                                           | 5,865,646          | 10,383,908 | 4,669,422          | 11,263,856 | 4,778,772          | 10,995,617 |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication



### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

| Borrower                                                              | Mar-25             |         | Dec-25             |         | Mar-26 P           |         |
|-----------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                       | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| 1. FOREIGN CONSTITUENTS                                               | -                  | -       | -                  | -       | -                  | -       |
| 1) Official                                                           | -                  | -       | -                  | -       | -                  | -       |
| 2) Business                                                           | -                  | -       | -                  | -       | -                  | -       |
| 3) Personal                                                           | -                  | -       | -                  | -       | -                  | -       |
| 2. DOMESTIC CONSTITUENTS                                              | 282                | 138,111 | 288                | 424,331 | 276                | 426,622 |
| I. GOVERNMENT                                                         | 1                  | 84,049  | 1                  | 372,750 | 3                  | 375,597 |
| A. Federal Government                                                 | 1                  | 84,049  | 1                  | 372,750 | 3                  | 375,597 |
| B. Provincial Governments                                             | -                  | -       | -                  | -       | -                  | -       |
| C. Local Bodies                                                       | -                  | -       | -                  | -       | -                  | -       |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | -                  | -       | -                  | -       | -                  | -       |
| Agriculture, hunting and forestry                                     | -                  | -       | -                  | -       | -                  | -       |
| Services                                                              | -                  | -       | -                  | -       | -                  | -       |
| Utilities                                                             | -                  | -       | -                  | -       | -                  | -       |
| Transport, storage and communications                                 | -                  | -       | -                  | -       | -                  | -       |
| Manufacturing                                                         | -                  | -       | -                  | -       | -                  | -       |
| Mining and Quarrying                                                  | -                  | -       | -                  | -       | -                  | -       |
| Construction                                                          | -                  | -       | -                  | -       | -                  | -       |
| Commerce and Trade                                                    | -                  | -       | -                  | -       | -                  | -       |
| Others                                                                | -                  | -       | -                  | -       | -                  | -       |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | -                  | -       | -                  | -       | -                  | -       |
| Mutual Funds and AMCs                                                 | -                  | -       | -                  | -       | -                  | -       |
| Insurance & Pension Funds                                             | -                  | -       | -                  | -       | -                  | -       |
| MFIs and DFIs                                                         | -                  | -       | -                  | -       | -                  | -       |
| Stock Exchange & Brokerage Houses                                     | -                  | -       | -                  | -       | -                  | -       |
| Modarabas                                                             | -                  | -       | -                  | -       | -                  | -       |
| Other NBFIs                                                           | -                  | -       | -                  | -       | -                  | -       |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 169                | 53,653  | 180                | 51,231  | 170                | 50,673  |
| A. Agriculture, forestry and fishing                                  | 2                  | 4       | 2                  | 9       | 3                  | 0       |
| 1. Crop and animal production, hunting and related service activities | 2                  | 4       | 2                  | 9       | 3                  | 0       |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | -                  | -       | -                  | -       | -                  | -       |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | -                  | -       | -                  | -       | -                  | -       |
| Growing of other fruits, vegetables and crops                         | -                  | -       | -                  | -       | -                  | -       |
| Raising of livestock and other related activities                     | -                  | -       | -                  | -       | -                  | -       |
| Other agricultural support activities                                 | 2                  | 4       | 2                  | 9       | 3                  | 0       |
| Hunting, trapping and related service activities                      | -                  | -       | -                  | -       | -                  | -       |
| 02 - Forestry and logging                                             | -                  | -       | -                  | -       | -                  | -       |
| 03 - Fishing and aquaculture                                          | -                  | -       | -                  | -       | -                  | -       |
| B. Mining and quarrying                                               | -                  | -       | -                  | -       | -                  | -       |
| 05 - Mining of coal and lignite                                       | -                  | -       | -                  | -       | -                  | -       |
| 06 - Extraction of crude petroleum and natural gas                    | -                  | -       | -                  | -       | -                  | -       |
| 07 - Mining of metal ores                                             | -                  | -       | -                  | -       | -                  | -       |
| 08-Other mining and quarrying                                         | -                  | -       | -                  | -       | -                  | -       |
| 09 - Mining support service activities                                | -                  | -       | -                  | -       | -                  | -       |
| C. Manufacturing                                                      | 152                | 46,611  | 165                | 43,710  | 147                | 39,208  |
| 10 - Manufacture of food products                                     | 19                 | 3,011   | 19                 | 3,917   | 18                 | 4,915   |
| 11 - Manufacture of beverages                                         | 3                  | 6,316   | 3                  | 1,893   | 3                  | 2,767   |
| 12 - Manufacture of tobacco products                                  | 3                  | -       | 3                  | 3,273   | 2                  | 523     |
| 13 - Manufacture of textiles                                          | 3                  | 246     | 3                  | 246     | 3                  | 246     |
| Preparation and spinning of textile fibres                            | 2                  | 215     | 2                  | 215     | 2                  | 215     |
| Weaving of textiles                                                   | -                  | -       | -                  | -       | -                  | -       |
| Finishing of textiles                                                 | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of knitted and crocheted fabrics                          | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of made-up textile articles, except apparel               | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of carpets and rugs                                       | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of other textiles n.e.c.                                  | 1                  | 31      | 1                  | 31      | 1                  | 31      |
| 14 - Manufacture of wearing apparel                                   | -                  | -       | -                  | -       | -                  | -       |
| 15 - Manufacture of leather and related products                      | -                  | -       | -                  | -       | -                  | -       |

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

| Borrower                                                                                                                   | Mar-25             |        | Dec-25             |        | Mar-26 P           |        |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|--------|--------------------|--------|--------------------|--------|
|                                                                                                                            | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of footwear                                                                                                    | -                  | -      | -                  | -      | -                  | -      |
| a. Leather wear                                                                                                            | -                  | -      | -                  | -      | -                  | -      |
| b. Rubber and Plastic wear                                                                                                 | -                  | -      | -                  | -      | -                  | -      |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | -                  | -      | -                  | -      | -                  | -      |
| 17 - Manufacture of paper and paper products                                                                               | 1                  | 108    | 1                  | 27     | 1                  | 445    |
| 18 - Printing and reproduction of recorded media                                                                           | -                  | -      | -                  | -      | -                  | -      |
| Printing and other service activities related to printing                                                                  | -                  | -      | -                  | -      | -                  | -      |
| Reproduction of recorded media                                                                                             | -                  | -      | -                  | -      | -                  | -      |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1                  | -      | -                  | -      | 1                  | -      |
| 20 - Manufacture of chemicals and chemical products                                                                        | 17                 | 14,902 | 15                 | 18,097 | 15                 | 20,433 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 7                  | 6,193  | 9                  | 3,701  | 7                  | 2,110  |
| 22 - Manufacture of rubber and plastics products                                                                           | -                  | -      | -                  | -      | -                  | -      |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 2                  | 623    | 2                  | 312    | 3                  | 208    |
| 24 - Manufacture of basic metals                                                                                           | -                  | -      | -                  | -      | -                  | -      |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | -                  | -      | -                  | -      | -                  | -      |
| 26 - Manufacture of computer, electronic and optical products                                                              | 1                  | 6,437  | 1                  | 3,271  | 1                  | 3,182  |
| 27 - Manufacture of electrical equipment                                                                                   | 86                 | 7,605  | 102                | 5,885  | 83                 | 2,996  |
| 28 - Manufacture of machinery and equipment                                                                                | 1                  | 0      | 1                  | 0      | 1                  | 0      |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 4                  | 408    | 4                  | 3,089  | 6                  | 1,383  |
| 30 - Manufacture of other transport equipment                                                                              | -                  | -      | -                  | -      | -                  | -      |
| 31 - Manufacture of furniture                                                                                              | -                  | -      | -                  | -      | -                  | -      |
| 32 - Other manufacturing                                                                                                   | 4                  | 760    | 2                  | -      | 3                  | -      |
| Manufacture of jewellery and related articles                                                                              | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of imitation jewellery and related articles                                                                    | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of musical instruments                                                                                         | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of sports goods                                                                                                | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of games and toys                                                                                              | -                  | -      | -                  | -      | -                  | -      |
| supplies                                                                                                                   | 1                  | -      | 1                  | -      | 1                  | -      |
| Manufacture of Handicrafts                                                                                                 | -                  | -      | -                  | -      | -                  | -      |
| Other manufacturing n.e.c.                                                                                                 | 3                  | 760    | 1                  | -      | 2                  | -      |
| 33 - Repair and installation of machinery and equipment                                                                    | -                  | -      | -                  | -      | -                  | -      |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 2                  | 993    | 2                  | 828    | 8                  | 5,630  |
| Electric power generation, transmission and distribution                                                                   | -                  | -      | -                  | -      | 1                  | 4,802  |
| a) Hydal                                                                                                                   | -                  | -      | -                  | -      | -                  | -      |
| b) Thermal                                                                                                                 | -                  | -      | -                  | -      | -                  | -      |
| c) Coal Based                                                                                                              | -                  | -      | -                  | -      | 1                  | 4,802  |
| d) Wind                                                                                                                    | -                  | -      | -                  | -      | -                  | -      |
| e) Solar                                                                                                                   | -                  | -      | -                  | -      | -                  | -      |
| f) Other                                                                                                                   | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 2                  | 993    | 2                  | 828    | 7                  | 828    |
| Steam and air conditioning supply                                                                                          | -                  | -      | -                  | -      | -                  | -      |
| E. Water supply; sewerage, waste management and remediation activities                                                     | -                  | -      | -                  | -      | -                  | -      |
| 36 - Water collection, treatment and supply                                                                                | -                  | -      | -                  | -      | -                  | -      |
| 37 - Sewerage                                                                                                              | -                  | -      | -                  | -      | -                  | -      |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | -                  | -      | -                  | -      | -                  | -      |
| services                                                                                                                   | -                  | -      | -                  | -      | -                  | -      |
| F. Construction                                                                                                            | 2                  | 20     | -                  | -      | -                  | -      |
| 41 - Construction of buildings                                                                                             | 2                  | 20     | -                  | -      | -                  | -      |
| 42 - Civil engineering                                                                                                     | -                  | -      | -                  | -      | -                  | -      |
| 43 - Specialized construction activities                                                                                   | -                  | -      | -                  | -      | -                  | -      |

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

| Borrower                                                                                                        | Mar-25             |         | Dec-25             |         | Mar-26 P           |         |
|-----------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                 | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 4                  | 3,915   | 3                  | 5,754   | 3                  | 4,877   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | -                  | -       | -                  | -       | -                  | -       |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 1                  | -       | 1                  | 188     | 1                  | -       |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 3                  | 3,915   | 2                  | 5,566   | 2                  | 4,877   |
| H. Transportation and storage                                                                                   | -                  | -       | -                  | -       | -                  | -       |
| 49 - Land transport and transport via pipelines                                                                 | -                  | -       | -                  | -       | -                  | -       |
| 50 - Water transport                                                                                            | -                  | -       | -                  | -       | -                  | -       |
| 51 - Air transport                                                                                              | -                  | -       | -                  | -       | -                  | -       |
| 52 - Warehousing and support activities for transportation                                                      | -                  | -       | -                  | -       | -                  | -       |
| 53 - Courier activities other than national post activities                                                     | -                  | -       | -                  | -       | -                  | -       |
| I. Accommodation and food service activities                                                                    | 2                  | 1,284   | 2                  | 896     | 4                  | 896     |
| 55 - Accommodation                                                                                              | 2                  | 1,284   | 2                  | 896     | 4                  | 896     |
| 56 - Food and beverage service activities                                                                       | -                  | -       | -                  | -       | -                  | -       |
| J. Information and communication                                                                                | 2                  | 478     | 2                  | 3       | 1                  | 51      |
| 58 - Publishing activities                                                                                      | -                  | -       | -                  | -       | -                  | -       |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                  | -       | -                  | -       | -                  | -       |
| 60 - Programming and broadcasting activities                                                                    | -                  | -       | -                  | -       | -                  | -       |
| 61 - Telecommunications                                                                                         | 2                  | 478     | 2                  | 3       | 1                  | 51      |
| 62 - Computer programming, consultancy and related activities                                                   | -                  | -       | -                  | -       | -                  | -       |
| 63 - Information service activities                                                                             | -                  | -       | -                  | -       | -                  | -       |
| K. Real estate activities                                                                                       | -                  | -       | -                  | -       | -                  | -       |
| L. Professional, scientific and technical activities                                                            | 2                  | 77      | 3                  | 31      | 3                  | 11      |
| 69 - Legal and accounting activities                                                                            | -                  | -       | -                  | -       | -                  | -       |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 2                  | 77      | 2                  | -       | 2                  | 11      |
| 72 - Scientific research and development                                                                        | -                  | -       | -                  | -       | -                  | -       |
| 73 - Advertising and market research                                                                            | -                  | -       | 1                  | 31      | 1                  | -       |
| 74 - Other professional, scientific and technical activities                                                    | -                  | -       | -                  | -       | -                  | -       |
| 75 - Veterinary activities                                                                                      | -                  | -       | -                  | -       | -                  | -       |
| M. Administrative and support service activities                                                                | -                  | -       | -                  | -       | -                  | -       |
| 77 - Rental and leasing activities                                                                              | -                  | -       | -                  | -       | -                  | -       |
| 78 - Employment activities                                                                                      | -                  | -       | -                  | -       | -                  | -       |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | -                  | -       | -                  | -       | -                  | -       |
| 80 - Security and investigation activities                                                                      | -                  | -       | -                  | -       | -                  | -       |
| 81 - Services to buildings and landscape activities                                                             | -                  | -       | -                  | -       | -                  | -       |
| 82 - Office administrative, office support and other business support activities                                | -                  | -       | -                  | -       | -                  | -       |
| N. Education                                                                                                    | -                  | -       | -                  | -       | -                  | -       |
| O. Human health and social work activities                                                                      | 1                  | 270     | 1                  | -       | 1                  | -       |
| 86 - Human health activities                                                                                    | 1                  | 270     | 1                  | -       | 1                  | -       |
| 87 - Residential care activities                                                                                | -                  | -       | -                  | -       | -                  | -       |
| 88 - Social work activities with and without accommodation                                                      | -                  | -       | -                  | -       | -                  | -       |
| P. Arts, entertainment and recreation                                                                           | -                  | -       | -                  | -       | -                  | -       |
| Q. Other service activities                                                                                     | -                  | -       | -                  | -       | -                  | -       |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                  | -       | -                  | -       | -                  | -       |
| A. Government Trusts and Non-profit Organizations                                                               | -                  | -       | -                  | -       | -                  | -       |
| B. Private Trusts and Non-profit Organizations                                                                  | -                  | -       | -                  | -       | -                  | -       |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -       | -                  | -       | -                  | -       |
| VI. PERSONAL                                                                                                    | 112                | 408     | 107                | 350     | 103                | 353     |
| A. Bank Employees                                                                                               | 112                | 408     | 107                | 350     | 103                | 353     |
| 1) For house building                                                                                           | 42                 | 281     | 35                 | 224     | 35                 | 214     |
| 2) For transport i.e. purchase of car etc.                                                                      | 48                 | 121     | 41                 | 112     | 41                 | 126     |
| 3) Other purposes                                                                                               | 22                 | 5       | 31                 | 14      | 27                 | 13      |
| B. Consumer Financing                                                                                           | -                  | -       | -                  | -       | -                  | -       |
| 1) For house building                                                                                           | -                  | -       | -                  | -       | -                  | -       |
| 2) For transport i.e. purchase of car etc                                                                       | -                  | -       | -                  | -       | -                  | -       |
| 3) Credit cards                                                                                                 | -                  | -       | -                  | -       | -                  | -       |
| 4) Consumers durable                                                                                            | -                  | -       | -                  | -       | -                  | -       |
| 5) Personal loans                                                                                               | -                  | -       | -                  | -       | -                  | -       |
| C) Other                                                                                                        | -                  | -       | -                  | -       | -                  | -       |
| VII. OTHER                                                                                                      | -                  | -       | -                  | -       | -                  | -       |
| Total                                                                                                           | 282                | 138,111 | 288                | 424,331 | 276                | 426,622 |

## 3.2.4 Advances Classified by Borrowers

### Conventional Banking

(Million Rupees)

| Borrower                                                              | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 1. FOREIGN CONSTITUENTS                                               | 1                  | 7,004     | -                  | -         | -                  | -         |
| 1) Official                                                           | -                  | -         | -                  | -         | -                  | -         |
| 2) Business                                                           | 1                  | 7,004     | -                  | -         | -                  | -         |
| 3) Personal                                                           | -                  | -         | -                  | -         | -                  | -         |
| 2. DOMESTIC CONSTITUENTS                                              | 6,902,208          | 8,962,953 | 6,110,188          | 8,896,693 | 6,225,579          | 8,678,342 |
| I. GOVERNMENT                                                         | 152                | 345,478   | 186                | 629,290   | 202                | 608,081   |
| A. Federal Government                                                 | 77                 | 124,935   | 100                | 414,804   | 109                | 466,435   |
| B. Provincial Governments                                             | 75                 | 220,543   | 86                 | 214,486   | 93                 | 141,646   |
| C. Local Bodies                                                       | -                  | -         | -                  | -         | -                  | -         |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 493                | 1,432,000 | 324                | 1,208,311 | 326                | 1,231,228 |
| Agriculture, hunting and forestry                                     | -                  | -         | -                  | -         | -                  | -         |
| Services                                                              | 5                  | 1,275     | 3                  | 768       | 2                  | 468       |
| Utilities                                                             | 284                | 409,452   | 85                 | 132,672   | 88                 | 156,912   |
| Transport, storage and communications                                 | 51                 | 237,929   | 75                 | 303,130   | 70                 | 281,431   |
| Manufacturing                                                         | 58                 | 116,080   | 67                 | 60,652    | 73                 | 67,900    |
| Mining and Quarrying                                                  | 1                  | 66,377    | 2                  | 62,089    | 2                  | 57,921    |
| Construction                                                          | 12                 | 5,327     | 12                 | 4,461     | 12                 | 8,118     |
| Commerce and Trade                                                    | 42                 | 407,552   | 43                 | 305,014   | 33                 | 336,245   |
| Others                                                                | 40                 | 188,010   | 37                 | 339,526   | 46                 | 322,233   |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 745                | 975,390   | 754                | 544,359   | 772                | 333,812   |
| Mutual Funds and AMCs                                                 | 8                  | 4,384     | 10                 | 14,129    | 13                 | 16,007    |
| Insurance & Pension Funds                                             | 134                | 4,663     | 134                | 4,671     | 152                | 4,368     |
| MFIs and DFIs                                                         | 133                | 888,810   | 108                | 376,942   | 113                | 212,960   |
| Stock Exchange & Brokerage Houses                                     | 294                | 29,317    | 299                | 47,055    | 301                | 33,810    |
| Modarabas                                                             | 3                  | 222       | 3                  | 217       | 4                  | 1,132     |
| Other NBFIs                                                           | 173                | 47,995    | 200                | 101,344   | 189                | 65,536    |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 1,542,457          | 5,394,302 | 1,903,617          | 5,621,941 | 1,906,491          | 5,577,893 |
| A. Agriculture, forestry and fishing                                  | 1,155,255          | 439,045   | 1,434,209          | 570,255   | 1,449,536          | 555,449   |
| 1. Crop and animal production, hunting and related service activities | 1,154,621          | 437,140   | 1,433,389          | 567,691   | 1,448,673          | 552,828   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 783,593            | 219,254   | 995,077            | 271,658   | 1,014,536          | 275,276   |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 29,475             | 10,448    | 31,284             | 15,553    | 34,165             | 15,819    |
| Growing of other fruits, vegetables and crops                         | 67,794             | 23,769    | 33,857             | 32,586    | 34,001             | 31,279    |
| Raising of livestock and other related activities                     | 233,629            | 122,927   | 275,813            | 167,202   | 268,581            | 150,817   |
| Other agricultural support activities                                 | 40,115             | 60,688    | 97,308             | 80,552    | 97,343             | 79,498    |
| Hunting, trapping and related service activities                      | 15                 | 55        | 50                 | 139       | 47                 | 139       |
| 02 - Forestry and logging                                             | 94                 | 16        | 111                | 33        | 107                | 30        |
| 03 - Fishing and aquaculture                                          | 540                | 1,889     | 709                | 2,530     | 756                | 2,590     |
| B. Mining and quarrying                                               | 1,973              | 38,457    | 2,165              | 44,869    | 2,225              | 37,181    |
| 05 - Mining of coal and lignite                                       | 792                | 28,505    | 810                | 31,926    | 816                | 26,146    |
| 06 - Extraction of crude petroleum and natural gas                    | 947                | 9,104     | 1,086              | 11,513    | 1,113              | 9,574     |
| 07 - Mining of metal ores                                             | 60                 | 61        | 68                 | 237       | 66                 | 173       |
| 08-Other mining and quarrying                                         | 162                | 769       | 188                | 1,155     | 213                | 1,265     |
| 09 - Mining support service activities                                | 12                 | 18        | 13                 | 38        | 17                 | 23        |
| C. Manufacturing                                                      | 102,302            | 3,369,342 | 106,477            | 3,313,896 | 104,609            | 3,300,913 |
| 10 - Manufacture of food products                                     | 48,958             | 854,498   | 44,893             | 742,943   | 44,307             | 834,875   |
| 11 - Manufacture of beverages                                         | 374                | 32,781    | 352                | 24,935    | 355                | 30,851    |
| 12 - Manufacture of tobacco products                                  | 203                | 68        | 339                | 10,343    | 313                | 11,353    |
| 13 - Manufacture of textiles                                          | 19,457             | 1,202,544 | 20,469             | 1,162,772 | 19,500             | 1,123,612 |
| Preparation and spinning of textile fibres                            | 7,170              | 437,101   | 7,443              | 385,330   | 6,944              | 359,476   |
| Weaving of textiles                                                   | 4,142              | 260,808   | 4,609              | 265,752   | 4,274              | 260,501   |
| Finishing of textiles                                                 | 3,213              | 215,395   | 3,302              | 216,093   | 3,096              | 196,962   |
| Manufacture of knitted and crocheted fabrics                          | 412                | 73,424    | 369                | 48,066    | 361                | 48,407    |
| Manufacture of made-up textile articles, except apparel               | 2,212              | 112,237   | 2,342              | 135,426   | 2,530              | 144,431   |
| Manufacture of carpets and rugs                                       | 64                 | 738       | 51                 | 570       | 53                 | 474       |
| Manufacture of other textiles n.e.c.                                  | 2,244              | 102,840   | 2,353              | 111,536   | 2,242              | 113,361   |
| 14 - Manufacture of wearing apparel                                   | 2,664              | 142,175   | 2,677              | 158,510   | 2,602              | 151,580   |
| 15 - Manufacture of leather and related products                      | 1,546              | 33,913    | 1,603              | 34,601    | 1,561              | 33,602    |

## 3.2.4 Advances Classified by Borrowers

### Conventional Banking

(Million Rupees)

| Borrower                                                                                                                   | Mar-25             |         | Dec-25             |         | Mar-26 P           |         |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 275                | 5,418   | 305                | 6,057   | 315                | 5,957   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 116                | 1,353   | 138                | 1,820   | 149                | 1,999   |
| Manufacture of footwear                                                                                                    | 1,155              | 27,142  | 1,160              | 26,723  | 1,097              | 25,647  |
| a. Leather wear                                                                                                            | 775                | 20,149  | 743                | 19,610  | 715                | 19,285  |
| b. Rubber and Plastic wear                                                                                                 | 380                | 6,992   | 417                | 7,114   | 382                | 6,361   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 401                | 7,315   | 399                | 8,132   | 443                | 8,386   |
| 17 - Manufacture of paper and paper products                                                                               | 1,336              | 83,498  | 1,379              | 83,170  | 1,334              | 87,638  |
| 18 - Printing and reproduction of recorded media                                                                           | 637                | 7,197   | 592                | 8,108   | 578                | 6,483   |
| Printing and other service activities related to printing                                                                  | 632                | 7,062   | 587                | 7,982   | 575                | 6,396   |
| Reproduction of recorded media                                                                                             | 5                  | 135     | 5                  | 126     | 3                  | 87      |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1,421              | 140,452 | 1,411              | 134,278 | 1,551              | 102,119 |
| 20 - Manufacture of chemicals and chemical products                                                                        | 4,565              | 185,465 | 4,974              | 208,969 | 4,954              | 218,664 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 3,798              | 58,705  | 4,578              | 56,823  | 4,796              | 59,394  |
| 22 - Manufacture of rubber and plastics products                                                                           | 2,015              | 60,691  | 2,086              | 70,716  | 1,969              | 62,356  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 1,519              | 159,967 | 1,531              | 156,182 | 1,466              | 161,485 |
| 24 - Manufacture of basic metals                                                                                           | 4,049              | 160,842 | 3,949              | 167,373 | 3,649              | 157,283 |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                               | 682                | 19,816  | 746                | 21,773  | 705                | 20,117  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 174                | 11,227  | 194                | 8,064   | 230                | 9,076   |
| 27 - Manufacture of electrical equipment                                                                                   | 1,547              | 103,005 | 1,859              | 96,608  | 1,828              | 92,687  |
| 28 - Manufacture of machinery and equipment                                                                                | 567                | 14,496  | 536                | 9,931   | 556                | 11,501  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 1,244              | 30,278  | 1,331              | 78,903  | 1,242              | 50,686  |
| 30 - Manufacture of other transport equipment                                                                              | 390                | 9,841   | 405                | 8,205   | 356                | 8,201   |
| 31 - Manufacture of furniture                                                                                              | 444                | 6,457   | 430                | 6,566   | 431                | 5,848   |
| 32. Other manufacturing                                                                                                    | 4,216              | 41,213  | 9,658              | 53,020  | 9,782              | 48,718  |
| Manufacture of jewellery and related articles                                                                              | 124                | 299     | 110                | 458     | 122                | 642     |
| Manufacture of imitation jewellery and related articles                                                                    | 3                  | 26      | 5                  | 82      | 8                  | 84      |
| Manufacture of musical instruments                                                                                         | 55                 | 1,020   | 45                 | 958     | 48                 | 1,105   |
| Manufacture of sports goods                                                                                                | 294                | 6,478   | 371                | 8,289   | 393                | 8,614   |
| Manufacture of games and toys                                                                                              | 6                  | 7       | 3                  | 1       | 3                  | 1       |
| supplies                                                                                                                   | 232                | 3,039   | 243                | 3,828   | 238                | 4,310   |
| Manufacture of Handicrafts                                                                                                 | 20                 | 16      | 19                 | 38      | 22                 | 59      |
| Other manufacturing n.e.c.                                                                                                 | 3,482              | 30,328  | 8,862              | 39,364  | 8,948              | 33,903  |
| 33 - Repair and installation of machinery and equipment                                                                    | 95                 | 2,899   | 86                 | 2,972   | 101                | 4,399   |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 1,086              | 348,905 | 1,088              | 244,403 | 1,118              | 237,417 |
| Electric power generation, transmission and distribution                                                                   | 985                | 341,032 | 970                | 236,464 | 995                | 230,346 |
| a) Hydal                                                                                                                   | 141                | 30,996  | 138                | 8,025   | 134                | 8,154   |
| b) Thermal                                                                                                                 | 157                | 82,914  | 139                | 65,059  | 145                | 66,127  |
| c) Coal Based                                                                                                              | 46                 | 72,938  | 47                 | 56,663  | 42                 | 56,008  |
| d) Wind                                                                                                                    | 96                 | 23,119  | 99                 | 20,585  | 101                | 18,564  |
| e) Solar                                                                                                                   | 141                | 11,480  | 178                | 11,648  | 185                | 12,112  |
| f) Other                                                                                                                   | 404                | 119,586 | 369                | 74,483  | 388                | 69,381  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 98                 | 7,871   | 113                | 7,900   | 117                | 7,015   |
| Steam and air conditioning supply                                                                                          | 3                  | 2       | 5                  | 39      | 6                  | 56      |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 93                 | 8,385   | 109                | 7,043   | 96                 | 7,775   |
| 36 - Water collection, treatment and supply                                                                                | 26                 | 81      | 25                 | 136     | 25                 | 138     |
| 37 - Sewerage                                                                                                              | 9                  | 4       | 3                  | 1       | 3                  | 2       |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 56                 | 8,298   | 67                 | 6,546   | 55                 | 7,296   |
| services                                                                                                                   | 2                  | 1       | 14                 | 360     | 13                 | 340     |
| F. Construction                                                                                                            | 3,294              | 137,030 | 3,551              | 126,753 | 3,586              | 123,371 |
| 41 - Construction of buildings                                                                                             | 1,625              | 89,644  | 1,841              | 75,198  | 1,815              | 73,889  |
| 42 - Civil engineering                                                                                                     | 1,433              | 45,671  | 1,458              | 49,340  | 1,465              | 47,262  |
| 43 - Specialized construction activities                                                                                   | 236                | 1,715   | 252                | 2,215   | 306                | 2,220   |

## 3.2.4 Advances Classified by Borrowers

### Conventional Banking

(Million Rupees)

| Borrower                                                                                                        | Mar-25          |           | Dec-25          |           | Mar-26 P        |           |
|-----------------------------------------------------------------------------------------------------------------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
|                                                                                                                 | No. of Accounts | Amount    | No. of Accounts | Amount    | No. of Accounts | Amount    |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 206,208         | 434,311   | 222,033         | 576,706   | 208,532         | 570,216   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 5,070           | 22,886    | 4,172           | 22,651    | 4,009           | 21,671    |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 49,031          | 236,073   | 64,690          | 279,983   | 63,892          | 290,425   |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 152,107         | 175,353   | 153,171         | 274,073   | 140,631         | 258,119   |
| H. Transportation and storage                                                                                   | 20,325          | 82,245    | 22,291          | 95,670    | 23,957          | 110,386   |
| 49 - Land transport and transport via pipelines                                                                 | 5,819           | 28,162    | 6,932           | 37,225    | 7,586           | 46,706    |
| 50 - Water transport                                                                                            | 75              | 317       | 91              | 419       | 101             | 470       |
| 51 - Air transport                                                                                              | 62              | 1,224     | 51              | 1,226     | 54              | 1,319     |
| 52 - Warehousing and support activities for transportation                                                      | 14,123          | 45,304    | 15,058          | 49,879    | 16,104          | 53,900    |
| 53 - Courier activities other than national post activities                                                     | 246             | 7,238     | 159             | 6,921     | 112             | 7,991     |
| I. Accommodation and food service activities                                                                    | 1,434           | 28,992    | 1,733           | 40,368    | 1,824           | 40,139    |
| 55 - Accommodation                                                                                              | 311             | 21,033    | 372             | 27,474    | 398             | 26,447    |
| 56 - Food and beverage service activities                                                                       | 1,123           | 7,959     | 1,361           | 12,893    | 1,426           | 13,692    |
| J. Information and communication                                                                                | 1,702           | 310,089   | 2,107           | 325,018   | 2,142           | 301,559   |
| 58 - Publishing activities                                                                                      | 324             | 1,683     | 336             | 1,972     | 340             | 1,917     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 68              | 1,698     | 166             | 1,486     | 153             | 3,049     |
| 60 - Programming and broadcasting activities                                                                    | 33              | 801       | 31              | 3,993     | 30              | 643       |
| 61 - Telecommunications                                                                                         | 641             | 294,497   | 773             | 299,794   | 790             | 277,534   |
| 62 - Computer programming, consultancy and related activities                                                   | 501             | 9,192     | 624             | 14,394    | 667             | 14,234    |
| 63 - Information service activities                                                                             | 135             | 2,218     | 177             | 3,379     | 162             | 4,181     |
| K. Real estate activities                                                                                       | 690             | 26,015    | 528             | 25,545    | 541             | 30,552    |
| L. Professional, scientific and technical activities                                                            | 11,030          | 58,001    | 10,714          | 85,881    | 11,101          | 94,778    |
| 69 - Legal and accounting activities                                                                            | 94              | 360       | 151             | 4,337     | 152             | 4,509     |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 11              | 240       | 22              | 337       | 15              | 344       |
| 72 - Scientific research and development                                                                        | 238             | 7,320     | 446             | 9,157     | 501             | 9,729     |
| 73 - Advertising and market research                                                                            | 49              | 2,698     | 39              | 1,220     | 36              | 941       |
| 74 - Other professional, scientific and technical activities                                                    | 764             | 2,232     | 665             | 2,519     | 655             | 3,931     |
| 75 - Veterinary activities                                                                                      | 9,826           | 44,987    | 9,309           | 67,940    | 9,650           | 74,982    |
| M. Administrative and support service activities                                                                | 48              | 163       | 82              | 370       | 92              | 343       |
| 77 - Rental and leasing activities                                                                              | 5,454           | 37,352    | 6,876           | 44,975    | 7,033           | 43,460    |
| 78 - Employment activities                                                                                      | 513             | 1,684     | 554             | 2,429     | 542             | 2,371     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 33              | 116       | 26              | 501       | 25              | 487       |
| 80 - Security and investigation activities                                                                      | 688             | 6,826     | 679             | 7,016     | 651             | 6,912     |
| 81 - Services to buildings and landscape activities                                                             | 271             | 2,080     | 270             | 2,514     | 228             | 3,015     |
| 82 - Office administrative, office support and other business support activities                                | 57              | 452       | 77              | 373       | 85              | 413       |
| N. Education                                                                                                    | 3,892           | 26,194    | 5,270           | 32,143    | 5,502           | 30,263    |
| O. Human health and social work activities                                                                      | 1,080           | 18,654    | 1,079           | 21,815    | 1,098           | 18,944    |
| 86 - Human health activities                                                                                    | 899             | 10,158    | 1,013           | 10,853    | 1,019           | 9,847     |
| 87 - Residential care activities                                                                                | 875             | 10,082    | 995             | 10,752    | 1,000           | 9,751     |
| 88 - Social work activities with and without accommodation                                                      | 6               | 20        | 3               | 2         | 3               | 2         |
| P. Arts, entertainment and recreation                                                                           | 18              | 56        | 15              | 99        | 16              | 94        |
| 106                                                                                                             | 106             | 1,048     | 95              | 1,418     | 131             | 3,490     |
| Q. Other service activities                                                                                     | 29,526          | 46,272    | 87,549          | 86,475    | 87,943          | 92,417    |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 5,778           | 8,432     | 5,762           | 5,729     | 5,793           | 7,448     |
| A. Government Trusts and Non-profit Organizations                                                               | 21              | 1,482     | 6               | 899       | 39              | 1,994     |
| B. Private Trusts and Non-profit Organizations                                                                  | 89              | 5,969     | 79              | 4,096     | 76              | 4,665     |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 5,668           | 980       | 5,677           | 734       | 5,678           | 790       |
| VI. PERSONAL                                                                                                    | 5,352,572       | 806,208   | 4,199,537       | 885,548   | 4,311,985       | 918,817   |
| A. Bank Employees                                                                                               | 126,972         | 237,838   | 162,539         | 268,216   | 160,990         | 271,072   |
| 1) For house building                                                                                           | 47,486          | 180,945   | 77,017          | 204,498   | 75,193          | 205,240   |
| 2) For transport i.e. purchase of car etc.                                                                      | 41,511          | 49,633    | 45,106          | 55,606    | 45,622          | 57,712    |
| 3) Other purposes                                                                                               | 37,975          | 7,260     | 40,416          | 8,112     | 40,175          | 8,120     |
| B. Consumer Financing                                                                                           | 5,220,869       | 567,777   | 4,034,196       | 616,847   | 4,148,161       | 647,266   |
| 1) For house building                                                                                           | 15,142          | 74,972    | 14,976          | 75,371    | 14,837          | 74,266    |
| 2) For transport i.e. purchase of car etc                                                                       | 129,065         | 112,374   | 153,655         | 131,745   | 152,643         | 136,232   |
| 3) Credit cards                                                                                                 | 1,547,704       | 121,742   | 1,179,448       | 155,444   | 1,189,486       | 170,570   |
| 4) Consumers durable                                                                                            | 8,805           | 7,614     | 42,281          | 7,103     | 42,614          | 7,202     |
| 5) Personal loans                                                                                               | 3,520,153       | 251,076   | 2,643,836       | 247,183   | 2,748,581       | 258,997   |
| C) Other                                                                                                        | 4,731           | 593       | 2,802           | 485       | 2,834           | 480       |
| VII. OTHER                                                                                                      | 11              | 1,143     | 8               | 1,516     | 10              | 1,063     |
| Total                                                                                                           | 6,902,209       | 8,969,957 | 6,110,188       | 8,896,693 | 6,225,579       | 8,678,342 |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

| Borrower                                                              | Mar-25             |           | Dec-25             |           | Mar-26 P           |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 1. FOREIGN CONSTITUENTS                                               | -                  | -         | -                  | -         | -                  | -         |
| 1) Official                                                           | -                  | -         | -                  | -         | -                  | -         |
| 2) Business                                                           | -                  | -         | -                  | -         | -                  | -         |
| 3) Personal                                                           | -                  | -         | -                  | -         | -                  | -         |
| 2. DOMESTIC CONSTITUENTS                                              | 566,263            | 4,146,450 | 652,942            | 5,639,800 | 672,468            | 5,537,755 |
| I. GOVERNMENT                                                         | 155                | 94,939    | 155                | 4,778     | 149                | 87,549    |
| A. Federal Government                                                 | 53                 | 75,321    | 74                 | 4,448     | 66                 | 87,253    |
| B. Provincial Governments                                             | 102                | 19,618    | 81                 | 330       | 83                 | 297       |
| C. Local Bodies                                                       | -                  | -         | -                  | -         | -                  | -         |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 189                | 966,541   | 308                | 1,673,638 | 329                | 1,467,292 |
| Agriculture, hunting and forestry                                     | -                  | -         | -                  | -         | -                  | -         |
| Services                                                              | 2                  | 7         | 8                  | 5         | 8                  | 4         |
| Utilities                                                             | 116                | 121,898   | 131                | 240,466   | 124                | 54,087    |
| Transport, storage and communications                                 | 33                 | 576,919   | 45                 | 595,126   | 57                 | 527,990   |
| Manufacturing                                                         | 15                 | 84        | 16                 | 20,383    | 17                 | 19,262    |
| Mining and Quarrying                                                  | -                  | -         | -                  | -         | -                  | -         |
| Construction                                                          | 4                  | 1,618     | 4                  | 1,203     | 5                  | 1,766     |
| Commerce and Trade                                                    | 10                 | 221,349   | 35                 | 383,570   | 43                 | 292,617   |
| Others                                                                | 9                  | 44,666    | 69                 | 432,884   | 75                 | 571,567   |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 607                | 40,837    | 633                | 50,823    | 634                | 49,118    |
| Mutual Funds and AMCs                                                 | 94                 | 1,121     | 88                 | 219       | 73                 | 217       |
| Insurance & Pension Funds                                             | 279                | 501       | 247                | 1,024     | 200                | 963       |
| MFIs and DFIs                                                         | 31                 | 231       | 46                 | 6,873     | 43                 | 5,706     |
| Stock Exchange & Brokerage Houses                                     | 45                 | 1,093     | 63                 | 1,582     | 61                 | 1,213     |
| Modarabas                                                             | 79                 | 5,805     | 61                 | 9,489     | 57                 | 9,317     |
| Other NBFIs                                                           | 79                 | 32,085    | 128                | 31,636    | 200                | 31,703    |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 62,842             | 2,665,692 | 79,751             | 3,423,039 | 82,286             | 3,410,418 |
| A. Agriculture, forestry and fishing                                  | 6,621              | 20,814    | 10,797             | 47,483    | 10,147             | 37,643    |
| 1. Crop and animal production, hunting and related service activities | 6,597              | 20,149    | 10,753             | 47,173    | 10,113             | 37,330    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 978                | 3,391     | 3,646              | 18,971    | 2,648              | 10,861    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 164                | 607       | 229                | 4,713     | 230                | 3,819     |
| Growing of other fruits, vegetables and crops                         | 284                | 1,108     | 426                | 1,857     | 517                | 2,283     |
| Raising of livestock and other related activities                     | 1,066              | 4,865     | 1,365              | 9,601     | 1,566              | 8,948     |
| Other agricultural support activities                                 | 4,104              | 10,176    | 5,084              | 12,026    | 5,150              | 11,415    |
| Hunting, trapping and related service activities                      | 1                  | 2         | 3                  | 5         | 2                  | 4         |
| 02 - Forestry and logging                                             | 1                  | 1         | 4                  | 8         | 4                  | 7         |
| 03 - Fishing and aquaculture                                          | 23                 | 663       | 40                 | 302       | 30                 | 306       |
| B. Mining and quarrying                                               | 323                | 31,667    | 400                | 40,146    | 518                | 37,645    |
| 05 - Mining of coal and lignite                                       | 28                 | 8,585     | 40                 | 17,385    | 44                 | 17,851    |
| 06 - Extraction of crude petroleum and natural gas                    | 131                | 7,323     | 96                 | 8,067     | 126                | 11,233    |
| 07 - Mining of metal ores                                             | 13                 | 884       | 10                 | 19        | 11                 | 28        |
| 08-Other mining and quarrying                                         | 149                | 14,857    | 251                | 14,655    | 334                | 8,514     |
| 09 - Mining support service activities                                | 2                  | 17        | 3                  | 20        | 3                  | 19        |
| C. Manufacturing                                                      | 32,212             | 1,920,514 | 37,210             | 2,400,296 | 36,983             | 2,396,497 |
| 10 - Manufacture of food products                                     | 7,179              | 402,817   | 8,406              | 510,227   | 8,291              | 588,730   |
| 11 - Manufacture of beverages                                         | 763                | 17,834    | 776                | 18,422    | 846                | 22,444    |
| 12 - Manufacture of tobacco products                                  | 427                | 1,924     | 323                | 2,881     | 340                | 1,882     |
| 13 - Manufacture of textiles                                          | 8,725              | 613,924   | 9,422              | 745,595   | 9,081              | 711,555   |
| Preparation and spinning of textile fibres                            | 2,344              | 156,871   | 2,898              | 203,033   | 2,617              | 187,197   |
| Weaving of textiles                                                   | 2,308              | 97,113    | 1,651              | 108,493   | 1,508              | 100,413   |
| Finishing of textiles                                                 | 1,149              | 141,150   | 1,641              | 145,721   | 1,622              | 137,513   |
| Manufacture of knitted and crocheted fabrics                          | 381                | 24,450    | 441                | 21,867    | 458                | 23,274    |
| Manufacture of made-up textile articles, except apparel               | 1,181              | 113,825   | 1,489              | 116,898   | 1,503              | 130,151   |
| Manufacture of carpets and rugs                                       | 19                 | 148       | 32                 | 154       | 35                 | 221       |
| Manufacture of other textiles n.e.c.                                  | 1,343              | 80,365    | 1,270              | 149,429   | 1,338              | 132,786   |
| 14 - Manufacture of wearing apparel                                   | 1,302              | 146,421   | 1,635              | 119,921   | 1,538              | 97,049    |
| 15 - Manufacture of leather and related products                      | 450                | 15,196    | 398                | 17,122    | 423                | 17,084    |

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

| Borrower                                                                                                                   | Mar-25             |         | Dec-25             |         | Mar-26 P           |         |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 196                | 2,500   | 147                | 2,242   | 154                | 1,971   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 30                 | 954     | 32                 | 1,775   | 38                 | 1,936   |
| Manufacture of footwear                                                                                                    | 224                | 11,742  | 219                | 13,105  | 231                | 13,177  |
| a. Leather wear                                                                                                            | 208                | 11,211  | 180                | 12,865  | 194                | 12,932  |
| b. Rubber and Plastic wear                                                                                                 | 16                 | 531     | 39                 | 240     | 37                 | 245     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 91                 | 2,180   | 112                | 5,634   | 82                 | 6,744   |
| 17 - Manufacture of paper and paper products                                                                               | 588                | 61,704  | 743                | 71,252  | 735                | 66,575  |
| 18 - Printing and reproduction of recorded media                                                                           | 448                | 13,588  | 477                | 13,110  | 502                | 13,230  |
| Printing and other service activities related to printing                                                                  | 445                | 12,438  | 467                | 12,165  | 492                | 12,312  |
| Reproduction of recorded media                                                                                             | 3                  | 1,150   | 10                 | 945     | 10                 | 919     |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 150                | 33,354  | 171                | 62,614  | 200                | 43,902  |
| 20 - Manufacture of chemicals and chemical products                                                                        | 3,813              | 224,312 | 4,534              | 293,089 | 4,561              | 279,048 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 2,304              | 56,777  | 2,975              | 71,513  | 3,046              | 66,250  |
| 22 - Manufacture of rubber and plastics products                                                                           | 979                | 52,861  | 1,164              | 77,921  | 1,190              | 60,765  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 478                | 76,429  | 553                | 98,508  | 580                | 131,586 |
| 24 - Manufacture of basic metals                                                                                           | 1,281              | 68,227  | 1,664              | 83,085  | 1,606              | 84,567  |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                               | 141                | 6,892   | 150                | 6,871   | 154                | 7,434   |
| 26 - Manufacture of computer, electronic and optical products                                                              | 154                | 10,705  | 146                | 19,554  | 155                | 22,760  |
| 27 - Manufacture of electrical equipment                                                                                   | 927                | 49,661  | 965                | 72,859  | 1,064              | 69,769  |
| 28 - Manufacture of machinery and equipment                                                                                | 290                | 19,875  | 344                | 14,230  | 349                | 16,207  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 820                | 24,453  | 874                | 63,465  | 863                | 55,818  |
| 30 - Manufacture of other transport equipment                                                                              | 144                | 1,854   | 213                | 2,480   | 203                | 2,135   |
| 31 - Manufacture of furniture                                                                                              | 44                 | 763     | 89                 | 2,980   | 85                 | 3,336   |
| 32. Other manufacturing                                                                                                    | 698                | 18,344  | 1,046              | 25,727  | 1,063              | 24,871  |
| Manufacture of jewellery and related articles                                                                              | 14                 | 80      | 27                 | 202     | 31                 | 226     |
| Manufacture of imitation jewellery and related articles                                                                    | 2                  | 5       | 12                 | 23      | 22                 | 52      |
| Manufacture of musical instruments                                                                                         | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of sports goods                                                                                                | 106                | 2,891   | 136                | 2,985   | 144                | 2,580   |
| Manufacture of games and toys                                                                                              | -                  | -       | 5                  | 76      | 4                  | 67      |
| supplies                                                                                                                   | 92                 | 1,063   | 107                | 1,483   | 104                | 1,440   |
| Manufacture of Handicrafts                                                                                                 | 44                 | 392     | 29                 | 800     | 31                 | 773     |
| Other manufacturing n.e.c.                                                                                                 | 440                | 13,914  | 730                | 20,157  | 727                | 19,733  |
| 33 - Repair and installation of machinery and equipment                                                                    | 16                 | 417     | 30                 | 1,235   | 26                 | 2,754   |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 1,885              | 153,309 | 1,706              | 157,775 | 1,643              | 139,556 |
| Electric power generation, transmission and distribution                                                                   | 1,852              | 152,599 | 1,622              | 155,609 | 1,593              | 138,065 |
| a) Hydal                                                                                                                   | 284                | 1,798   | 137                | 765     | 120                | 1,192   |
| b) Thermal                                                                                                                 | 30                 | 30,744  | 23                 | 32,905  | 23                 | 18,153  |
| c) Coal Based                                                                                                              | 37                 | 54,077  | 37                 | 51,068  | 42                 | 48,872  |
| d) Wind                                                                                                                    | 59                 | 22,736  | 54                 | 19,288  | 54                 | 19,191  |
| e) Solar                                                                                                                   | 46                 | 3,028   | 92                 | 4,648   | 92                 | 3,892   |
| f) Other                                                                                                                   | 1,396              | 40,216  | 1,279              | 46,935  | 1,262              | 46,765  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 26                 | 705     | 76                 | 2,160   | 41                 | 1,476   |
| Steam and air conditioning supply                                                                                          | 7                  | 6       | 8                  | 6       | 9                  | 15      |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 69                 | 19,625  | 296                | 38,571  | 300                | 36,940  |
| 36 - Water collection, treatment and supply                                                                                | 30                 | 16,276  | 28                 | 33,951  | 28                 | 33,952  |
| 37 - Sewerage                                                                                                              | 3                  | 8       | 1                  | 98      | 3                  | 103     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 34                 | 3,340   | 39                 | 4,334   | 41                 | 2,714   |
| services                                                                                                                   | 2                  | 1       | 228                | 188     | 228                | 171     |
| F. Construction                                                                                                            | 869                | 75,545  | 1,141              | 91,931  | 1,244              | 93,882  |
| 41 - Construction of buildings                                                                                             | 478                | 58,672  | 636                | 69,978  | 683                | 72,094  |
| 42 - Civil engineering                                                                                                     | 361                | 15,153  | 440                | 19,899  | 493                | 19,771  |
| 43 - Specialized construction activities                                                                                   | 30                 | 1,720   | 65                 | 2,055   | 68                 | 2,017   |



### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

| Borrower                                                                                                        | Mar-25          |           | Dec-25          |           | Mar-26 P        |           |
|-----------------------------------------------------------------------------------------------------------------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
|                                                                                                                 | No. of Accounts | Amount    | No. of Accounts | Amount    | No. of Accounts | Amount    |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 12,860          | 155,836   | 15,937          | 225,294   | 18,498          | 241,708   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 555             | 2,216     | 659             | 9,162     | 801             | 9,665     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 7,976           | 74,878    | 9,822           | 119,238   | 10,468          | 118,715   |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 4,329           | 78,742    | 5,456           | 96,894    | 7,229           | 113,328   |
| H. Transportation and storage                                                                                   | 2,576           | 33,817    | 4,751           | 60,090    | 4,965           | 60,140    |
| 49 - Land transport and transport via pipelines                                                                 | 1,251           | 11,219    | 1,639           | 21,349    | 1,683           | 22,153    |
| 50 - Water transport                                                                                            | 11              | 343       | 43              | 1,138     | 47              | 1,366     |
| 51 - Air transport                                                                                              | 61              | 640       | 117             | 810       | 118             | 759       |
| 52 - Warehousing and support activities for transportation                                                      | 1,124           | 18,874    | 1,757           | 32,546    | 1,926           | 32,865    |
| 53 - Courier activities other than national post activities                                                     | 129             | 2,741     | 1,195           | 4,248     | 1,191           | 2,997     |
| I. Accommodation and food service activities                                                                    | 581             | 12,353    | 754             | 16,207    | 796             | 17,318    |
| 55 - Accommodation                                                                                              | 97              | 4,194     | 156             | 4,727     | 174             | 4,946     |
| 56 - Food and beverage service activities                                                                       | 484             | 8,160     | 598             | 11,480    | 622             | 12,372    |
| J. Information and communication                                                                                | 1,211           | 177,809   | 1,688           | 256,762   | 1,740           | 262,236   |
| 58 - Publishing activities                                                                                      | 361             | 8,357     | 426             | 9,417     | 364             | 3,252     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -               | -         | -               | -         | -               | -         |
| 60 - Programming and broadcasting activities                                                                    | 8               | 455       | 9               | 346       | 9               | 302       |
| 61 - Telecommunications                                                                                         | 452             | 163,022   | 696             | 237,107   | 768             | 247,000   |
| 62 - Computer programming, consultancy and related activities                                                   | 297             | 3,815     | 449             | 6,476     | 482             | 7,091     |
| 63 - Information service activities                                                                             | 93              | 2,159     | 108             | 3,416     | 117             | 4,591     |
| K. Real estate activities                                                                                       | 277             | 11,956    | 465             | 18,447    | 506             | 15,441    |
| L. Professional, scientific and technical activities                                                            | 767             | 14,447    | 1,138           | 20,076    | 1,261           | 19,403    |
| 69 - Legal and accounting activities                                                                            | 74              | 1,618     | 83              | 2,207     | 85              | 2,077     |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 107             | 1,215     | 129             | 2,519     | 113             | 2,241     |
| 72 - Scientific research and development                                                                        | 181             | 639       | 129             | 1,615     | 121             | 587       |
| 73 - Advertising and market research                                                                            | 120             | 850       | 103             | 765       | 93              | 831       |
| 74 - Other professional, scientific and technical activities                                                    | 127             | 2,326     | 227             | 2,737     | 253             | 1,866     |
| 75 - Veterinary activities                                                                                      | 146             | 7,724     | 453             | 10,129    | 580             | 11,702    |
| 76 - Veterinary activities                                                                                      | 12              | 76        | 14              | 105       | 16              | 99        |
| M. Administrative and support service activities                                                                | 1,026           | 14,754    | 1,145           | 17,856    | 1,221           | 17,919    |
| 77 - Rental and leasing activities                                                                              | 139             | 1,535     | 193             | 2,363     | 238             | 2,590     |
| 78 - Employment activities                                                                                      | 5               | 36        | 12              | 1,354     | 11              | 1,130     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 263             | 7,740     | 346             | 8,631     | 394             | 7,746     |
| 80 - Security and investigation activities                                                                      | 402             | 920       | 348             | 1,032     | 357             | 1,160     |
| 81 - Services to buildings and landscape activities                                                             | 8               | 37        | 30              | 212       | 31              | 202       |
| 82 - Office administrative, office support and other business support activities                                | 209             | 4,487     | 216             | 4,264     | 190             | 5,091     |
| N. Education                                                                                                    | 475             | 7,806     | 571             | 9,952     | 583             | 11,059    |
| O. Human health and social work activities                                                                      | 304             | 4,754     | 422             | 6,556     | 474             | 5,858     |
| 86 - Human health activities                                                                                    | 303             | 4,746     | 418             | 6,545     | 470             | 5,849     |
| 87 - Residential care activities                                                                                | 1               | 8         | 2               | 4         | 2               | 3         |
| 88 - Social work activities with and without accommodation                                                      | -               | -         | 2               | 6         | 2               | 6         |
| P. Arts, entertainment and recreation                                                                           | 13              | 1,185     | 32              | 430       | 26              | 275       |
| Q. Other service activities                                                                                     | 773             | 9,501     | 1,298           | 15,168    | 1,381           | 16,898    |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 73              | 1,744     | 86              | 2,582     | 93              | 3,714     |
| A. Government Trusts and Non-profit Organizations                                                               | 6               | 6         | 12              | 63        | 15              | 1,318     |
| B. Private Trusts and Non-profit Organizations                                                                  | 67              | 1,737     | 72              | 2,474     | 76              | 2,351     |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -               | -         | 2               | 45        | 2               | 45        |
| VI. PERSONAL                                                                                                    | 502,329         | 376,306   | 571,968         | 484,628   | 588,936         | 519,359   |
| A. Bank Employees                                                                                               | 29,878          | 70,334    | 38,505          | 103,254   | 40,432          | 106,804   |
| 1) For house building                                                                                           | 11,839          | 52,580    | 14,379          | 82,360    | 14,792          | 86,597    |
| 2) For transport i.e. purchase of car etc.                                                                      | 12,720          | 16,869    | 16,061          | 19,371    | 17,137          | 18,651    |
| 3) Other purposes                                                                                               | 5,319           | 885       | 8,065           | 1,523     | 8,503           | 1,556     |
| B. Consumer Financing                                                                                           | 472,430         | 305,970   | 533,449         | 381,350   | 548,401         | 412,482   |
| 1) For house building                                                                                           | 18,776          | 124,461   | 19,950          | 144,937   | 20,680          | 153,245   |
| 2) For transport i.e. purchase of car etc                                                                       | 124,850         | 144,986   | 140,325         | 187,702   | 147,393         | 208,759   |
| 3) Credit cards                                                                                                 | 284,322         | 18,850    | 318,963         | 26,151    | 326,851         | 26,993    |
| 4) Consumers durable                                                                                            | 5,736           | 1,075     | 8,169           | 1,848     | 8,104           | 1,873     |
| 5) Personal loans                                                                                               | 38,746          | 16,599    | 46,042          | 20,712    | 45,373          | 21,611    |
| C) Other                                                                                                        | 21              | 2         | 14              | 24        | 103             | 73        |
| VII. OTHER                                                                                                      | 68              | 390       | 41              | 314       | 41              | 304       |
| Total                                                                                                           | 566,263         | 4,146,450 | 652,942         | 5,639,800 | 672,468         | 5,537,755 |

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 31st March, 2026

| Borrower                                                              | (Million Rupees) |           |                 |         |                        |        |                 |            |                 |            |
|-----------------------------------------------------------------------|------------------|-----------|-----------------|---------|------------------------|--------|-----------------|------------|-----------------|------------|
|                                                                       | Males            |           | Females         |         | Both Males and Females |        | Others          |            | Total           |            |
|                                                                       | No. of Accounts  | Amount    | No. of Accounts | Amount  | No. of Accounts        | Amount | No. of Accounts | Amount     | No. of Accounts | Amount     |
| <b>1. FOREIGN CONSTITUENTS</b>                                        | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| 1) Official                                                           | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| 2) Business                                                           | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| 3) Personal                                                           | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 5,583,265        | 2,344,899 | 855,577         | 194,085 | 4,432                  | 24,507 | 454,773         | 11,652,606 | 6,898,047       | 14,216,096 |
| <b>I. GOVERNMENT</b>                                                  | -                | -         | -               | -       | -                      | -      | 351             | 695,630    | 351             | 695,630    |
| A. Federal Government                                                 | -                | -         | -               | -       | -                      | -      | 175             | 553,688    | 175             | 553,688    |
| B. Provincial Governments                                             | -                | -         | -               | -       | -                      | -      | 176             | 141,943    | 176             | 141,943    |
| C. Local Bodies                                                       | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>             | -                | -         | -               | -       | -                      | -      | 655             | 2,698,521  | 655             | 2,698,521  |
| Agriculture, hunting and forestry                                     | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Services                                                              | -                | -         | -               | -       | -                      | -      | 10              | 472        | 10              | 472        |
| Utilities                                                             | -                | -         | -               | -       | -                      | -      | 212             | 210,999    | 212             | 210,999    |
| Transport, storage and communications                                 | -                | -         | -               | -       | -                      | -      | 127             | 809,421    | 127             | 809,421    |
| Manufacturing                                                         | -                | -         | -               | -       | -                      | -      | 90              | 87,162     | 90              | 87,162     |
| Mining and Quarrying                                                  | -                | -         | -               | -       | -                      | -      | 2               | 57,921     | 2               | 57,921     |
| Construction                                                          | -                | -         | -               | -       | -                      | -      | 17              | 9,884      | 17              | 9,884      |
| Commerce and Trade                                                    | -                | -         | -               | -       | -                      | -      | 76              | 628,862    | 76              | 628,862    |
| Others                                                                | -                | -         | -               | -       | -                      | -      | 121             | 893,800    | 121             | 893,800    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>                    | -                | -         | -               | -       | -                      | -      | 1,406           | 382,930    | 1,406           | 382,930    |
| Mutual Funds and AMCs                                                 | -                | -         | -               | -       | -                      | -      | 86              | 16,224     | 86              | 16,224     |
| Insurance & Pension Funds                                             | -                | -         | -               | -       | -                      | -      | 352             | 5,331      | 352             | 5,331      |
| MFIs and DFIs                                                         | -                | -         | -               | -       | -                      | -      | 156             | 218,666    | 156             | 218,666    |
| Stock Exchange & Brokerage Houses                                     | -                | -         | -               | -       | -                      | -      | 362             | 35,022     | 362             | 35,022     |
| Madarabah                                                             | -                | -         | -               | -       | -                      | -      | 61              | 10,448     | 61              | 10,448     |
| Other NBFI                                                            | -                | -         | -               | -       | -                      | -      | 389             | 97,239     | 389             | 97,239     |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 1,458,636        | 1,066,612 | 81,891          | 49,075  | 1,792                  | 9,330  | 446,458         | 7,863,293  | 1,988,777       | 8,988,310  |
| <b>A. Agriculture, forestry and fishing</b>                           | 1,196,845        | 343,049   | 59,252          | 18,503  | 1,612                  | 2,836  | 201,974         | 228,704    | 1,459,683       | 593,092    |
| 1. Crop and animal production, hunting and related service activities | 1,196,031        | 341,280   | 59,239          | 18,484  | 1,611                  | 2,821  | 201,905         | 227,474    | 1,458,786       | 590,158    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 867,048          | 159,199   | 40,895          | 6,615   | 327                    | 694    | 108,914         | 119,829    | 1,017,184       | 286,137    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 30,943           | 13,879    | 1,520           | 734     | 88                     | 223    | 1,844           | 4,802      | 34,395          | 19,638     |
| Growing of other fruits, vegetables and crops                         | 28,106           | 21,234    | 927             | 716     | 58                     | 115    | 5,427           | 11,497     | 34,518          | 33,562     |
| Raising of livestock and other related activities                     | 238,767          | 97,507    | 12,794          | 7,651   | 99                     | 243    | 18,487          | 54,364     | 270,147         | 159,765    |
| Other agricultural support activities                                 | 31,120           | 49,423    | 3,102           | 2,765   | 1,039                  | 1,746  | 67,232          | 36,979     | 102,493         | 90,913     |
| Hunting, trapping and related service activities                      | 47               | 138       | 1               | 1       | -                      | -      | 1               | 3          | 49              | 143        |
| 2. Forestry and logging                                               | 111              | 38        | -               | -       | -                      | -      | -               | -          | 111             | 38         |
| <b>3. Fishing and aquaculture</b>                                     | 703              | 1,631     | 13              | 20      | 1                      | 15     | 69              | 1,230      | 786             | 2,896      |
| <b>B. Mining and quarrying</b>                                        | 477              | 1,374     | 19              | 111     | 1                      | 5      | 2,246           | 73,336     | 2,743           | 74,826     |
| 05 - Mining of coal and lignite                                       | 38               | 108       | 2               | 57      | -                      | -      | 820             | 43,832     | 860             | 43,997     |
| 06 - Extraction of crude petroleum and natural gas                    | 214              | 569       | 5               | 19      | -                      | -      | 1,020           | 20,219     | 1,239           | 20,806     |
| 07 - Mining of metal ores                                             | 59               | 133       | -               | -       | -                      | -      | 18              | 69         | 77              | 202        |
| 08-Other mining and quarrying                                         | 152              | 541       | 8               | 29      | 1                      | 5      | 386             | 9,204      | 547             | 9,779      |
| 09 - Mining support service activities                                | 14               | 23        | 4               | 6       | -                      | -      | 2               | 13         | 20              | 42         |
| <b>C. Manufacturing</b>                                               | 45,626           | 319,878   | 3,348           | 7,963   | 87                     | 1,815  | 92,531          | 5,367,754  | 141,592         | 5,697,410  |
| 10 - Manufacture of food products                                     | 29,929           | 99,190    | 2,459           | 3,561   | 4                      | 16     | 20,206          | 1,320,839  | 52,598          | 1,423,605  |
| 11 - Manufacture of beverages                                         | 91               | 1,515     | 4               | 33      | -                      | -      | 1,106           | 51,746     | 1,201           | 53,294     |
| 12 - Manufacture of tobacco products                                  | 282              | 118       | 10              | 4       | -                      | -      | 361             | 13,112     | 653             | 13,235     |
| 13 - Manufacture of textiles                                          | 2,503            | 88,687    | 80              | 482     | 2                      | 773    | 25,996          | 1,745,325  | 28,581          | 1,835,167  |
| Preparation and spinning of textile fibres                            | 1,225            | 50,483    | 8               | 64      | -                      | -      | 8,328           | 496,126    | 9,561           | 546,673    |
| Weaving of textiles                                                   | 438              | 5,605     | 10              | 61      | -                      | -      | 5,314           | 395,249    | 5,782           | 360,914    |
| Finishing of textiles                                                 | 227              | 17,550    | 26              | 105     | -                      | -      | 4,465           | 316,820    | 4,718           | 334,475    |
| Manufacture of knitted and crocheted fabrics                          | 86               | 1,419     | 6               | 63      | -                      | -      | 727             | 70,199     | 819             | 71,681     |
| Manufacture of made-up textile articles, except apparel               | 192              | 9,893     | 8               | 114     | 2                      | 773    | 3,831           | 263,802    | 4,033           | 274,582    |
| Manufacture of carpets and rugs                                       | 27               | 100       | -               | -       | -                      | -      | 61              | 596        | 88              | 695        |
| Manufacture of other textiles n.e.c.                                  | 308              | 3,638     | 22              | 75      | -                      | -      | 3,250           | 242,434    | 3,580           | 246,147    |
| 14 - Manufacture of wearing apparel                                   | 614              | 16,115    | 126             | 342     | -                      | -      | 3,400           | 232,173    | 4,140           | 248,629    |
| 15 - Manufacture of leather and related products                      | 238              | 2,605     | 56              | 699     | 1                      | 13     | 1,689           | 47,569     | 1,984           | 50,686     |

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 31st March, 2026

| Borrower                                                                                                                             | (Million Rupees) |        |                 |        |                        |        |                 |         |                 |         |
|--------------------------------------------------------------------------------------------------------------------------------------|------------------|--------|-----------------|--------|------------------------|--------|-----------------|---------|-----------------|---------|
|                                                                                                                                      | Males            |        | Females         |        | Both Males and Females |        | Others          |         | Total           |         |
|                                                                                                                                      | No. of Accounts  | Amount | No. of Accounts | Amount | No. of Accounts        | Amount | No. of Accounts | Amount  | No. of Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                          | 40               | 337    | 45              | 581    | -                      | -      | 384             | 7,099   | 469             | 7,927   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 47               | 398    | 6               | 102    | 1                      | 13     | 133             | 3,423   | 187             | 3,935   |
| Manufacture of footwear                                                                                                              | 151              | 1,870  | 5               | 16     | -                      | -      | 1,172           | 36,938  | 1,328           | 38,824  |
| a. Leather wear                                                                                                                      | 104              | 1,513  | 2               | 7      | -                      | -      | 803             | 30,699  | 969             | 32,218  |
| b. Rubber and Plastic wear                                                                                                           | 47               | 358    | 3               | 9      | -                      | -      | 369             | 6,239   | 419             | 6,606   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 75               | 468    | 2               | 0      | -                      | -      | 448             | 14,662  | 525             | 15,130  |
| 17 - Manufacture of paper and paper products                                                                                         | 223              | 4,959  | 7               | 71     | -                      | -      | 1,829           | 149,183 | 2,069           | 154,213 |
| 18 - Printing and reproduction of recorded media                                                                                     | 271              | 1,329  | 15              | 214    | -                      | -      | 794             | 18,170  | 1,080           | 19,713  |
| Printing and other service activities related to printing                                                                            | 266              | 1,312  | 15              | 214    | -                      | -      | 786             | 17,181  | 1,067           | 18,708  |
| Reproduction of recorded media                                                                                                       | 5                | 17     | -               | -      | -                      | -      | 8               | 989     | 13              | 1,005   |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 72               | 43,929 | -               | -      | -                      | -      | 1,679           | 102,092 | 1,751           | 146,021 |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 433              | 7,601  | 13              | 128    | 1                      | 13     | 9,068           | 489,970 | 9,515           | 497,712 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 316              | 1,244  | 20              | 48     | -                      | -      | 7,506           | 124,352 | 7,842           | 125,644 |
| 22 - Manufacture of rubber and plastics products                                                                                     | 405              | 2,436  | 43              | 203    | 6                      | 43     | 2,705           | 120,440 | 3,159           | 123,121 |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 344              | 7,435  | 4               | 141    | 24                     | 312    | 1,674           | 285,184 | 2,046           | 293,071 |
| 24 - Manufacture of basic metals                                                                                                     | 617              | 12,273 | 12              | 51     | 24                     | 576    | 4,602           | 228,951 | 5,255           | 241,850 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 192              | 1,453  | 1               | 2      | -                      | -      | 666             | 26,095  | 859             | 27,550  |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 57               | 225    | -               | -      | -                      | -      | 328             | 31,611  | 385             | 31,836  |
| 27 - Manufacture of electrical equipment                                                                                             | 334              | 6,979  | 11              | 83     | 24                     | 71     | 2,523           | 155,223 | 2,092           | 162,456 |
| 28 - Manufacture of machinery and equipment                                                                                          | 192              | 1,298  | 5               | 209    | -                      | -      | 708             | 26,101  | 905             | 27,708  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 182              | 1,431  | 11              | 422    | -                      | -      | 1,912           | 104,651 | 2,105           | 106,505 |
| 30 - Manufacture of other transport equipment                                                                                        | 87               | 1,289  | 1               | -      | -                      | -      | 471             | 9,047   | 559             | 10,336  |
| 31 - Manufacture of furniture                                                                                                        | 133              | 739    | 5               | 39     | -                      | -      | 378             | 8,407   | 516             | 9,184   |
| 32 - Other manufacturing                                                                                                             | 7,956            | 16,220 | 463             | 1,231  | 1                      | -      | 2,425           | 56,138  | 10,845          | 73,589  |
| Manufacture of jewellery and related articles                                                                                        | 85               | 434    | 1               | 11     | -                      | -      | 67              | 423     | 153             | 868     |
| Manufacture of imitation jewellery and related articles                                                                              | 3                | 37     | 1               | 1      | 1                      | -      | 25              | 97      | 30              | 136     |
| Manufacture of musical instruments                                                                                                   | 3                | 8      | -               | -      | -                      | -      | 45              | 1,097   | 48              | 1,105   |
| Manufacture of sports goods                                                                                                          | 163              | 3,170  | 14              | 287    | -                      | -      | 360             | 7,737   | 537             | 11,194  |
| Manufacture of games and toys                                                                                                        | 5                | 20     | -               | -      | -                      | -      | 2               | 48      | 7               | 67      |
| Manufacture of medical and dental instruments and supplies                                                                           | 89               | 590    | 6               | 37     | -                      | -      | 247             | 5,124   | 342             | 5,750   |
| Manufacture of Handicrafts                                                                                                           | 17               | 45     | 6               | 2      | -                      | -      | 30              | 784     | 53              | 832     |
| Other manufacturing n.e.c.                                                                                                           | 7,591            | 11,916 | 435             | 894    | -                      | -      | 1,649           | 40,827  | 9,675           | 53,636  |
| 33 - Repair and installation of machinery and equipment                                                                              | 70               | 240    | -               | -      | -                      | -      | 57              | 6,913   | 127             | 7,153   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 42               | 5,254  | 2               | 13     | 1                      | 13     | 2,714           | 371,693 | 2,761           | 376,973 |
| Electric power generation, transmission and distribution                                                                             | 30               | 5,184  | 2               | 13     | 1                      | 13     | 2,555           | 363,202 | 2,588           | 368,411 |
| a) Hydal                                                                                                                             | 1                | -      | -               | -      | -                      | -      | 253             | 9,346   | 254             | 9,346   |
| b) Thermal                                                                                                                           | 1                | -      | -               | -      | -                      | -      | 167             | 84,280  | 168             | 84,280  |
| c) Coal Based                                                                                                                        | 3                | 24     | -               | -      | -                      | -      | 81              | 104,856 | 84              | 104,880 |
| d) Wind                                                                                                                              | 9                | 5,024  | -               | -      | -                      | -      | 146             | 32,731  | 155             | 37,755  |
| e) Solar                                                                                                                             | 9                | 42     | 2               | 13     | -                      | -      | 266             | 15,949  | 277             | 16,004  |
| f) Other                                                                                                                             | 7                | 95     | -               | -      | 1                      | 13     | 1,642           | 116,038 | 1,650           | 116,146 |
| Manufacture of gas distribution of gaseous fuels through mains                                                                       | 7                | 32     | -               | -      | -                      | -      | 151             | 8,459   | 158             | 8,491   |
| Steam and air conditioning supply                                                                                                    | 5                | 38     | -               | -      | -                      | -      | 33              | 15      | 15              | 71      |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 62               | 4,865  | 5               | 1,027  | -                      | -      | 329             | 38,823  | 396             | 44,715  |
| 36 - Water collection, treatment and supply                                                                                          | 10               | 34     | -               | -      | -                      | -      | 43              | 34,056  | 53              | 34,090  |
| 37 - Sewerage                                                                                                                        | 5                | 14     | -               | -      | -                      | -      | 1               | 91      | 6               | 104     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 38               | 4,783  | 5               | 1,027  | -                      | -      | 53              | 4,200   | 96              | 10,010  |
| 39 - Remediation activities and other waste management services                                                                      | 9                | 34     | -               | -      | -                      | -      | 232             | 477     | 241             | 511     |
| F. Construction                                                                                                                      | 2,088            | 29,498 | 46              | 887    | 10                     | 1,452  | 2,686           | 185,417 | 4,830           | 217,253 |
| 41 - Construction of buildings                                                                                                       | 1,106            | 25,332 | 11              | 750    | 9                      | 1,445  | 1,372           | 118,456 | 2,498           | 145,983 |
| 42 - Civil engineering                                                                                                               | 823              | 3,111  | 19              | 107    | 1                      | 6      | 1,115           | 63,809  | 1,958           | 67,033  |
| 43 - Specialized construction activities                                                                                             | 159              | 1,055  | 16              | 30     | -                      | -      | 199             | 3,152   | 374             | 4,237   |

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 31st March, 2026

| Borrower                                                                                                        | (Million Rupees) |                  |                 |                |                        |               |                 |                   |                  |                   |
|-----------------------------------------------------------------------------------------------------------------|------------------|------------------|-----------------|----------------|------------------------|---------------|-----------------|-------------------|------------------|-------------------|
|                                                                                                                 | Males            |                  | Females         |                | Both Males and Females |               | Others          |                   | Total            |                   |
|                                                                                                                 | No. of Accounts  | Amount           | No. of Accounts | Amount         | No. of Accounts        | Amount        | No. of Accounts | Amount            | No. of Accounts  | Amount            |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 110,876          | 229,842          | 9,641           | 10,330         | 40                     | 650           | 106,473         | 571,102           | 227,030          | 811,924           |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 3,190            | 6,724            | 63              | 821            | -                      | -             | 1,557           | 23,791            | 4,810            | 31,336            |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 44,503           | 140,596          | 3,666           | 5,802          | 29                     | 621           | 26,222          | 262,122           | 74,340           | 409,141           |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 63,183           | 82,522           | 5,972           | 3,707          | 11                     | 29            | 78,094          | 285,189           | 147,860          | 371,448           |
| H. Transportation and storage                                                                                   | 20,348           | 57,793           | 1,623           | 4,695          | 2                      | 6             | 6,949           | 108,032           | 28,922           | 170,526           |
| 49 - Land transport and transport via pipelines                                                                 | 5,536            | 28,265           | 512             | 2,191          | 2                      | 6             | 3,219           | 38,397            | 9,269            | 68,859            |
| 50 - Water transport                                                                                            | 14               | 147              | 1               | 0              | -                      | -             | 133             | 1,689             | 148              | 1,836             |
| 51 - Air transport                                                                                              | 29               | 169              | 1               | 5              | -                      | -             | 142             | 1,904             | 172              | 2,078             |
| 52 - Warehousing and support activities for transportation                                                      | 14,743           | 29,050           | 1,109           | 2,498          | -                      | -             | 2,178           | 55,217            | 18,030           | 86,765            |
| 53 - Courier activities other than national post activities                                                     | 26               | 163              | -               | -              | -                      | -             | 1,277           | 10,825            | 1,303            | 10,997            |
| I. Accommodation and food service activities                                                                    | 12,111           | 4,839            | 64              | 148            | 1                      | 104           | 1,344           | 52,367            | 2,620            | 57,457            |
| 55 - Accommodation                                                                                              | 215              | 1,030            | 15              | 62             | -                      | -             | 342             | 30,301            | 572              | 31,393            |
| 56 - Food and beverage service activities                                                                       | 996              | 3,808            | 49              | 86             | 1                      | 104           | 1,002           | 22,066            | 2,048            | 26,064            |
| J. Information and communication                                                                                | 706              | 4,775            | 26              | 57             | -                      | -             | 3,150           | 558,963           | 3,882            | 563,795           |
| 58 - Publishing activities                                                                                      | 104              | 455              | 2               | 5              | -                      | -             | 598             | 4,709             | 704              | 5,169             |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 110              | 41               | 2               | 1              | -                      | -             | 45              | 3,029             | 157              | 3,071             |
| 60 - Programming and broadcasting activities                                                                    | 7                | 7                | -               | -              | -                      | -             | 32              | 939               | 39               | 945               |
| 61 - Telecommunications                                                                                         | 148              | 2,630            | 5               | 17             | -                      | -             | 1,405           | 521,887           | 1,558            | 524,534           |
| 62 - Computer programming, consultancy and related activities                                                   | 259              | 1,237            | 13              | 27             | -                      | -             | 877             | 20,061            | 1,149            | 21,325            |
| 63 - Information service activities                                                                             | 78               | 405              | 4               | 7              | -                      | -             | 193             | 8,337             | 275              | 8,749             |
| K. Real estate activities                                                                                       | 369              | 2,865            | 8               | 54             | 7                      | 1,387         | 663             | 62,408            | 1,047            | 45,093            |
| L. Professional, scientific and technical activities                                                            | 394              | 2,075            | 21              | 185            | 1                      | 1             | 11,946          | 111,919           | 12,362           | 114,181           |
| 69 - Legal and accounting activities                                                                            | 41               | 164              | -               | -              | -                      | -             | 196             | 6,421             | 237              | 6,586             |
| 70 - Activities of head offices; management consultancy activities                                              | 23               | 606              | 2               | 4              | -                      | -             | 103             | 1,975             | 128              | 2,585             |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 60               | 308              | 3               | 126            | -                      | -             | 559             | 9,882             | 622              | 10,316            |
| 72 - Scientific research and development                                                                        | 15               | 102              | 1               | 0              | -                      | -             | 113             | 1,609             | 129              | 1,772             |
| 73 - Advertising and market research                                                                            | 124              | 352              | 7               | 28             | -                      | -             | 777             | 5,416             | 908              | 5,797             |
| 74 - Other professional, scientific and technical activities                                                    | 64               | 314              | 3               | 10             | 1                      | 1             | 10,162          | 86,359            | 10,230           | 86,684            |
| 75 - Veterinary activities                                                                                      | 67               | 228              | 5               | 17             | -                      | -             | 36              | 197               | 108              | 442               |
| M. Administrative and support service activities                                                                | 4,925            | 10,111           | 263             | 564            | 4                      | 69            | 3,062           | 50,635            | 8,254            | 61,378            |
| 77 - Rental and leasing activities                                                                              | 204              | 811              | 6               | 145            | 1                      | 52            | 569             | 3,953             | 780              | 4,961             |
| 78 - Employment activities                                                                                      | 7                | 62               | 1               | 8              | -                      | -             | 28              | 1,547             | 36               | 1,617             |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 315              | 1,908            | 13              | 228            | -                      | -             | 717             | 12,522            | 1,045            | 14,657            |
| 80 - Security and investigation activities                                                                      | 24               | 1,089            | 1               | 14             | -                      | -             | 560             | 3,071             | 585              | 4,175             |
| 81 - Services to buildings and landscape activities                                                             | 64               | 282              | 1               | 1              | -                      | -             | 51              | 331               | 116              | 615               |
| 82 - Office administrative, office support and other business support activities                                | 4,311            | 5,960            | 241             | 167            | 3                      | 17            | 1,137           | 29,210            | 5,692            | 35,354            |
| N. Education                                                                                                    | 445              | 2,240            | 192             | 413            | -                      | -             | 1,044           | 27,350            | 1,681            | 30,003            |
| O. Human health and social work activities                                                                      | 543              | 3,228            | 73              | 201            | 2                      | 82            | 875             | 12,194            | 1,493            | 15,705            |
| 86 - Human health activities                                                                                    | 538              | 3,219            | 71              | 200            | 2                      | 82            | 859             | 12,100            | 1,470            | 15,600            |
| 87 - Residential care activities                                                                                | 1                | -                | -               | -              | -                      | -             | 4               | 4                 | 5                | 4                 |
| 88 - Social work activities with and without accommodation                                                      | 4                | 9                | 2               | 1              | -                      | -             | 12              | 90                | 18               | 100               |
| P. Arts, entertainment and recreation                                                                           | 88               | 301              | 4               | 2              | -                      | -             | 65              | 3,461             | 157              | 3,765             |
| Q. Other service activities                                                                                     | 73,591           | 45,426           | 7,304           | 3,924          | 24                     | 910           | 8,405           | 59,056            | 89,324           | 109,315           |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                | -                | -               | -              | -                      | -             | 5,886           | 11,162            | 5,886            | 11,162            |
| A. Government Trusts and Non-profit Organizations                                                               | -                | -                | -               | -              | -                      | -             | 54              | 3,312             | 54               | 3,312             |
| B. Private Trusts and Non-profit Organizations                                                                  | -                | -                | -               | -              | -                      | -             | 152             | 7,016             | 152              | 7,016             |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                | -                | -               | -              | -                      | -             | 5,680           | 834               | 5,680            | 834               |
| VI. PERSONAL                                                                                                    | 4,124,594        | 1,277,989        | 773,681         | 145,008        | 2,640                  | 15,177        | 6               | 3                 | 4,900,921        | 1,438,176         |
| A. Bank Employees                                                                                               | 168,987          | 324,558          | 32,425          | 53,206         | 10                     | 112           | -               | -                 | 201,422          | 377,876           |
| 1) For house building                                                                                           | 74,843           | 257,426          | 15,132          | 34,299         | 10                     | 112           | -               | -                 | 89,985           | 291,836           |
| 2) For transport i.e. purchase of car etc.                                                                      | 51,733           | 58,454           | 11,026          | 17,910         | -                      | -             | -               | -                 | 62,759           | 76,364            |
| 3) Other purposes                                                                                               | 42,411           | 8,679            | 6,267           | 997            | -                      | -             | -               | -                 | 48,678           | 9,676             |
| B. Consumer Financing                                                                                           | 3,952,792        | 952,912          | 741,134         | 91,768         | 2,630                  | 15,065        | 6               | 3                 | 4,696,462        | 1,059,747         |
| 1) For house building                                                                                           | 29,071           | 191,333          | 3,985           | 21,353         | 2,461                  | 14,825        | -               | -                 | 35,517           | 227,511           |
| 2) For transport i.e. purchase of car etc                                                                       | 275,805          | 317,677          | 24,089          | 27,098         | 142                    | 216           | -               | -                 | 300,036          | 344,991           |
| 3) Credit cards                                                                                                 | 1,344,613        | 185,828          | 171,724         | 11,735         | -                      | -             | -               | -                 | 1,516,337        | 197,562           |
| 4) Consumers durable                                                                                            | 34,098           | 7,076            | 16,607          | 1,985          | 13                     | 15            | -               | -                 | 50,718           | 9,075             |
| 5) Personal loans                                                                                               | 2,269,205        | 250,999          | 524,729         | 29,597         | 14                     | 9             | 6               | 3                 | 2,793,954        | 280,608           |
| C. Other                                                                                                        | 2,815            | 519              | 122             | 34             | -                      | -             | -               | -                 | 2,937            | 553               |
| VII. OTHER                                                                                                      | 35               | 298              | 5               | 2              | -                      | -             | 11              | 1,067             | 51               | 1,367             |
| <b>Total</b>                                                                                                    | <b>5,583,265</b> | <b>2,344,899</b> | <b>855,577</b>  | <b>194,085</b> | <b>4,432</b>           | <b>24,507</b> | <b>454,773</b>  | <b>11,652,606</b> | <b>6,898,047</b> | <b>14,216,096</b> |

Note(s)

1. Effective March 2025, Easypana Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page six of this publication

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

### 3.3 Advances Classified by Rate of Interest/Return and Securities

## All Banks

(Million Rupees)

| (Million Rupees)            |            |            |                 |                                                  |             |                                  |             |                       |           |                    |            |  |
|-----------------------------|------------|------------|-----------------|--------------------------------------------------|-------------|----------------------------------|-------------|-----------------------|-----------|--------------------|------------|--|
| Rate of Interest/<br>Return | Mar-25     |            | Dec-25          |                                                  | Mar-26 P    |                                  |             |                       |           |                    |            |  |
|                             | Total      | Total      | Precious Metals | Securities, Shares & Other Financial Instruments | Merchandise | Fixed Assets Including Machinery | Real Estate | Financial Obligations | Others    | Unsecured Advances | Total      |  |
|                             |            |            |                 |                                                  |             |                                  |             |                       |           |                    |            |  |
| 00.00                       | 1,120,839  | 1,303,934  | 19,429          | 69,565                                           | 288,520     | 174,429                          | 292,608     | 31,472                | 420,591   | 116,196            | 1,412,810  |  |
| 01.00*                      | 21,687     | 23,461     | -               | 243                                              | 5,492       | 1,957                            | 7,134       | 3,214                 | 10,327    | 65                 | 28,431     |  |
| 02.00*                      | 158,849    | 203,144    | -               | 678                                              | 57,083      | 44,093                           | 22,460      | 5,417                 | 61,694    | 113                | 191,539    |  |
| 03.00*                      | 301,218    | 353,097    | 0               | 293                                              | 76,086      | 71,584                           | 104,864     | 4,331                 | 81,840    | 399                | 339,397    |  |
| 04.00*                      | 173,680    | 246,439    | -               | 6                                                | 57,504      | 54,599                           | 60,722      | 6,050                 | 57,859    | 455                | 237,195    |  |
| 05.00*                      | 389,607    | 710,833    | 68              | 1,552                                            | 313,708     | 99,074                           | 170,317     | 11,074                | 131,452   | 379,852            | 1,107,098  |  |
| 06.00*                      | 148,539    | 134,908    | -               | 471                                              | 40,397      | 31,515                           | 15,183      | 3,008                 | 25,527    | 353                | 116,455    |  |
| 07.00*                      | 241,706    | 400,948    | -               | 155                                              | 47,236      | 46,443                           | 59,246      | 2,271                 | 131,299   | 377                | 287,027    |  |
| 08.00*                      | 224,167    | 514,720    | -               | 335                                              | 89,229      | 30,129                           | 28,347      | 4,390                 | 52,314    | 479                | 205,224    |  |
| 08.25                       | 35,630     | 7,174      | -               | -                                                | 1,175       | 170                              | 2,835       | 1,542                 | 2,445     | 6                  | 8,172      |  |
| 08.50                       | 44,447     | 3,564      | -               | -                                                | 1,891       | 694                              | 379         | 672                   | 4,395     | -                  | 8,031      |  |
| 08.75                       | 28,715     | 362        | -               | -                                                | 630         | 28                               | 262         | 63                    | 1,423     | 0                  | 2,407      |  |
| 09.00                       | 375,783    | 47,816     | -               | 3                                                | 9,619       | 10,693                           | 3,777       | 667                   | 27,374    | 0                  | 52,132     |  |
| 09.25                       | 41,680     | 7,629      | -               | -                                                | 5,112       | 18                               | 355         | 4                     | 235       | 2                  | 5,726      |  |
| 09.50                       | 17,271     | 113,918    | -               | 50                                               | 7,387       | 1,276                            | 3,342       | 3,562                 | 7,844     | 2                  | 23,463     |  |
| 09.75                       | 8,357      | 56,240     | -               | 57,506                                           | 363         | 69,621                           | 164         | 174                   | 294,635   | 2                  | 422,464    |  |
| 10.00                       | 147,033    | 55,143     | -               | 50,000                                           | 56,342      | 14,534                           | 1,025       | 778                   | 6,033     | 15                 | 128,726    |  |
| 10.25                       | 286,525    | 657,608    | -               | 24,445                                           | 16,797      | 40,122                           | 6,342       | 545                   | 81,601    | 1                  | 169,312    |  |
| 10.50                       | 111,601    | 184,575    | -               | -                                                | 130,698     | 157,651                          | 17,167      | 7,485                 | 115,091   | 1,014              | 429,105    |  |
| 10.75                       | 215,899    | 516,777    | -               | 22,529                                           | 212,552     | 217,936                          | 45,323      | 29,775                | 819,774   | 87                 | 1,347,977  |  |
| 11.00                       | 10,392     | 791,237    | -               | 22,779                                           | 125,996     | 131,112                          | 90,045      | 28,721                | 314,262   | 233                | 713,148    |  |
| 11.25                       | 147,364    | 720,118    | -               | 50,694                                           | 125,452     | 114,123                          | 55,213      | 12,187                | 268,084   | 2,311              | 828,064    |  |
| 11.50                       | 227,155    | 808,577    | -               | 3,584                                            | 188,491     | 123,565                          | 52,605      | 15,398                | 280,934   | 536                | 665,113    |  |
| 11.75                       | 207,609    | 992,572    | -               | 11,070                                           | 181,356     | 139,607                          | 84,944      | 8,239                 | 262,668   | 176                | 688,059    |  |
| 12.00                       | 491,085    | 816,723    | -               | 6,783                                            | 160,514     | 77,432                           | 65,954      | 16,094                | 394,626   | 220                | 721,623    |  |
| 12.25                       | 1,362,129  | 482,434    | -               | 2,240                                            | 105,589     | 50,769                           | 88,874      | 9,390                 | 122,532   | 128                | 379,521    |  |
| 12.50                       | 611,305    | 327,615    | 3,657           | 2,694                                            | 86,165      | 49,061                           | 90,157      | 10,953                | 111,450   | 311                | 354,448    |  |
| 12.75                       | 716,388    | 302,928    | -               | 1,215                                            | 54,404      | 54,778                           | 55,038      | 3,552                 | 62,302    | 664                | 231,953    |  |
| 13.00                       | 486,496    | 359,996    | -               | 7,099                                            | 47,890      | 35,610                           | 51,005      | 1,764                 | 68,296    | 3,772              | 215,437    |  |
| 13.25                       | 468,696    | 259,227    | -               | 2,756                                            | 30,125      | 104,598                          | 49,916      | 4,063                 | 83,442    | 69                 | 274,969    |  |
| 13.50                       | 284,903    | 157,553    | -               | 1,995                                            | 9,635       | 31,447                           | 44,027      | 2,676                 | 21,590    | 138                | 111,509    |  |
| 13.75                       | 329,925    | 150,144    | -               | 2,970                                            | 41,508      | 49,332                           | 38,453      | 6,450                 | 34,087    | 229                | 173,029    |  |
| 14.00                       | 237,893    | 373,147    | 15,579          | 1,233                                            | 26,896      | 61,976                           | 29,142      | 3,609                 | 15,378    | 1,024              | 154,837    |  |
| 14.25                       | 216,190    | 116,385    | -               | 5,304                                            | 6,747       | 66,089                           | 30,892      | 1,649                 | 27,469    | 569                | 138,719    |  |
| 14.50                       | 164,813    | 126,236    | 42              | 80                                               | 3,238       | 61,676                           | 22,952      | 1,497                 | 7,547     | 60                 | 97,093     |  |
| 14.75                       | 167,293    | 42,073     | 33              | 3                                                | 5,228       | 29,202                           | 15,597      | 125                   | 6,629     | 44                 | 56,859     |  |
| 15.00                       | 239,088    | 158,885    | 26              | 45                                               | 6,652       | 47,900                           | 8,602       | 397                   | 8,650     | 1,423              | 73,694     |  |
| 15.25                       | 212,172    | 120,913    | -               | 66                                               | 635         | 28,568                           | 16,177      | 89                    | 35,082    | 601                | 81,219     |  |
| 15.50                       | 57,389     | 57,346     | -               | 16                                               | 1,323       | 23,253                           | 13,822      | 343                   | 1,697     | 1,050              | 40,603     |  |
| 15.75                       | 128,559    | 22,410     | 1               | -                                                | 2,344       | 16,475                           | 14,668      | 42                    | 2,731     | 408                | 36,670     |  |
| 16.00                       | 75,254     | 50,922     | 0               | 18                                               | 2,032       | 19,145                           | 6,474       | 99                    | 16,251    | 586                | 44,605     |  |
| 16.25                       | 66,080     | 89,303     | -               | 3                                                | 936         | 31,015                           | 11,985      | 1,278                 | 35,738    | 249                | 81,204     |  |
| 16.50                       | 64,647     | 42,400     | 24              | 9                                                | 9,003       | 16,631                           | 16,738      | 201                   | 4,015     | 941                | 47,563     |  |
| 16.75                       | 36,042     | 28,842     | -               | 62                                               | 2,471       | 8,536                            | 5,464       | 41                    | 44,106    | 364                | 61,045     |  |
| 17.00                       | 628,989    | 459,796    | 67,492          | 2,312                                            | 2,092       | 12,335                           | 105,018     | 52                    | 171,783   | 1,444              | 362,529    |  |
| 17.25                       | 39,848     | 36,303     | -               | 1,423                                            | 6,942       | 12,398                           | 9,508       | 2                     | 6,539     | 59                 | 36,870     |  |
| 17.50                       | 161,769    | 66,046     | 9               | 101                                              | 13,879      | 20,180                           | 8,403       | 241                   | 8,240     | 215                | 51,268     |  |
| 17.75                       | 26,013     | 12,187     | 12              | 0                                                | 4,604       | 2,179                            | 2,557       | 2                     | 6,905     | 51                 | 16,310     |  |
| 18.00                       | 102,998    | 42,484     | 18              | -                                                | 18,102      | 4,431                            | 4,106       | 31                    | 2,476     | 1,042              | 30,207     |  |
| 18.25                       | 81,351     | 21,617     | -               | 40                                               | 2,777       | 5,795                            | 3,293       | 10                    | 6,727     | 47                 | 18,690     |  |
| 18.50                       | 27,914     | 14,584     | 5               | -                                                | 6,948       | 2,876                            | 36,015      | 6                     | 297       | 65                 | 46,212     |  |
| 18.75                       | 23,962     | 5,017      | -               | 5                                                | 418         | 3,404                            | 16,161      | 3                     | 3,385     | 57                 | 23,433     |  |
| 19.00                       | 36,546     | 83,403     | 230             | -                                                | 630         | 6,131                            | 33,491      | 55                    | 4,328     | 397                | 45,263     |  |
| 19.25                       | 15,378     | 49,690     | -               | 0                                                | 104         | 1,516                            | 30,772      | -                     | 653       | 248                | 33,294     |  |
| 19.50                       | 16,130     | 4,064      | -               | -                                                | 27          | 1,527                            | 1,124       | -                     | 55        | 19                 | 2,751      |  |
| 19.75                       | 38,092     | 2,770      | 4               | -                                                | 102         | 1,444                            | 928         | 5                     | 414       | 13                 | 2,909      |  |
| 20.00                       | 37,590     | 80,673     | 247             | -                                                | 11,886      | 5,094                            | 4,727       | 1,314                 | 49,479    | 33,828             | 106,575    |  |
| 20.25                       | 31,960     | 27,644     | -               | -                                                | 77          | 533                              | 1,118       | -                     | 237       | 9                  | 1,974      |  |
| 20.50                       | 13,250     | 3,149      | 1,756           | -                                                | 47          | 2,429                            | 1,155       | 200                   | 58        | 166                | 5,812      |  |
| 20.75                       | 37,841     | 2,392      | 321             | -                                                | 2           | 1,559                            | 518         | -                     | 70        | 63                 | 2,532      |  |
| 21.00                       | 22,421     | 25,317     | 1,195           | -                                                | 38,040      | 2,277                            | 1,498       | 1                     | 3,811     | 2,033              | 48,855     |  |
| 21.25                       | 14,975     | 2,373      | 16              | -                                                | 1           | 385                              | 129         | 1                     | 411       | 81                 | 1,024      |  |
| 21.50                       | 24,407     | 3,814      | 235             | -                                                | -           | 1,557                            | 252         | 2                     | 50        | 73                 | 2,168      |  |
| 21.75                       | 29,973     | 2,345      | 394             | -                                                | 5,438       | 685                              | 205         | 2                     | 12        | 9                  | 6,745      |  |
| 22.00                       | 28,506     | 24,614     | 1,219           | 1                                                | 3,846       | 1,907                            | 5,335       | 4                     | 93        | 7,025              | 19,429     |  |
| 22.25                       | 9,183      | 3,137      | 35              | -                                                | 64          | 617                              | 264         | 0                     | 0         | 40                 | 1,021      |  |
| 22.50                       | 22,235     | 2,469      | 5,586           | -                                                | -           | 950                              | 179         | -                     | 2         | 548                | 7,265      |  |
| 22.75                       | 9,206      | 1,237      | 64              | -                                                | 1           | 433                              | 169         | -                     | 55        | 107                | 828        |  |
| 23.00                       | 21,450     | 3,131      | 49              | -                                                | 7           | 1,425                            | 377         | 50                    | 27        | 862                | 2,798      |  |
| 23.25                       | 26,376     | 1,674      | -               | -                                                | 1,049       | 669                              | 343         | -                     | 36        | 106                | 2,204      |  |
| 23.50                       | 143,354    | 256,771    | 1,521           | 437                                              | 7,436       | 4,923                            | 926         | 7                     | 210,913   | 127                | 226,289    |  |
| 23.75                       | 6,853      | 1,022      | 33              | -                                                | -           | 333                              | 372         | 38                    | 3         | 85                 | 864        |  |
| 24.00                       | 17,463     | 6,645      | 198             | 82                                               | 7,274       | 17,833                           | 19,211      | 370                   | 64,028    | 4,827              | 113,824    |  |
| 24.25                       | 7,277      | 3,184      | 4               | -                                                | 1,482       | 211                              | 850         | 68                    | 11        | 277                | 2,902      |  |
| 24.50                       | 4,679      | 2,074      | 24              | -                                                | 657         | 161                              | 447         | 44                    | 244       | 158                | 1,736      |  |
| 24.75                       | 4,578      | 945        | 53              | -                                                | -           | 344                              | 229         | 44                    | 25        | 29                 | 725        |  |
| 25.00 & above               | 301,741    | 343,648    | 19,199          | 256                                              | 9,490       | 13,841                           | 12,208      | 609                   | 84,744    | 256,771            | 397,119    |  |
| Total                       | 13,116,407 | 14,536,493 | 138,779         | 355,206                                          | 2,785,870   | 2,569,948                        | 2,102,483   | 248,510               | 5,188,894 | 826,406            | 14,216,096 |  |
| Weighted Average            | 11.89      | 10.96      | 17.35           | 8.73                                             | 9.21        | 10.74                            | 10.01       | 9.13                  | 11.21     | 16.75              | 10.84      |  |

\*01,00 stands for 00,25 to 01,24

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\*08.00 stands for 07.25 to 08.24

### 3.3.1 Advances Classified by Rate of Interest/Return and Securities

### Public Sector Banks

(Million Rupees)

| Rate of Interest/Return | Mar-25    |           | Dec-25          |                            | Mar-26 P            |             |              |        |             |                       |           |                    | (Amount in Lakhs) |  |
|-------------------------|-----------|-----------|-----------------|----------------------------|---------------------|-------------|--------------|--------|-------------|-----------------------|-----------|--------------------|-------------------|--|
|                         | Total     | Total     | Precious Metals | Securities, Shares & Other |                     | Merchandise | Fixed Assets |        | Real Estate | Financial Obligations | Others    | Unsecured Advances | Total             |  |
|                         |           |           |                 | Financial Instruments      | Including Machinery |             |              |        |             |                       |           |                    |                   |  |
| 00.00                   | 412,014   | 603,722   | 18,581          | 1,114                      | 120,312             | 68,115      | 102,259      | 820    | 86,806      | 109,192               | 507,199   |                    |                   |  |
| 01.00*                  | 6,201     | 4,211     | -               | -                          | 100                 | -           | -            | 378    | 2,827       | -                     | 3,305     |                    |                   |  |
| 02.00*                  | 7,415     | 6,146     | -               | -                          | 215                 | 4,546       | 334          | 380    | 2           | -                     | 5,476     |                    |                   |  |
| 03.00*                  | 20,095    | 56,700    | -               | -                          | 3,679               | 10,534      | 22,147       | 459    | 23,273      | -                     | 60,092    |                    |                   |  |
| 04.00*                  | 10,184    | 12,586    | -               | -                          | 2,735               | 4,683       | 2,505        | 5      | 2,844       | 14                    | 12,786    |                    |                   |  |
| 05.00*                  | 66,511    | 54,044    | -               | 801                        | 62,770              | 12,731      | 24,864       | 1,518  | 12,338      | 2,051                 | 117,073   |                    |                   |  |
| 06.00*                  | 7,142     | 10,272    | -               | 0                          | 3,696               | 1,552       | 711          | 936    | 1,788       | 5                     | 8,688     |                    |                   |  |
| 07.00*                  | 32,839    | 41,673    | -               | -                          | 2,077               | 30,443      | 9,476        | 120    | 1,656       | 10                    | 43,782    |                    |                   |  |
| 08.00*                  | 5,402     | 48,667    | -               | -                          | 2,981               | 3,309       | 1,368        | 649    | 1,744       | -                     | 10,051    |                    |                   |  |
| 08.25                   | 6,295     | 78        | -               | -                          | 52                  | 22          | -            | 10     | -           | -                     | 84        |                    |                   |  |
| 08.50                   | 394       | 572       | -               | -                          | -                   | 219         | -            | -      | 314         | -                     | 533       |                    |                   |  |
| 08.75                   | 385       | 90        | -               | -                          | -                   | -           | -            | 9      | -           | -                     | 9         |                    |                   |  |
| 09.00                   | 40,559    | 13,656    | -               | -                          | 90                  | 5,665       | 13           | 330    | 7,230       | -                     | 13,328    |                    |                   |  |
| 09.25                   | 871       | -         | -               | -                          | -                   | -           | -            | -      | -           | -                     | -         |                    |                   |  |
| 09.50                   | 226       | 162       | -               | -                          | -                   | -           | 1            | 46     | 5           | -                     | 51        |                    |                   |  |
| 09.75                   | 3         | 179       | -               | -                          | -                   | -           | -            | 150    | 36,140      | -                     | 36,290    |                    |                   |  |
| 10.00                   | 6,793     | 360       | -               | -                          | 279                 | 10          | 4            | 110    | 108         | -                     | 511       |                    |                   |  |
| 10.25                   | -         | 27,231    | -               | -                          | 123                 | 427         | -            | -      | -           | -                     | 550       |                    |                   |  |
| 10.50                   | 8         | 2,900     | -               | -                          | 1,385               | 3,108       | -            | 23     | 12,995      | -                     | 17,511    |                    |                   |  |
| 10.75                   | 7,630     | 30,759    | -               | -                          | 7,724               | 23,669      | 157          | 371    | 99,756      | -                     | 131,677   |                    |                   |  |
| 11.00                   | 324       | 64,889    | -               | 6,442                      | 11,295              | 5,060       | 4,745        | 7,351  | 3,224       | -                     | 38,117    |                    |                   |  |
| 11.25                   | -         | 92,719    | -               | 35,456                     | 13,509              | 7,242       | 3,474        | 90     | 13,160      | -                     | 72,931    |                    |                   |  |
| 11.50                   | 119,668   | 164,026   | -               | -                          | 15,057              | 5,940       | 1,499        | -      | 69,001      | -                     | 91,497    |                    |                   |  |
| 11.75                   | 2,801     | 71,980    | -               | 667                        | 17,256              | 10,479      | 3,072        | 819    | 14,206      | -                     | 46,500    |                    |                   |  |
| 12.00                   | 71,554    | 161,949   | -               | 3,199                      | 50,399              | 4,746       | 16,885       | 3,972  | 144,301     | -                     | 223,502   |                    |                   |  |
| 12.25                   | 155,255   | 31,334    | -               | -                          | 9,391               | 3,932       | 2,707        | 2,449  | 10,070      | -                     | 28,549    |                    |                   |  |
| 12.50                   | 56,460    | 56,872    | 3,657           | 12                         | 19,939              | 9,880       | 17,304       | 123    | 20,020      | -                     | 70,937    |                    |                   |  |
| 12.75                   | 80,294    | 23,987    | -               | 178                        | 6,086               | 8,339       | 4,996        | 41     | 2,791       | -                     | 22,431    |                    |                   |  |
| 13.00                   | 33,340    | 24,517    | -               | 2,982                      | 7,258               | 5,735       | 4,129        | 9      | 4,153       | -                     | 24,267    |                    |                   |  |
| 13.25                   | 93,088    | 87,281    | -               | 2,307                      | 5,405               | 62,028      | 7,051        | 12     | 8,523       | -                     | 85,326    |                    |                   |  |
| 13.50                   | 23,026    | 13,668    | -               | -                          | 1,427               | 1,370       | 11,615       | 11     | 1,023       | -                     | 15,446    |                    |                   |  |
| 13.75                   | 26,541    | 13,129    | -               | -                          | 1,870               | 4,327       | 5,020        | 1,406  | 3,363       | -                     | 15,095    |                    |                   |  |
| 14.00                   | 16,603    | 34,698    | 15,579          | 95                         | 139                 | 5,718       | 15,935       | 30     | 129         | -                     | 37,624    |                    |                   |  |
| 14.25                   | 18,657    | 15,400    | -               | 4                          | 718                 | 1,685       | 11,952       | 36     | 1,499       | -                     | 15,894    |                    |                   |  |
| 14.50                   | 19,191    | 10,203    | -               | -                          | 766                 | 1,687       | 1,037        | 2      | 564         | -                     | 4,055     |                    |                   |  |
| 14.75                   | 25,853    | 5,946     | -               | -                          | 4,096               | 4,036       | 3,092        | 47     | 577         | -                     | 11,849    |                    |                   |  |
| 15.00                   | 8,619     | 8,784     | -               | -                          | 2                   | 3,879       | 431          | 3      | 681         | -                     | 4,995     |                    |                   |  |
| 15.25                   | 35,341    | 28,237    | -               | -                          | 91                  | 3,505       | 734          | 8      | 25,100      | 81                    | 29,519    |                    |                   |  |
| 15.50                   | 2,814     | 4,251     | -               | -                          | 144                 | 2,741       | 934          | 3      | 680         | 816                   | 5,318     |                    |                   |  |
| 15.75                   | 24,681    | 6,644     | -               | -                          | 327                 | 4,238       | 7,581        | 20     | 329         | 369                   | 12,863    |                    |                   |  |
| 16.00                   | 29,520    | 18,879    | -               | -                          | 1,762               | 7,429       | 3,463        | -      | 15,816      | 240                   | 28,710    |                    |                   |  |
| 16.25                   | 11,037    | 15,940    | -               | 2                          | 75                  | 11,399      | 2,442        | 6      | 172         | 154                   | 14,251    |                    |                   |  |
| 16.50                   | 30,626    | 22,358    | -               | -                          | 8,207               | 9,277       | 5,466        | -      | 1,064       | 855                   | 24,868    |                    |                   |  |
| 16.75                   | 3,940     | 1,830     | -               | -                          | 196                 | 2,537       | 877          | -      | 1,070       | 92                    | 4,772     |                    |                   |  |
| 17.00                   | 505,771   | 389,834   | 67,479          | 2,312                      | 1,745               | 8,368       | 100,215      | -      | 170,321     | 167                   | 350,507   |                    |                   |  |
| 17.25                   | 21,927    | 22,428    | -               | 1,423                      | 5,264               | 7,222       | 7,574        | -      | 53          | -                     | 21,536    |                    |                   |  |
| 17.50                   | 128,575   | 48,114    | -               | 101                        | 13,707              | 15,981      | 7,502        | 234    | 6,757       | 2                     | 44,285    |                    |                   |  |
| 17.75                   | 7,347     | 6,861     | -               | -                          | 3,859               | 38          | 1,605        | -      | 1,032       | 15                    | 6,548     |                    |                   |  |
| 18.00                   | 71,175    | 26,655    | -               | -                          | 16,837              | 2,652       | 3,640        | -      | 23          | 90                    | 23,241    |                    |                   |  |
| 18.25                   | 17,523    | 9,617     | -               | 40                         | 860                 | 3,078       | 463          | -      | 4,916       | 31                    | 9,388     |                    |                   |  |
| 18.50                   | 14,285    | 9,920     | -               | -                          | 6,799               | 1,170       | 34,608       | -      | 23          | 37                    | 42,636    |                    |                   |  |
| 18.75                   | 286       | 234       | -               | -                          | 0                   | 5           | 15,362       | -      | 7           | 43                    | 15,418    |                    |                   |  |
| 19.00                   | 7,116     | 65,346    | -               | -                          | 533                 | 76          | 30,904       | -      | 1,131       | 59                    | 32,702    |                    |                   |  |
| 19.25                   | 1,526     | 46,778    | -               | -                          | -                   | 3           | 29,912       | -      | 45          | 235                   | 30,195    |                    |                   |  |
| 19.50                   | 2,849     | 61        | -               | -                          | -                   | 5           | 3            | -      | 0           | 6                     | 14        |                    |                   |  |
| 19.75                   | 27,892    | 133       | -               | -                          | 53                  | 1           | 4            | -      | 0           | 1                     | 59        |                    |                   |  |
| 20.00                   | 2,975     | 5,306     | -               | -                          | 963                 | 1,164       | 2,904        | 141    | 62          | -                     | 5,234     |                    |                   |  |
| 20.25                   | 14,576    | 594       | -               | -                          | -                   | 45          | 129          | -      | -           | -                     | 174       |                    |                   |  |
| 20.50                   | 1,240     | 49        | -               | -                          | 42                  | 0           | 3            | -      | 25          | 9                     | 80        |                    |                   |  |
| 20.75                   | 23,598    | 208       | -               | -                          | 1                   | 1           | 208          | -      | 58          | 22                    | 290       |                    |                   |  |
| 21.00                   | 13,869    | 21,919    | -               | -                          | 38,039              | 376         | 1,446        | 0      | 3,182       | 1,407                 | 44,450    |                    |                   |  |
| 21.25                   | 995       | 1,268     | -               | -                          | -                   | 1           | -            | -      | 407         | -                     | 408       |                    |                   |  |
| 21.50                   | 14,357    | 453       | -               | -                          | -                   | -           | 28           | -      | 9           | 2                     | 38        |                    |                   |  |
| 21.75                   | 458       | 159       | -               | -                          | -                   | -           | -            | -      | 8           | 0                     | 8         |                    |                   |  |
| 22.00                   | 14,154    | 16,622    | -               | -                          | 3,845               | 47          | 5,308        | -      | 29          | 5,254                 | 14,484    |                    |                   |  |
| 22.25                   | 1,338     | 321       | -               | -                          | -                   | 1           | 2            | -      | -           | 3                     | -         |                    |                   |  |
| 22.50                   | 7,523     | 653       | -               | -                          | -                   | 1           | -            | -      | -           | -                     | 1         |                    |                   |  |
| 22.75                   | 107       | 1         | -               | -                          | 1                   | -           | 0            | -      | -           | -                     | 1         |                    |                   |  |
| 23.00                   | 607       | 38        | -               | -                          | -                   | 1           | -            | -      | 19          | 8                     | 28        |                    |                   |  |
| 23.25                   | 11,026    | 1         | -               | -                          | 1                   | -           | 0            | -      | -           | 4                     | 5         |                    |                   |  |
| 23.50                   | 132,343   | 255,034   | 1,484           | 437                        | 7,176               | 4,330       | 574          | 7      | 210,906     | 4                     | 224,917   |                    |                   |  |
| 23.75                   | 922       | 9         | -               | -                          | -                   | -           | 0            | -      | -           | 4                     | 4         |                    |                   |  |
| 24.00                   | 373       | 341       | -               | -                          | 7                   | -           | 9            | -      | 371         | 0                     | 387       |                    |                   |  |
| 24.25                   | 1,007     | 2         | -               | -                          | -                   | -           | 1            | -      | 0           | 1                     | 2         |                    |                   |  |
| 24.50                   | 978       | 14        | -               | -                          | -                   | -           | 0            | -      | 1           | 1                     | 3         |                    |                   |  |
| 24.75                   | 91        | 3         | -               | -                          | -                   | -           | 1            | -      | -           | 1                     | 3         |                    |                   |  |
| 25.00 & above           | 25,380    | 25,801    | -               | -                          | 785                 | 37          | 41           | 40     | 5,993       | 20,711                | 27,606    |                    |                   |  |
| Total                   | 2,594,388 | 2,848,307 | 106,780         | 57,573                     | 484,148             | 400,744     | 542,729      | 23,174 | 1,036,716   | 141,992               | 2,793,857 |                    |                   |  |
| Weighted Average        | 12.86     | 11.65     | 13.54           | 11.63                      | 9.56                | 10.14       | 11.99        | 10.03  | 13.90       | 6.85                  | 11.79     |                    |                   |  |

\*01.00 stands for 00.25 to 01.24

• • • • •

\*08.00 stands for 07.25 to 08.24

### Domestic Private Banks

## (Million Rupees)

\*01.00 stands for 00.25 to 01.24  
: : : : : : : : : : : : : :  
\*08.00 stands for 07.25 to 08.24

### 3.3.3 Advances Classified by Rate of Interest/Return and Securities

### Foreign Banks

(Million Rupees)

| (Million Rupees)        |         |  |         |                 |                                                  |             |                                  |             |                       |        |                    |         |
|-------------------------|---------|--|---------|-----------------|--------------------------------------------------|-------------|----------------------------------|-------------|-----------------------|--------|--------------------|---------|
|                         | Mar-25  |  | Dec-25  |                 | Mar-26 P                                         |             |                                  |             |                       |        |                    |         |
| Rate of Interest/Return | Total   |  | Total   | Precious Metals | Securities, Shares & Other Financial Instruments | Merchandise | Fixed Assets Including Machinery | Real Estate | Financial Obligations | Others | Unsecured Advances | Total   |
| 00.00                   | 409     |  | 381     | -               | -                                                | 324         | 65                               | -           | -                     | -      | -                  | 388     |
| 01.00*                  | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 02.00*                  | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 03.00*                  | 257     |  | 238     | -               | -                                                | -           | 61                               | 176         | -                     | -      | -                  | 237     |
| 04.00*                  | 29      |  | 29      | -               | -                                                | -           | 0                                | 14          | -                     | 13     | -                  | 27      |
| 05.00*                  | 27      |  | 372,761 | -               | -                                                | -           | 0                                | 9           | -                     | -      | 375,597            | 375,606 |
| 06.00*                  | 16      |  | 15      | -               | -                                                | -           | -                                | 15          | -                     | -      | -                  | 15      |
| 07.00*                  | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 08.00*                  | 84,049  |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 08.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 08.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 08.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 09.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 09.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 09.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 09.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 10.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 10.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 10.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | 445    | -                  | 445     |
| 10.75                   | -       |  | 1,000   | -               | -                                                | -           | -                                | -           | -                     | 6,369  | -                  | 6,369   |
| 11.00                   | -       |  | 188     | -               | -                                                | -           | 2,775                            | -           | 51                    | 2,724  | -                  | 2,775   |
| 11.25                   | 3,506   |  | 494     | -               | -                                                | 486         | -                                | -           | -                     | 5,523  | -                  | 6,008   |
| 11.50                   | -       |  | 6,831   | -               | -                                                | -           | -                                | 896         | -                     | 6,424  | -                  | 7,320   |
| 11.75                   | 2       |  | 4,451   | -               | -                                                | 103         | 828                              | -           | -                     | 19,145 | -                  | 20,075  |
| 12.00                   | 1,503   |  | 3,520   | -               | -                                                | -           | -                                | -           | -                     | 585    | -                  | 585     |
| 12.25                   | 6,320   |  | 19,165  | -               | -                                                | -           | -                                | -           | -                     | 3,492  | -                  | 3,492   |
| 12.50                   | 2,535   |  | 31      | -               | -                                                | -           | -                                | 136         | -                     | 1,294  | -                  | 1,430   |
| 12.75                   | 6,410   |  | 8,907   | -               | -                                                | -           | -                                | -           | -                     | 423    | -                  | 423     |
| 13.00                   | 14,221  |  | 2,247   | -               | -                                                | -           | -                                | -           | -                     | 16     | -                  | 16      |
| 13.25                   | 1,033   |  | 369     | -               | -                                                | -           | 954                              | -           | -                     | 379    | -                  | 379     |
| 13.50                   | -       |  | 204     | -               | -                                                | -           | -                                | -           | -                     | 32     | -                  | 32      |
| 13.75                   | 7,207   |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 14.00                   | 3,216   |  | 3,500   | -               | -                                                | -           | -                                | -           | -                     | 1,000  | -                  | 1,000   |
| 14.25                   | 3,535   |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 14.50                   | 50      |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 14.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 15.00                   | 400     |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 15.25                   | 557     |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 15.50                   | 2,559   |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 15.75                   | 264     |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 16.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 16.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 16.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 16.75                   | 5       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 17.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 17.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 17.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 17.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 18.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 18.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 18.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 18.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 19.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 19.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 19.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 19.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 20.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 20.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 20.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 20.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 21.00                   | 9.49    |  | 5.43    | -               | -                                                | 7.31        | 10.39                            | 10.20       | 11.00                 | 11.60  | 4.50               | 5.33    |
| 21.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 21.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 21.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 22.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 22.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 22.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 22.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 23.00                   | 1       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 23.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 23.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 23.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 24.00                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 24.25                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 24.50                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 24.75                   | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| 25.00 & above           | -       |  | -       | -               | -                                                | -           | -                                | -           | -                     | -      | -                  | -       |
| Total                   | 138,111 |  | 424,331 | -               | -                                                | 912         | 954                              | 1,246       | 51                    | 47,862 | 375,597            | 426,622 |
| Weighted Average        | 9.49    |  | 5.43    | -               | -                                                | 7.31        | 10.39                            | 10.20       | 11.00                 | 11.60  | 4.50               | 5.33    |

\*01.00 stands for 00.25 to 01.24

[illegible]

\*08.00 stands for 07.25 to 08.24



### 3.4 Advances Classified by Rate of Interest/Return and Borrowers

## All Banks

(Million Rupees)

| (million rupees)        |                       |            |               |            |                                         |         |                           |                                          |           |        |            |            |
|-------------------------|-----------------------|------------|---------------|------------|-----------------------------------------|---------|---------------------------|------------------------------------------|-----------|--------|------------|------------|
| Rate of Interest/Return | Mar-25                | Dec-25     | Mar-26 P      |            |                                         |         |                           |                                          |           |        |            |            |
|                         | Domestic Constituents |            |               |            |                                         |         |                           |                                          |           |        |            |            |
|                         | Total                 | Total      | Non-Residents | Government | Non-financial Public Sector Enterprises | NBFIs   | Private Sector (Business) | Trust Funds and Non-profit Organizations | Personal  | Others | Sub Total  | Total      |
| 00.00                   | 1,120,839             | 1,303,934  | -             | 13,555     | 187,303                                 | 10,285  | 1,112,861                 | 62                                       | 87,957    | 787    | 1,412,810  | 1,412,810  |
| 01.00*                  | 21,687                | 23,461     | -             | 8,097      | 488                                     | 592     | 16,560                    | 101                                      | 2,593     | -      | 28,431     | 28,431     |
| 02.00*                  | 158,849               | 203,144    | -             | -          | -                                       | 3,254   | 177,059                   | 83                                       | 11,142    | -      | 191,539    | 191,539    |
| 03.00*                  | 301,218               | 353,097    | -             | -          | -                                       | -       | 264,044                   | 409                                      | 74,939    | 4      | 339,397    | 339,397    |
| 04.00*                  | 173,680               | 246,439    | -             | 69         | 5                                       | 1       | 168,738                   | 11                                       | 68,370    | 1      | 237,195    | 237,195    |
| 05.00*                  | 389,607               | 710,833    | -             | 409,327    | 103                                     | -       | 566,547                   | 554                                      | 130,555   | 12     | 1,107,098  | 1,107,098  |
| 06.00*                  | 148,539               | 134,908    | -             | 53         | 4,776                                   | -       | 98,010                    | 16                                       | 13,599    | -      | 116,455    | 116,455    |
| 07.00*                  | 241,706               | 400,948    | -             | 181        | 99,623                                  | 399     | 155,088                   | -                                        | 31,736    | -      | 287,027    | 287,027    |
| 08.00*                  | 224,167               | 514,720    | -             | -          | -                                       | 750     | 197,176                   | 30                                       | 7,268     | -      | 205,224    | 205,224    |
| 08.25                   | 35,630                | 7,174      | -             | -          | -                                       | -       | 6,200                     | -                                        | 1,972     | -      | 8,172      | 8,172      |
| 08.50                   | 44,447                | 3,564      | -             | -          | -                                       | -       | 8,022                     | -                                        | 9         | -      | 8,031      | 8,031      |
| 08.75                   | 28,715                | 362        | -             | -          | -                                       | -       | 2,034                     | 299                                      | 73        | -      | 2,407      | 2,407      |
| 09.00                   | 375,783               | 47,816     | -             | 45         | -                                       | -       | 51,800                    | -                                        | 286       | -      | 52,132     | 52,132     |
| 09.25                   | 41,680                | 7,629      | -             | -          | -                                       | -       | 5,677                     | -                                        | 49        | -      | 5,726      | 5,726      |
| 09.50                   | 17,271                | 113,918    | -             | 22         | 2,074                                   | -       | 21,095                    | -                                        | 273       | -      | 23,463     | 23,463     |
| 09.75                   | 8,357                 | 56,240     | -             | -          | 382,030                                 | -       | 40,158                    | -                                        | 276       | -      | 422,464    | 422,464    |
| 10.00                   | 147,033               | 55,143     | -             | 205        | 50,000                                  | 50,007  | 15,246                    | -                                        | 13,268    | -      | 128,726    | 128,726    |
| 10.25                   | 286,525               | 657,608    | -             | 3,000      | 128,190                                 | -       | 38,012                    | 39                                       | 71        | -      | 169,312    | 169,312    |
| 10.50                   | 111,601               | 184,575    | -             | -          | 124,420                                 | 53,900  | 250,516                   | -                                        | 270       | -      | 429,105    | 429,105    |
| 10.75                   | 215,899               | 516,777    | -             | 200,505    | 523,365                                 | 74,356  | 548,189                   | 229                                      | 1,333     | -      | 1,347,977  | 1,347,977  |
| 11.00                   | 10,392                | 791,237    | -             | 19,362     | 218,186                                 | 26,515  | 445,406                   | 1,784                                    | 1,896     | -      | 713,148    | 713,148    |
| 11.25                   | 147,364               | 720,118    | -             | 38         | 102,773                                 | 36,486  | 482,185                   | 3,019                                    | 3,564     | -      | 628,064    | 628,064    |
| 11.50                   | 227,155               | 808,577    | -             | 507        | 121,871                                 | 31,051  | 507,836                   | 1,600                                    | 2,249     | -      | 665,113    | 665,113    |
| 11.75                   | 207,609               | 992,572    | -             | 7,587      | 32,765                                  | 11,164  | 633,186                   | 365                                      | 2,991     | -      | 688,059    | 688,059    |
| 12.00                   | 491,085               | 816,723    | -             | 4,600      | 265,931                                 | 14,588  | 424,430                   | 800                                      | 11,272    | -      | 721,623    | 721,623    |
| 12.25                   | 1,362,129             | 482,434    | -             | 601        | 24,094                                  | 9,862   | 334,624                   | 502                                      | 9,839     | -      | 379,521    | 379,521    |
| 12.50                   | 611,305               | 327,615    | -             | 18,008     | 10,258                                  | 18,843  | 295,032                   | 440                                      | 11,868    | -      | 354,448    | 354,448    |
| 12.75                   | 176,388               | 302,928    | -             | 831        | 2,799                                   | 4,466   | 216,835                   | 6                                        | 6,989     | 25     | 231,953    | 231,953    |
| 13.00                   | 486,496               | 359,996    | -             | 3,531      | 73                                      | 6,361   | 186,869                   | 224                                      | 18,379    | -      | 215,437    | 215,437    |
| 13.25                   | 488,696               | 259,227    | -             | -          | 120,016                                 | 3,377   | 138,654                   | 7                                        | 12,710    | 205    | 274,969    | 274,969    |
| 13.50                   | 284,903               | 157,553    | -             | 36         | 14                                      | 2,757   | 89,086                    | 29                                       | 19,570    | 17     | 111,509    | 111,509    |
| 13.75                   | 329,925               | 150,144    | -             | 7          | 10,354                                  | 1,881   | 133,693                   | -                                        | 27,089    | 4      | 173,029    | 173,029    |
| 14.00                   | 237,893               | 373,147    | -             | 2          | -                                       | 2,427   | 118,903                   | 0                                        | 33,505    | -      | 154,837    | 154,837    |
| 14.25                   | 216,190               | 116,385    | -             | -          | 4                                       | 175     | 97,558                    | 2                                        | 40,974    | 6      | 138,719    | 138,719    |
| 14.50                   | 164,813               | 126,236    | -             | -          | -                                       | 36      | 46,964                    | 17                                       | 50,056    | 21     | 97,093     | 97,093     |
| 14.75                   | 167,293               | 42,073     | -             | 1,059      | -                                       | 3       | 32,145                    | -                                        | 23,652    | -      | 56,859     | 56,859     |
| 15.00                   | 239,088               | 158,885    | -             | -          | 645                                     | 233     | 34,659                    | -                                        | 38,157    | -      | 73,694     | 73,694     |
| 15.25                   | 212,172               | 120,913    | -             | -          | 25,000                                  | -       | 28,069                    | 25                                       | 28,125    | -      | 81,219     | 81,219     |
| 15.50                   | 57,389                | 57,346     | -             | -          | -                                       | -       | 20,704                    | 2                                        | 19,897    | -      | 40,603     | 40,603     |
| 15.75                   | 128,559               | 22,410     | -             | -          | -                                       | 24      | 24,180                    | -                                        | 12,467    | -      | 36,670     | 36,670     |
| 16.00                   | 75,254                | 50,922     | -             | -          | 14,420                                  | 19      | 20,204                    | 15                                       | 9,948     | -      | 44,605     | 44,605     |
| 16.25                   | 66,080                | 89,303     | -             | 22         | 28,134                                  | 2       | 39,437                    | 27                                       | 13,577    | 4      | 81,204     | 81,204     |
| 16.50                   | 64,647                | 42,400     | -             | -          | 5,075                                   | 1,003   | 34,065                    | -                                        | 7,420     | -      | 47,563     | 47,563     |
| 16.75                   | 36,042                | 28,842     | -             | -          | 1,008                                   | -       | 55,061                    | -                                        | 4,975     | -      | 61,045     | 61,045     |
| 17.00                   | 628,989               | 459,796    | -             | -          | 95,406                                  | 5,683   | 203,146                   | -                                        | 58,013    | 281    | 362,529    | 362,529    |
| 17.25                   | 39,848                | 36,303     | -             | -          | -                                       | -       | 30,243                    | -                                        | 6,627     | -      | 36,870     | 36,870     |
| 17.50                   | 161,769               | 66,046     | -             | -          | 6,133                                   | 20      | 40,479                    | -                                        | 4,637     | -      | 51,268     | 51,268     |
| 17.75                   | 26,013                | 12,187     | -             | -          | -                                       | -       | 14,985                    | -                                        | 1,326     | -      | 16,310     | 16,310     |
| 18.00                   | 102,998               | 42,484     | -             | -          | -                                       | -       | 27,328                    | -                                        | 2,879     | -      | 30,207     | 30,207     |
| 18.25                   | 81,351                | 21,617     | -             | -          | -                                       | -       | 16,877                    | -                                        | 1,813     | -      | 18,690     | 18,690     |
| 18.50                   | 27,914                | 14,584     | -             | -          | -                                       | 6       | 43,290                    | -                                        | 2,915     | -      | 46,212     | 46,212     |
| 18.75                   | 23,962                | 5,017      | -             | -          | -                                       | 2       | 19,607                    | -                                        | 3,824     | -      | 23,433     | 23,433     |
| 19.00                   | 36,546                | 83,403     | -             | -          | -                                       | 0       | 38,717                    | -                                        | 6,546     | -      | 45,263     | 45,263     |
| 19.25                   | 15,378                | 49,690     | -             | -          | -                                       | -       | 31,139                    | -                                        | 2,155     | -      | 33,294     | 33,294     |
| 19.50                   | 16,130                | 4,064      | -             | -          | -                                       | 3       | 300                       | -                                        | 2,448     | -      | 2,751      | 2,751      |
| 19.75                   | 38,092                | 2,770      | -             | -          | -                                       | 4       | 1,353                     | -                                        | 1,553     | -      | 2,909      | 2,909      |
| 20.00                   | 37,590                | 80,673     | -             | -          | 629                                     | 10      | 69,280                    | -                                        | 36,657    | -      | 106,575    | 106,575    |
| 20.25                   | 31,960                | 27,644     | -             | -          | -                                       | 16      | 765                       | -                                        | 1,193     | -      | 1,974      | 1,974      |
| 20.50                   | 13,250                | 3,149      | -             | 200        | -                                       | 7       | 2,803                     | -                                        | 2,802     | -      | 5,812      | 5,812      |
| 20.75                   | 37,841                | 2,392      | -             | -          | -                                       | 8       | 1,074                     | -                                        | 1,450     | -      | 2,532      | 2,532      |
| 21.00                   | 22,421                | 25,317     | -             | -          | -                                       | 1       | 45,112                    | 371                                      | 3,372     | -      | 48,855     | 48,855     |
| 21.25                   | 14,975                | 2,373      | -             | -          | -                                       | 4       | 642                       | -                                        | 379       | -      | 1,024      | 1,024      |
| 21.50                   | 24,407                | 3,814      | -             | 35         | -                                       | -       | 438                       | -                                        | 1,695     | -      | 2,168      | 2,168      |
| 21.75                   | 29,973                | 2,345      | -             | -          | -                                       | 3       | 5,994                     | -                                        | 749       | -      | 6,745      | 6,745      |
| 22.00                   | 28,506                | 24,614     | -             | -          | -                                       | 31      | 15,108                    | 93                                       | 4,197     | -      | 19,429     | 19,429     |
| 22.25                   | 9,183                 | 3,137      | -             | -          | -                                       | 4       | 572                       | -                                        | 444       | -      | 1,021      | 1,021      |
| 22.50                   | 22,235                | 2,469      | -             | -          | -                                       | -       | 2,219                     | -                                        | 5,046     | -      | 7,265      | 7,265      |
| 22.75                   | 9,206                 | 1,237      | -             | -          | -                                       | 7       | 353                       | -                                        | 468       | -      | 828        | 828        |
| 23.00                   | 21,450                | 3,131      | -             | -          | -                                       | 0       | 529                       | -                                        | 2,269     | -      | 2,798      | 2,798      |
| 23.25                   | 26,376                | 1,674      | -             | -          | -                                       | 0       | 1,853                     | -                                        | 351       | -      | 2,204      | 2,204      |
| 23.50                   | 143,354               | 256,771    | -             | 3,868      | 72,975                                  | 6,808   | 21,220                    | -                                        | 121,417   | -      | 226,289    | 226,289    |
| 23.75                   | 6,853                 | 1,022      | -             | -          | -                                       | -       | 424                       | -                                        | 440       | -      | 864        | 864        |
| 24.00                   | 17,463                | 6,645      | -             | 165        | 22,153                                  | 1,049   | 71,312                    | 3                                        | 19,141    | -      | 113,824    | 113,824    |
| 24.25                   | 7,277                 | 3,184      | -             | -          | -                                       | -       | 2,115                     | -                                        | 788       | -      | 2,902      | 2,902      |
| 24.50                   | 4,679                 | 2,074      | -             | -          | -                                       | -       | 1,313                     | -                                        | 423       | -      | 1,736      | 1,736      |
| 24.75                   | 4,578                 | 945        | -             | -          | -                                       | -       | 186                       | -                                        | 539       | -      | 725        | 725        |
| 25.00 & above           | 301,741               | 343,648    | -             | 111        | 15,427                                  | 4,448   | 94,719                    | -                                        | 282,414   | -      | 397,119    | 397,119    |
| Total                   | 13,116,407            | 14,536,493 | -             | 695,630    | 2,698,521                               | 382,930 | 8,988,310                 | 11,162                                   | 1,438,176 | 1,367  | 14,216,096 | 14,216,096 |

\*01.00 stands for 00.25 to 01.24

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01.00 STANDS FOR 00.25 TO
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\*08.00 stands for 07.25 to 08.24

### 3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

### Public Sector Banks

(Million Rupees)

| (Million Rupees)        |                                          |           |               |            |                           |        |                           |          |         |           |           |           |
|-------------------------|------------------------------------------|-----------|---------------|------------|---------------------------|--------|---------------------------|----------|---------|-----------|-----------|-----------|
| Rate of Interest/Return | Mar-25                                   | Dec-25    | Mar-26 P      |            |                           |        |                           |          |         |           |           |           |
|                         | Domestic Constituents                    |           |               |            |                           |        |                           |          |         |           |           |           |
|                         | Trust Funds and Non-profit Organizations |           |               |            |                           |        |                           |          |         |           |           |           |
|                         | Total                                    | Total     | Non-Residents | Government | Public Sector Enterprises | NBFIs  | Private Sector (Business) | Personal | Others  | Sub Total | Total     |           |
| 00.00                   | 412,014                                  | 603,722   | -             | 3,000      | 40,830                    | 1,532  | 415,613                   | -        | 45,443  | 782       | 507,199   | 507,199   |
| 01.00*                  | 6,201                                    | 4,211     | -             | 2,827      | -                         | -      | 478                       | -        | -       | -         | 3,305     | 3,305     |
| 02.00*                  | 7,415                                    | 6,146     | -             | -          | -                         | -      | 5,010                     | -        | 466     | -         | 5,476     | 5,476     |
| 03.00*                  | 20,095                                   | 56,700    | -             | -          | -                         | -      | 54,894                    | -        | 5,199   | -         | 60,092    | 60,092    |
| 04.00*                  | 10,184                                   | 12,586    | -             | -          | -                         | -      | 11,066                    | -        | 1,720   | -         | 12,786    | 12,786    |
| 05.00*                  | 66,511                                   | 54,044    | -             | 33,730     | -                         | -      | 62,780                    | -        | 20,563  | -         | 117,073   | 117,073   |
| 06.00*                  | 7,142                                    | 10,272    | -             | -          | -                         | -      | 8,110                     | -        | 577     | -         | 8,688     | 8,688     |
| 07.00*                  | 32,839                                   | 41,673    | -             | 20         | -                         | -      | 41,447                    | -        | 2,316   | -         | 43,782    | 43,782    |
| 08.00*                  | 5,402                                    | 48,667    | -             | -          | -                         | 750    | 8,916                     | -        | 385     | -         | 10,051    | 10,051    |
| 08.25                   | 6,295                                    | 78        | -             | -          | -                         | -      | 84                        | -        | -       | -         | 84        | 84        |
| 08.50                   | 394                                      | 572       | -             | -          | -                         | -      | 533                       | -        | -       | -         | 533       | 533       |
| 08.75                   | 385                                      | 90        | -             | -          | -                         | -      | 9                         | -        | -       | -         | 9         | 9         |
| 09.00                   | 40,559                                   | 13,656    | -             | 45         | -                         | -      | 13,283                    | -        | -       | -         | 13,328    | 13,328    |
| 09.25                   | 871                                      | -         | -             | -          | -                         | -      | -                         | -        | -       | -         | -         | -         |
| 09.50                   | 226                                      | 162       | -             | 5          | -                         | -      | 46                        | -        | 1       | -         | 51        | 51        |
| 09.75                   | 3                                        | 179       | -             | -          | 36,140                    | -      | 150                       | -        | -       | -         | 36,290    | 36,290    |
| 10.00                   | 6,793                                    | 360       | -             | -          | -                         | 7      | 503                       | -        | 0       | -         | 511       | 511       |
| 10.25                   | -                                        | 27,231    | -             | -          | -                         | -      | 550                       | -        | -       | -         | 550       | 550       |
| 10.50                   | 8                                        | 2,900     | -             | -          | 8,900                     | -      | 8,610                     | -        | 1       | -         | 17,511    | 17,511    |
| 10.75                   | 7,630                                    | 30,759    | -             | 1,449      | 87,103                    | -      | 43,124                    | -        | -       | -         | 131,677   | 131,677   |
| 11.00                   | 324                                      | 64,889    | -             | 1,562      | 3,236                     | 5,165  | 27,958                    | 195      | 1       | -         | 38,117    | 38,117    |
| 11.25                   | -                                        | 92,719    | -             | -          | 34,251                    | -      | 38,675                    | -        | 5       | -         | 72,931    | 72,931    |
| 11.50                   | 119,668                                  | 164,026   | -             | -          | 61,494                    | 696    | 29,303                    | -        | 4       | -         | 91,497    | 91,497    |
| 11.75                   | 2,801                                    | 71,980    | -             | 751        | 3,343                     | 2,869  | 39,386                    | -        | 151     | -         | 46,500    | 46,500    |
| 12.00                   | 71,554                                   | 161,949   | -             | 2,060      | 168,451                   | 2,162  | 50,639                    | 50       | 139     | -         | 223,502   | 223,502   |
| 12.25                   | 155,255                                  | 31,334    | -             | 53         | 4,961                     | 1,025  | 21,932                    | -        | 578     | -         | 28,549    | 28,549    |
| 12.50                   | 56,460                                   | 56,872    | -             | 17,081     | 66                        | 13,100 | 40,223                    | 240      | 227     | -         | 70,937    | 70,937    |
| 12.75                   | 80,294                                   | 23,987    | -             | 24         | 166                       | 594    | 21,318                    | -        | 329     | -         | 22,431    | 22,431    |
| 13.00                   | 33,340                                   | 24,517    | -             | -          | 7                         | 1,125  | 23,022                    | -        | 113     | -         | 24,267    | 24,267    |
| 13.25                   | 93,088                                   | 87,281    | -             | -          | 63,682                    | 2,439  | 16,841                    | -        | 2,364   | -         | 85,326    | 85,326    |
| 13.50                   | 23,026                                   | 13,668    | -             | 36         | 6                         | -      | 14,633                    | 10       | 762     | -         | 15,446    | 15,446    |
| 13.75                   | 26,541                                   | 13,129    | -             | -          | 717                       | -      | 12,945                    | -        | 2,323   | -         | 15,985    | 15,985    |
| 14.00                   | 16,603                                   | 34,698    | -             | -          | -                         | 95     | 35,236                    | 0        | 2,293   | -         | 37,624    | 37,624    |
| 14.25                   | 18,657                                   | 15,400    | -             | -          | 4                         | 60     | 15,271                    | -        | 559     | -         | 15,894    | 15,894    |
| 14.50                   | 19,191                                   | 10,203    | -             | -          | -                         | -      | 3,421                     | -        | 634     | -         | 4,055     | 4,055     |
| 14.75                   | 25,853                                   | 5,946     | -             | -          | -                         | -      | 10,600                    | -        | 1,249   | -         | 11,849    | 11,849    |
| 15.00                   | 8,619                                    | 8,784     | -             | -          | 645                       | 33     | 3,658                     | -        | 658     | -         | 4,995     | 4,995     |
| 15.25                   | 35,341                                   | 28,237    | -             | -          | 25,000                    | -      | 3,924                     | -        | 595     | -         | 29,519    | 29,519    |
| 15.50                   | 2,814                                    | 4,251     | -             | -          | -                         | -      | 4,756                     | -        | 563     | -         | 5,318     | 5,318     |
| 15.75                   | 24,681                                   | 6,644     | -             | -          | -                         | -      | 11,129                    | -        | 1,734   | -         | 12,863    | 12,863    |
| 16.00                   | 29,520                                   | 18,879    | -             | -          | 14,420                    | -      | 13,462                    | -        | 828     | -         | 28,710    | 28,710    |
| 16.25                   | 11,037                                   | 15,940    | -             | -          | -                         | -      | 11,621                    | -        | 2,630   | -         | 14,251    | 14,251    |
| 16.50                   | 30,626                                   | 22,358    | -             | -          | 5,075                     | 1,000  | 17,430                    | -        | 1,363   | -         | 24,868    | 24,868    |
| 16.75                   | 3,940                                    | 1,830     | -             | -          | 998                       | -      | 3,689                     | -        | 85      | -         | 4,772     | 4,772     |
| 17.00                   | 505,771                                  | 389,834   | -             | -          | 95,406                    | 5,681  | 199,152                   | -        | 49,988  | 281       | 350,507   | 350,507   |
| 17.25                   | 21,927                                   | 22,428    | -             | -          | -                         | -      | 19,928                    | -        | 1,608   | -         | 21,536    | 21,536    |
| 17.50                   | 128,575                                  | 48,114    | -             | -          | 6,133                     | -      | 37,963                    | -        | 189     | -         | 44,285    | 44,285    |
| 17.75                   | 7,347                                    | 6,861     | -             | -          | -                         | -      | 6,530                     | -        | 19      | -         | 6,548     | 6,548     |
| 18.00                   | 71,175                                   | 26,655    | -             | -          | -                         | -      | 23,140                    | -        | 101     | -         | 23,241    | 23,241    |
| 18.25                   | 17,523                                   | 9,617     | -             | -          | -                         | -      | 9,324                     | -        | 63      | -         | 9,388     | 9,388     |
| 18.50                   | 14,285                                   | 9,920     | -             | -          | -                         | -      | 42,634                    | -        | 3       | -         | 42,636    | 42,636    |
| 18.75                   | 286                                      | 234       | -             | -          | -                         | -      | 15,411                    | -        | 7       | -         | 15,418    | 15,418    |
| 19.00                   | 7,116                                    | 65,346    | -             | -          | -                         | -      | 32,635                    | -        | 67      | -         | 32,702    | 32,702    |
| 19.25                   | 1,526                                    | 46,778    | -             | -          | -                         | -      | 30,174                    | -        | 21      | -         | 30,195    | 30,195    |
| 19.50                   | 2,849                                    | 61        | -             | -          | -                         | -      | 5                         | -        | 9       | -         | 14        | 14        |
| 19.75                   | 27,892                                   | 133       | -             | -          | -                         | -      | 57                        | -        | 2       | -         | 59        | 59        |
| 20.00                   | 2,975                                    | 5,306     | -             | -          | -                         | -      | 5,093                     | -        | 141     | -         | 5,234     | 5,234     |
| 20.25                   | 14,576                                   | 594       | -             | -          | -                         | -      | 162                       | -        | 13      | -         | 174       | 174       |
| 20.50                   | 1,240                                    | 49        | -             | -          | -                         | -      | 77                        | -        | 3       | -         | 80        | 80        |
| 20.75                   | 23,598                                   | 208       | -             | -          | -                         | -      | 289                       | -        | 1       | -         | 290       | 290       |
| 21.00                   | 13,869                                   | 21,919    | -             | -          | -                         | -      | 43,510                    | 371      | 570     | -         | 44,450    | 44,450    |
| 21.25                   | 995                                      | 1,268     | -             | -          | -                         | -      | 407                       | -        | 1       | -         | 408       | 408       |
| 21.50                   | 14,357                                   | 453       | -             | -          | -                         | -      | 36                        | -        | 2       | -         | 38        | 38        |
| 21.75                   | 458                                      | 159       | -             | -          | -                         | -      | 8                         | -        | -       | -         | 8         | 8         |
| 22.00                   | 14,154                                   | 16,622    | -             | -          | -                         | -      | 14,312                    | 93       | 78      | -         | 14,484    | 14,484    |
| 22.25                   | 1,338                                    | 321       | -             | -          | -                         | -      | 1                         | -        | 2       | -         | 3         | 3         |
| 22.50                   | 7,523                                    | 653       | -             | -          | -                         | -      | -                         | -        | 1       | -         | 1         | 1         |
| 22.75                   | 107                                      | 1         | -             | -          | -                         | -      | 1                         | -        | -       | -         | 1         | 1         |
| 23.00                   | 607                                      | 38        | -             | -          | -                         | -      | -                         | -        | 28      | -         | 28        | 28        |
| 23.25                   | 11,026                                   | 1         | -             | -          | -                         | -      | 1                         | -        | 4       | -         | 5         | 5         |
| 23.50                   | 132,343                                  | 255,034   | -             | 3,868      | 72,975                    | 6,808  | 20,379                    | -        | 120,887 | -         | 224,917   | 224,917   |
| 23.75                   | 922                                      | 9         | -             | -          | -                         | -      | 0                         | -        | 4       | -         | 4         | 4         |
| 24.00                   | 373                                      | 341       | -             | -          | -                         | -      | 65                        | -        | 321     | -         | 387       | 387       |
| 24.25                   | 1,007                                    | 2         | -             | -          | -                         | -      | 1                         | -        | 1       | -         | 2         | 2         |
| 24.50                   | 978                                      | 14        | -             | -          | -                         | -      | 0                         | -        | 3       | -         | 3         | 3         |
| 24.75                   | 91                                       | 3         | -             | -          | -                         | -      | 1                         | -        | 1       | -         | 3         | 3         |
| 25.00 & above           | 25,380                                   | 25,801    | -             | 1          | -                         | -      | 4,491                     | -        | 23,114  | -         | 27,606    | 27,606    |
| Total                   | 2,594,388                                | 2,848,307 | -             | 66,512     | 734,007                   | 45,141 | 1,652,066                 | 959      | 294,109 | 1,063     | 2,793,857 | 2,793,857 |

\*01.00 stands for 00.25 to 01.24

| Year | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1990 | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   | 50   | 51   | 52   | 53   | 54   | 55   | 56   | 57   | 58   | 59   | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   | 84   | 85   | 86   | 87   | 88   | 89   | 90   | 91   | 92   | 93   | 94   | 95   | 96   | 97   | 98   | 99   | 100  | 101  | 102  | 103  | 104  | 105  | 106  | 107  | 108  | 109  | 110  | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 | 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 | 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 | 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 | 201 | 202 | 203 | 204 | 205 | 206 | 207 | 208 | 209 | 210 | 211 | 212 | 213 | 214 | 215 | 216 | 217 | 218 | 219 | 220 | 221 | 222 | 223 | 224 | 225 | 226 | 227 | 228 | 229 | 230 | 231 | 232 | 233 | 234 | 235 | 236 | 237 | 238 | 239 | 240 | 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 |

\*08.00 stands for 07.25 to 08.24

### 3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

### Domestic Private Banks

(Million Rupees)

| (villion rupees)        |                                          |            |               |            |                                         |         |                           |                          |           |        |            |            |
|-------------------------|------------------------------------------|------------|---------------|------------|-----------------------------------------|---------|---------------------------|--------------------------|-----------|--------|------------|------------|
| Rate of Interest/Return | Mar-25                                   | Dec-25     | Mar-26 P      |            |                                         |         |                           |                          |           |        |            |            |
|                         | Domestic Constituents                    |            |               |            |                                         |         |                           |                          |           |        |            |            |
|                         | Trust Funds and Non-profit Organizations |            |               |            |                                         |         |                           |                          |           |        |            |            |
|                         | Total                                    | Total      | Non-Residents | Government | Non-financial Public Sector Enterprises | NBFI    | Private Sector (Business) | Non-profit Organizations | Personal  | Others | Sub Total  | Total      |
| 00.00                   | 708,415                                  | 699,830    | -             | 10,555     | 146,473                                 | 8,753   | 696,924                   | 62                       | 42,450    | 5      | 905,222    | 905,222    |
| 01.00*                  | 15,486                                   | 19,250     | -             | 5,271      | 488                                     | 592     | 16,082                    | 101                      | 2,593     | -      | 25,126     | 25,126     |
| 02.00*                  | 151,434                                  | 196,998    | -             | -          | -                                       | 3,254   | 172,049                   | 83                       | 10,676    | -      | 186,062    | 186,062    |
| 03.00*                  | 280,865                                  | 296,160    | -             | -          | -                                       | -       | 209,151                   | 409                      | 69,504    | 4      | 279,068    | 279,068    |
| 04.00*                  | 163,468                                  | 233,825    | -             | 69         | 5                                       | 1       | 157,673                   | 11                       | 66,622    | 1      | 224,381    | 224,381    |
| 05.00*                  | 323,069                                  | 284,028    | -             | -          | 103                                     | -       | 503,767                   | 554                      | 109,984   | 12     | 614,419    | 614,419    |
| 06.00*                  | 141,381                                  | 124,621    | -             | 53         | 4,776                                   | -       | 89,900                    | 16                       | 13,007    | -      | 107,752    | 107,752    |
| 07.00*                  | 208,867                                  | 359,275    | -             | 161        | 99,623                                  | 399     | 113,641                   | -                        | 29,420    | -      | 243,245    | 243,245    |
| 08.00*                  | 134,715                                  | 466,052    | -             | -          | -                                       | -       | 188,260                   | 30                       | 6,882     | -      | 195,172    | 195,172    |
| 08.25                   | 29,335                                   | 7,096      | -             | -          | -                                       | -       | 6,116                     | -                        | 1,972     | -      | 8,088      | 8,088      |
| 08.50                   | 44,053                                   | 2,992      | -             | -          | -                                       | -       | 7,489                     | -                        | 9         | -      | 7,497      | 7,497      |
| 08.75                   | 28,330                                   | 273        | -             | -          | -                                       | -       | 2,025                     | 299                      | 73        | -      | 2,398      | 2,398      |
| 09.00                   | 335,224                                  | 34,159     | -             | -          | -                                       | -       | 38,517                    | -                        | 286       | -      | 38,804     | 38,804     |
| 09.25                   | 40,808                                   | 7,629      | -             | -          | -                                       | -       | 5,677                     | -                        | 49        | -      | 5,726      | 5,726      |
| 09.50                   | 17,046                                   | 113,756    | -             | 18         | 2,074                                   | -       | 21,049                    | -                        | 272       | -      | 23,412     | 23,412     |
| 09.75                   | 8,354                                    | 56,061     | -             | -          | 345,890                                 | -       | 40,008                    | -                        | 276       | -      | 386,174    | 386,174    |
| 10.00                   | 140,240                                  | 54,783     | -             | 205        | 50,000                                  | 50,000  | 14,743                    | -                        | 13,268    | -      | 128,215    | 128,215    |
| 10.25                   | 286,525                                  | 630,377    | -             | 3,000      | 128,190                                 | -       | 37,462                    | 39                       | 71        | -      | 168,763    | 168,763    |
| 10.50                   | 111,593                                  | 181,675    | -             | -          | 115,520                                 | 53,900  | 241,461                   | -                        | 269       | -      | 411,150    | 411,150    |
| 10.75                   | 208,269                                  | 485,018    | -             | 199,056    | 436,261                                 | 74,356  | 498,696                   | 229                      | 1,333     | -      | 1,209,931  | 1,209,931  |
| 11.00                   | 10,067                                   | 726,161    | -             | 17,801     | 214,949                                 | 21,350  | 414,673                   | 1,589                    | 1,895     | -      | 672,257    | 672,257    |
| 11.25                   | 143,858                                  | 626,906    | -             | 38         | 68,521                                  | 36,486  | 437,502                   | 3,019                    | 3,560     | -      | 549,125    | 549,125    |
| 11.50                   | 107,487                                  | 637,720    | -             | 507        | 60,376                                  | 30,355  | 471,213                   | 1,600                    | 2,245     | -      | 566,296    | 566,296    |
| 11.75                   | 204,806                                  | 916,141    | -             | 6,836      | 29,423                                  | 8,295   | 573,725                   | 365                      | 2,840     | -      | 621,484    | 621,484    |
| 12.00                   | 418,027                                  | 651,254    | -             | 2,540      | 97,481                                  | 12,426  | 373,206                   | 750                      | 11,133    | -      | 497,536    | 497,536    |
| 12.25                   | 1,200,554                                | 431,935    | -             | 548        | 19,134                                  | 8,836   | 309,200                   | 502                      | 9,261     | -      | 347,480    | 347,480    |
| 12.50                   | 552,311                                  | 270,712    | -             | 926        | 10,192                                  | 5,743   | 253,379                   | 200                      | 11,641    | -      | 282,081    | 282,081    |
| 12.75                   | 629,684                                  | 270,034    | -             | 808        | 2,634                                   | 3,872   | 195,094                   | 6                        | 6,660     | 25     | 209,099    | 209,099    |
| 13.00                   | 438,934                                  | 333,232    | -             | 3,531      | 67                                      | 5,236   | 163,830                   | 224                      | 18,266    | -      | 191,153    | 191,153    |
| 13.25                   | 374,576                                  | 171,578    | -             | -          | 56,334                                  | 938     | 121,434                   | 7                        | 10,346    | 205    | 189,264    | 189,264    |
| 13.50                   | 261,877                                  | 143,680    | -             | -          | 8                                       | 2,757   | 74,421                    | 19                       | 18,809    | 17     | 96,030     | 96,030     |
| 13.75                   | 296,177                                  | 137,015    | -             | 7          | 9,638                                   | 1,881   | 120,748                   | -                        | 24,766    | 4      | 157,044    | 157,044    |
| 14.00                   | 218,074                                  | 334,949    | -             | 2          | -                                       | 2,332   | 82,667                    | -                        | 31,212    | -      | 116,213    | 116,213    |
| 14.25                   | 193,999                                  | 100,985    | -             | -          | -                                       | 115     | 82,287                    | 2                        | 40,415    | 6      | 122,825    | 122,825    |
| 14.50                   | 145,572                                  | 116,033    | -             | -          | -                                       | 36      | 43,542                    | 17                       | 49,422    | 21     | 93,038     | 93,038     |
| 14.75                   | 141,439                                  | 36,127     | -             | 1,059      | -                                       | 3       | 21,545                    | -                        | 22,403    | -      | 45,010     | 45,010     |
| 15.00                   | 230,069                                  | 150,101    | -             | -          | -                                       | 200     | 31,001                    | -                        | 37,499    | -      | 68,700     | 68,700     |
| 15.25                   | 176,274                                  | 92,676     | -             | -          | -                                       | -       | 24,144                    | 25                       | 27,531    | -      | 51,700     | 51,700     |
| 15.50                   | 52,016                                   | 53,096     | -             | -          | -                                       | -       | 15,949                    | 2                        | 19,334    | -      | 35,285     | 35,285     |
| 15.75                   | 103,614                                  | 15,766     | -             | -          | -                                       | 24      | 13,050                    | -                        | 10,733    | -      | 23,807     | 23,807     |
| 16.00                   | 45,734                                   | 32,043     | -             | -          | -                                       | 19      | 6,741                     | 15                       | 9,120     | -      | 15,895     | 15,895     |
| 16.25                   | 55,044                                   | 73,362     | -             | 22         | 28,134                                  | 2       | 27,816                    | 27                       | 10,948    | 4      | 66,953     | 66,953     |
| 16.50                   | 34,021                                   | 20,042     | -             | -          | -                                       | 3       | 16,635                    | -                        | 6,057     | -      | 22,694     | 22,694     |
| 16.75                   | 32,097                                   | 27,012     | -             | -          | 10                                      | -       | 51,372                    | -                        | 4,890     | -      | 56,273     | 56,273     |
| 17.00                   | 123,218                                  | 69,962     | -             | -          | -                                       | 3       | 3,994                     | -                        | 8,026     | -      | 12,023     | 12,023     |
| 17.25                   | 17,920                                   | 13,874     | -             | -          | -                                       | -       | 10,314                    | -                        | 5,019     | -      | 15,334     | 15,334     |
| 17.50                   | 33,194                                   | 17,933     | -             | -          | -                                       | 20      | 2,515                     | -                        | 4,448     | -      | 6,983      | 6,983      |
| 17.75                   | 18,666                                   | 5,326      | -             | -          | -                                       | -       | 8,455                     | -                        | 1,307     | -      | 9,762      | 9,762      |
| 18.00                   | 31,823                                   | 15,829     | -             | -          | -                                       | -       | 4,189                     | -                        | 2,778     | -      | 6,966      | 6,966      |
| 18.25                   | 63,828                                   | 12,001     | -             | -          | -                                       | -       | 7,552                     | -                        | 1,750     | -      | 9,302      | 9,302      |
| 18.50                   | 13,629                                   | 4,664      | -             | -          | -                                       | 6       | 657                       | -                        | 2,912     | -      | 3,575      | 3,575      |
| 18.75                   | 23,676                                   | 4,783      | -             | -          | -                                       | 2       | 4,196                     | -                        | 3,817     | -      | 8,015      | 8,015      |
| 19.00                   | 29,429                                   | 18,057     | -             | -          | -                                       | 0       | 6,082                     | -                        | 6,479     | -      | 12,561     | 12,561     |
| 19.25                   | 13,852                                   | 2,912      | -             | -          | -                                       | -       | 965                       | -                        | 2,134     | -      | 3,099      | 3,099      |
| 19.50                   | 13,282                                   | 4,003      | -             | -          | -                                       | 3       | 295                       | -                        | 2,439     | -      | 2,737      | 2,737      |
| 19.75                   | 10,200                                   | 2,637      | -             | -          | -                                       | 4       | 1,296                     | -                        | 1,551     | -      | 2,851      | 2,851      |
| 20.00                   | 34,615                                   | 75,367     | -             | -          | 629                                     | 10      | 64,186                    | -                        | 36,516    | -      | 101,341    | 101,341    |
| 20.25                   | 17,384                                   | 27,050     | -             | -          | -                                       | 16      | 604                       | -                        | 1,180     | -      | 1,800      | 1,800      |
| 20.50                   | 12,010                                   | 3,101      | -             | 200        | -                                       | 7       | 2,726                     | -                        | 2,799     | -      | 5,731      | 5,731      |
| 20.75                   | 14,243                                   | 2,184      | -             | -          | -                                       | 8       | 786                       | -                        | 1,449     | -      | 2,242      | 2,242      |
| 21.00                   | 8,552                                    | 3,398      | -             | -          | -                                       | 1       | 1,603                     | -                        | 2,802     | -      | 4,405      | 4,405      |
| 21.25                   | 13,981                                   | 1,105      | -             | -          | -                                       | 4       | 234                       | -                        | 378       | -      | 616        | 616        |
| 21.50                   | 10,050                                   | 3,361      | -             | 35         | -                                       | -       | 402                       | -                        | 1,693     | -      | 2,130      | 2,130      |
| 21.75                   | 29,516                                   | 2,186      | -             | -          | -                                       | 3       | 5,986                     | -                        | 749       | -      | 6,737      | 6,737      |
| 22.00                   | 14,352                                   | 7,993      | -             | -          | -                                       | 31      | 796                       | -                        | 4,118     | -      | 4,945      | 4,945      |
| 22.25                   | 7,845                                    | 2,816      | -             | -          | -                                       | 4       | 571                       | -                        | 443       | -      | 1,018      | 1,018      |
| 22.50                   | 14,712                                   | 1,816      | -             | -          | -                                       | -       | 2,219                     | -                        | 5,045     | -      | 7,264      | 7,264      |
| 22.75                   | 9,099                                    | 1,236      | -             | -          | -                                       | 7       | 352                       | -                        | 468       | -      | 827        | 827        |
| 23.00                   | 20,842                                   | 3,093      | -             | -          | -                                       | 0       | 529                       | -                        | 2,240     | -      | 2,769      | 2,769      |
| 23.25                   | 15,351                                   | 1,672      | -             | -          | -                                       | 0       | 1,851                     | -                        | 347       | -      | 2,199      | 2,199      |
| 23.50                   | 11,010                                   | 1,737      | -             | -          | -                                       | 0       | 842                       | -                        | 530       | -      | 1,372      | 1,372      |
| 23.75                   | 5,931                                    | 1,013      | -             | -          | -                                       | -       | 424                       | -                        | 436       | -      | 859        | 859        |
| 24.00                   | 17,090                                   | 6,304      | -             | 165        | 22,153                                  | 1,049   | 71,247                    | 3                        | 18,820    | -      | 113,437    | 113,437    |
| 24.25                   | 6,271                                    | 3,182      | -             | -          | -                                       | -       | 2,114                     | -                        | 787       | -      | 2,901      | 2,901      |
| 24.50                   | 3,701                                    | 2,060      | -             | -          | -                                       | -       | 1,312                     | -                        | 420       | -      | 1,732      | 1,732      |
| 24.75                   | 4,487                                    | 942        | -             | -          | -                                       | -       | 185                       | -                        | 538       | -      | 722        | 722        |
| 25.00 & above           | 276,361                                  | 317,847    | -             | 110        | 15,427                                  | 4,448   | 90,228                    | -                        | 259,300   | -      | 369,512    | 369,512    |
| Total                   | 10,383,908                               | 11,263,856 | -             | 253,521    | 1,964,514                               | 337,789 | 7,285,572                 | 10,203                   | 1,143,714 | 304    | 10,995,617 | 10,995,617 |

\*01,00 stands for 00,25 to 01,24

\* \* \* \* \*

\*08.00 stands for 07.25 to 08.24

### 3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

### Foreign Banks

(Million Rupees)

[illegible]

\*01.00 stands for 00.25 to 01.24

[illegible]

\*08.00 stands for 07.25 to 08.24

### 3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

### Conventional Banking

(Million Rupees)

| (million rupees)        |                                          |           |               |            |                           |         |                           |                          |          |        |           |           |
|-------------------------|------------------------------------------|-----------|---------------|------------|---------------------------|---------|---------------------------|--------------------------|----------|--------|-----------|-----------|
| Rate of Interest/Return | Mar-25                                   | Dec-25    | Mar-26 P      |            |                           |         |                           |                          |          |        |           |           |
|                         | Domestic Constituents                    |           |               |            |                           |         |                           |                          |          |        |           |           |
|                         | Trust Funds and Non-profit Organizations |           |               |            |                           |         |                           |                          |          |        |           |           |
|                         | Total                                    | Total     | Non-Residents | Government | Public Sector Enterprises | NBFIs   | Private Sector (Business) | Non-profit Organizations | Personal | Others | Sub Total | Total     |
| 00.00                   | 796,846                                  | 913,668   | -             | 11,710     | 63,345                    | 5,543   | 746,284                   | 1                        | 64,136   | 782    | 891,801   | 891,801   |
| 01.00*                  | 17,084                                   | 19,315    | -             | 8,097      | 488                       | 592     | 12,854                    | 101                      | 2,169    | -      | 24,301    | 24,301    |
| 02.00*                  | 98,106                                   | 131,099   | -             | -          | -                         | 3,254   | 110,586                   | 83                       | 7,963    | -      | 121,886   | 121,886   |
| 03.00*                  | 231,172                                  | 238,873   | -             | -          | -                         | -       | 179,658                   | 10                       | 54,175   | -      | 233,844   | 233,844   |
| 04.00*                  | 123,669                                  | 145,097   | -             | 69         | 5                         | 1       | 113,428                   | 11                       | 47,740   | -      | 161,255   | 161,255   |
| 05.00*                  | 259,766                                  | 563,177   | -             | 409,327    | 103                       | -       | 330,890                   | -                        | 69,969   | -      | 810,289   | 810,289   |
| 06.00*                  | 118,791                                  | 90,179    | -             | 11         | 4,776                     | -       | 62,288                    | 16                       | 10,107   | -      | 77,198    | 77,198    |
| 07.00*                  | 198,948                                  | 270,235   | -             | 145        | 78,007                    | 399     | 128,931                   | -                        | 10,922   | -      | 218,405   | 218,405   |
| 08.00*                  | 153,934                                  | 268,166   | -             | -          | -                         | 750     | 77,114                    | 30                       | 3,814    | -      | 81,707    | 81,707    |
| 08.25                   | 21,768                                   | 2,823     | -             | -          | -                         | -       | 4,296                     | -                        | 1,041    | -      | 5,337     | 5,337     |
| 08.50                   | 36,393                                   | 3,310     | -             | -          | -                         | -       | 7,104                     | -                        | 4        | -      | 7,108     | 7,108     |
| 08.75                   | 14,228                                   | 330       | -             | -          | -                         | -       | 1,717                     | 299                      | 14       | -      | 2,030     | 2,030     |
| 09.00                   | 249,417                                  | 39,334    | -             | -          | -                         | -       | 39,198                    | -                        | 240      | -      | 39,439    | 39,439    |
| 09.25                   | 5,899                                    | 3,350     | -             | -          | -                         | -       | 5,441                     | -                        | 15       | -      | 5,456     | 5,456     |
| 09.50                   | 1,991                                    | 113,031   | -             | 18         | 2,074                     | -       | 17,275                    | -                        | 134      | -      | 19,502    | 19,502    |
| 09.75                   | 2,729                                    | 55,741    | -             | -          | 34,769                    | -       | 15,045                    | -                        | 67       | -      | 49,881    | 49,881    |
| 10.00                   | 108,694                                  | 30,450    | -             | 205        | -                         | 50,000  | 7,997                     | -                        | 11,791   | -      | 69,993    | 69,993    |
| 10.25                   | 151,707                                  | 135,171   | -             | 3,000      | 1,771                     | -       | 16,384                    | 39                       | 12       | -      | 21,206    | 21,206    |
| 10.50                   | 79,823                                   | 129,157   | -             | -          | 78,828                    | 53,900  | 116,002                   | -                        | 210      | -      | 248,940   | 248,940   |
| 10.75                   | 209,209                                  | 240,920   | -             | 117,041    | 258,563                   | 63,882  | 257,039                   | 229                      | 1,183    | -      | 697,937   | 697,937   |
| 11.00                   | 4,970                                    | 463,985   | -             | 19,362     | 159,090                   | 25,232  | 217,689                   | 605                      | 1,485    | -      | 423,464   | 423,464   |
| 11.25                   | 124,356                                  | 347,282   | -             | 38         | 22,116                    | 35,439  | 305,829                   | 2,856                    | 3,203    | -      | 369,481   | 369,481   |
| 11.50                   | 218,095                                  | 417,526   | -             | 507        | 65,187                    | 29,798  | 246,084                   | 1,600                    | 1,641    | -      | 344,816   | 344,816   |
| 11.75                   | 98,844                                   | 475,766   | -             | 6,967      | 26,325                    | 7,071   | 416,946                   | 58                       | 1,483    | -      | 458,849   | 458,849   |
| 12.00                   | 279,226                                  | 450,803   | -             | 4,597      | 79,176                    | 11,336  | 255,037                   | 50                       | 6,385    | -      | 356,581   | 356,581   |
| 12.25                   | 706,562                                  | 261,301   | -             | 548        | 14,094                    | 7,457   | 195,816                   | 502                      | 2,029    | -      | 220,445   | 220,445   |
| 12.50                   | 372,668                                  | 199,220   | -             | 17,893     | 7,558                     | 5,501   | 185,776                   | 240                      | 5,672    | -      | 222,639   | 222,639   |
| 12.75                   | 581,603                                  | 179,825   | -             | 805        | 2,799                     | 3,356   | 133,909                   | -                        | 2,800    | -      | 143,669   | 143,669   |
| 13.00                   | 242,606                                  | 263,289   | -             | 3,531      | 41                        | 5,889   | 97,756                    | 200                      | 7,955    | -      | 115,372   | 115,372   |
| 13.25                   | 364,609                                  | 186,930   | -             | -          | 101,371                   | 3,348   | 79,219                    | -                        | 4,769    | -      | 188,707   | 188,707   |
| 13.50                   | 183,489                                  | 102,933   | -             | -          | -                         | 1,704   | 60,569                    | 10                       | 5,889    | -      | 68,173    | 68,173    |
| 13.75                   | 179,313                                  | 71,017    | -             | -          | 9,434                     | 1,850   | 65,592                    | -                        | 10,564   | -      | 87,439    | 87,439    |
| 14.00                   | 172,893                                  | 237,813   | -             | 2          | -                         | 2,415   | 64,668                    | 0                        | 12,252   | -      | 79,338    | 79,338    |
| 14.25                   | 151,067                                  | 69,344    | -             | -          | -                         | 147     | 76,479                    | 2                        | 12,051   | -      | 88,679    | 88,679    |
| 14.50                   | 109,059                                  | 86,290    | -             | -          | -                         | 15      | 33,386                    | 17                       | 22,770   | -      | 56,187    | 56,187    |
| 14.75                   | 124,549                                  | 23,013    | -             | -          | -                         | -       | 25,698                    | -                        | 9,741    | -      | 35,439    | 35,439    |
| 15.00                   | 161,108                                  | 62,463    | -             | -          | 645                       | 210     | 19,859                    | -                        | 15,855   | -      | 36,569    | 36,569    |
| 15.25                   | 129,842                                  | 57,196    | -             | -          | 25,000                    | -       | 13,463                    | -                        | 13,852   | -      | 52,315    | 52,315    |
| 15.50                   | 32,344                                   | 37,981    | -             | -          | -                         | -       | 14,826                    | -                        | 7,948    | -      | 22,774    | 22,774    |
| 15.75                   | 96,490                                   | 12,907    | -             | -          | -                         | 20      | 20,060                    | -                        | 4,402    | -      | 24,482    | 24,482    |
| 16.00                   | 58,862                                   | 35,688    | -             | -          | 14,420                    | -       | 16,174                    | 0                        | 3,443    | -      | 34,037    | 34,037    |
| 16.25                   | 50,517                                   | 41,890    | -             | 22         | -                         | -       | 33,507                    | 27                       | 4,032    | -      | 37,589    | 37,589    |
| 16.50                   | 43,698                                   | 33,447    | -             | -          | 5,075                     | 1,000   | 31,899                    | -                        | 1,718    | -      | 39,692    | 39,692    |
| 16.75                   | 20,027                                   | 22,410    | -             | -          | 998                       | -       | 52,046                    | -                        | 1,428    | -      | 54,472    | 54,472    |
| 17.00                   | 536,249                                  | 452,016   | -             | -          | 95,406                    | 5,681   | 201,702                   | -                        | 53,416   | 281    | 356,485   | 356,485   |
| 17.25                   | 33,254                                   | 29,545    | -             | -          | -                         | -       | 29,292                    | -                        | 1,755    | -      | 31,046    | 31,046    |
| 17.50                   | 142,388                                  | 60,023    | -             | -          | 6,133                     | -       | 38,529                    | -                        | 1,030    | -      | 45,692    | 45,692    |
| 17.75                   | 19,511                                   | 9,674     | -             | -          | -                         | -       | 13,968                    | -                        | 183      | -      | 14,152    | 14,152    |
| 18.00                   | 88,575                                   | 39,491    | -             | -          | -                         | -       | 26,876                    | -                        | 992      | -      | 27,868    | 27,868    |
| 18.25                   | 74,648                                   | 18,457    | -             | -          | -                         | -       | 15,556                    | -                        | 197      | -      | 15,753    | 15,753    |
| 18.50                   | 18,817                                   | 10,667    | -             | -          | -                         | -       | 41,935                    | -                        | 208      | -      | 42,143    | 42,143    |
| 18.75                   | 15,717                                   | 2,021     | -             | -          | -                         | -       | 19,261                    | -                        | 1,425    | -      | 20,685    | 20,685    |
| 19.00                   | 22,425                                   | 77,389    | -             | -          | -                         | -       | 37,520                    | -                        | 3,439    | -      | 40,959    | 40,959    |
| 19.25                   | 11,011                                   | 47,419    | -             | -          | -                         | -       | 30,898                    | -                        | 478      | -      | 31,376    | 31,376    |
| 19.50                   | 10,169                                   | 1,078     | -             | -          | -                         | -       | 78                        | -                        | 224      | -      | 302       | 302       |
| 19.75                   | 30,272                                   | 663       | -             | -          | -                         | -       | 973                       | -                        | 124      | -      | 1,097     | 1,097     |
| 20.00                   | 15,996                                   | 78,492    | -             | -          | 629                       | 9       | 65,598                    | -                        | 8,679    | -      | 74,915    | 74,915    |
| 20.25                   | 19,303                                   | 777       | -             | -          | -                         | -       | 484                       | -                        | 170      | -      | 654       | 654       |
| 20.50                   | 6,391                                    | 1,159     | -             | 200        | -                         | -       | 2,647                     | -                        | 1,528    | -      | 4,376     | 4,376     |
| 20.75                   | 29,224                                   | 314       | -             | -          | -                         | -       | 551                       | -                        | 286      | -      | 838       | 838       |
| 21.00                   | 19,487                                   | 23,545    | -             | -          | -                         | -       | 44,066                    | 371                      | 2,507    | -      | 46,943    | 46,943    |
| 21.25                   | 7,799                                    | 1,880     | -             | -          | -                         | -       | 447                       | -                        | 193      | -      | 640       | 640       |
| 21.50                   | 17,563                                   | 1,601     | -             | 35         | -                         | -       | 163                       | -                        | 404      | -      | 602       | 602       |
| 21.75                   | 18,023                                   | 920       | -             | -          | -                         | -       | 111                       | -                        | 321      | -      | 432       | 432       |
| 22.00                   | 19,734                                   | 22,730    | -             | -          | -                         | -       | 14,763                    | 93                       | 3,064    | -      | 17,921    | 17,921    |
| 22.25                   | 4,436                                    | 2,073     | -             | -          | -                         | 0       | 77                        | -                        | 108      | -      | 185       | 185       |
| 22.50                   | 10,514                                   | 1,661     | -             | -          | -                         | -       | 1,800                     | -                        | 4,811    | -      | 6,611     | 6,611     |
| 22.75                   | 5,623                                    | 421       | -             | -          | -                         | -       | 153                       | -                        | 149      | -      | 302       | 302       |
| 23.00                   | 4,958                                    | 1,615     | -             | -          | -                         | 0       | 254                       | -                        | 1,306    | -      | 1,561     | 1,561     |
| 23.25                   | 14,960                                   | 1,047     | -             | -          | -                         | -       | 469                       | -                        | 124      | -      | 593       | 593       |
| 23.50                   | 137,181                                  | 140,865   | -             | 3,868      | 72,975                    | 6,808   | 20,719                    | -                        | 121,155  | -      | 225,525   | 225,525   |
| 23.75                   | 2,026                                    | 120       | -             | -          | -                         | -       | 15                        | -                        | 170      | -      | 185       | 185       |
| 24.00                   | 9,666                                    | 5,880     | -             | 60         | 9                         | 80      | 6,452                     | -                        | 5,306    | -      | 11,908    | 11,908    |
| 24.25                   | 3,498                                    | 2,508     | -             | -          | -                         | -       | 1,927                     | -                        | 375      | -      | 2,302     | 2,302     |
| 24.50                   | 3,094                                    | 1,596     | -             | -          | -                         | -       | 1,122                     | -                        | 195      | -      | 1,316     | 1,316     |
| 24.75                   | 1,722                                    | 241       | -             | -          | -                         | -       | 49                        | -                        | 141      | -      | 190       | 190       |
| 25.00 & above           | 246,852                                  | 325,058   | -             | 23         | 19                        | 1,124   | 47,622                    | -                        | 255,279  | -      | 304,067   | 304,067   |
| Total                   | 8,969,957                                | 8,896,693 | -             | 608,081    | 1,231,228                 | 333,812 | 5,577,893                 | 7,448                    | 918,817  | 1,063  | 8,678,342 | 8,678,342 |

\*01.00 stands for 00.25 to 01.24

| Year | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1990 | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   | 50   | 51   | 52   | 53   | 54   | 55   | 56   | 57   | 58   | 59   | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   | 84   | 85   | 86   | 87   | 88   | 89   | 90   | 91   | 92   | 93   | 94   | 95   | 96   | 97   | 98   | 99   | 100  | 101  | 102  | 103  | 104  | 105  | 106  | 107  | 108  | 109  | 110  | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 | 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 | 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 | 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 | 201 | 202 | 203 | 204 | 205 | 206 | 207 | 208 | 209 | 210 | 211 | 212 | 213 | 214 | 215 | 216 | 217 | 218 | 219 | 220 | 221 | 222 | 223 | 224 | 225 | 226 | 227 | 228 | 229 | 230 | 231 | 232 | 233 | 234 | 235 | 236 | 237 | 238 | 239 | 240 | 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 |

\*08.00 stands for 07.25 to 08.24

### 3.4.5 Advances Classified by Rate of Return and Borrowers

#### Islamic Banking

(Million Rupees)

| (Million Rupees) |                                          |           |               |            |                                         |        |                           |                          |          |        |           |           |
|------------------|------------------------------------------|-----------|---------------|------------|-----------------------------------------|--------|---------------------------|--------------------------|----------|--------|-----------|-----------|
| Rate of Return   | Mar-25                                   | Dec-25    | Mar-26 P      |            |                                         |        |                           |                          |          |        |           |           |
|                  | Domestic Constituents                    |           |               |            |                                         |        |                           |                          |          |        |           |           |
|                  | Trust Funds and Non-profit Organizations |           |               |            |                                         |        |                           |                          |          |        |           |           |
|                  | Total                                    | Total     | Non-Residents | Government | Non-financial Public Sector Enterprises | NBFIs  | Private Sector (Business) | Non-profit Organizations | Personal | Others | Sub Total | Total     |
| 00.00            | 323,993                                  | 390,265   | -             | 1,844      | 123,958                                 | 4,742  | 366,577                   | 62                       | 23,822   | 5      | 521,010   | 521,010   |
| 01.00*           | 4,604                                    | 4,146     | -             | -          | -                                       | -      | 3,706                     | -                        | 425      | -      | 4,131     | 4,131     |
| 02.00*           | 60,742                                   | 72,045    | -             | -          | -                                       | -      | 66,474                    | -                        | 3,179    | -      | 69,653    | 69,653    |
| 03.00*           | 70,045                                   | 114,224   | -             | -          | -                                       | -      | 84,386                    | 399                      | 20,765   | 4      | 105,554   | 105,554   |
| 04.00*           | 50,011                                   | 101,342   | -             | -          | -                                       | -      | 55,310                    | -                        | 20,629   | 1      | 75,940    | 75,940    |
| 05.00*           | 129,842                                  | 147,657   | -             | -          | -                                       | -      | 235,657                   | 554                      | 60,587   | 12     | 296,809   | 296,809   |
| 06.00*           | 29,748                                   | 44,728    | -             | 42         | -                                       | -      | 35,722                    | -                        | 3,492    | -      | 39,257    | 39,257    |
| 07.00*           | 42,757                                   | 130,713   | -             | 36         | 21,616                                  | -      | 26,157                    | -                        | 20,813   | -      | 68,623    | 68,623    |
| 08.00*           | 70,233                                   | 246,554   | -             | -          | -                                       | -      | 120,062                   | -                        | 3,454    | -      | 123,516   | 123,516   |
| 08.25            | 13,862                                   | 4,352     | -             | -          | -                                       | -      | 1,904                     | -                        | 931      | -      | 2,835     | 2,835     |
| 08.50            | 8,054                                    | 254       | -             | -          | -                                       | -      | 918                       | -                        | 5        | -      | 922       | 922       |
| 08.75            | 14,487                                   | 32        | -             | -          | -                                       | -      | 317                       | -                        | 59       | -      | 376       | 376       |
| 09.00            | 126,367                                  | 8,482     | -             | 45         | -                                       | -      | 12,601                    | -                        | 46       | -      | 12,693    | 12,693    |
| 09.25            | 35,780                                   | 4,279     | -             | -          | -                                       | -      | 235                       | -                        | 34       | -      | 270       | 270       |
| 09.50            | 15,280                                   | 888       | -             | 5          | -                                       | -      | 3,819                     | -                        | 138      | -      | 3,962     | 3,962     |
| 09.75            | 5,628                                    | 499       | -             | -          | 347,261                                 | -      | 25,113                    | -                        | 209      | -      | 372,583   | 372,583   |
| 10.00            | 38,340                                   | 24,693    | -             | -          | 50,000                                  | 7      | 7,249                     | -                        | 1,477    | -      | 58,733    | 58,733    |
| 10.25            | 134,818                                  | 522,437   | -             | -          | 126,419                                 | -      | 21,628                    | -                        | 59       | -      | 148,107   | 148,107   |
| 10.50            | 31,778                                   | 55,418    | -             | -          | 45,592                                  | -      | 134,514                   | -                        | 60       | -      | 180,165   | 180,165   |
| 10.75            | 6,690                                    | 275,857   | -             | 83,464     | 264,802                                 | 10,474 | 291,150                   | -                        | 149      | -      | 650,040   | 650,040   |
| 11.00            | 5,422                                    | 327,252   | -             | -          | 59,095                                  | 1,283  | 227,717                   | 1,178                    | 411      | -      | 289,685   | 289,685   |
| 11.25            | 23,008                                   | 372,836   | -             | -          | 80,657                                  | 1,047  | 176,357                   | 163                      | 361      | -      | 258,583   | 258,583   |
| 11.50            | 9,060                                    | 391,051   | -             | -          | 56,684                                  | 1,253  | 261,753                   | -                        | 608      | -      | 320,298   | 320,298   |
| 11.75            | 108,765                                  | 516,805   | -             | 620        | 6,440                                   | 4,093  | 216,241                   | 308                      | 1,508    | -      | 229,209   | 229,209   |
| 12.00            | 211,859                                  | 365,920   | -             | 4          | 186,755                                 | 3,253  | 169,393                   | 750                      | 4,888    | -      | 365,042   | 365,042   |
| 12.25            | 655,568                                  | 221,132   | -             | 53         | 10,000                                  | 2,405  | 138,809                   | -                        | 7,811    | -      | 159,077   | 159,077   |
| 12.50            | 238,637                                  | 128,395   | -             | 115        | 2,700                                   | 13,342 | 109,256                   | 200                      | 6,196    | -      | 131,809   | 131,809   |
| 12.75            | 174,885                                  | 123,103   | -             | 27         | -                                       | 1,110  | 82,926                    | 6                        | 4,189    | 25     | 88,284    | 88,284    |
| 13.00            | 203,889                                  | 96,706    | -             | -          | 33                                      | 472    | 89,113                    | 24                       | 10,424   | -      | 100,065   | 100,065   |
| 13.25            | 122,087                                  | 72,297    | -             | -          | 18,645                                  | 29     | 59,435                    | 7                        | 7,941    | 205    | 86,262    | 86,262    |
| 13.50            | 101,414                                  | 54,620    | -             | 36         | 14                                      | 1,053  | 28,517                    | 19                       | 13,681   | 17     | 43,336    | 43,336    |
| 13.75            | 150,612                                  | 79,127    | -             | 7          | 920                                     | 32     | 68,102                    | -                        | 16,525   | 4      | 85,590    | 85,590    |
| 14.00            | 64,999                                   | 135,334   | -             | -          | -                                       | 12     | 54,235                    | -                        | 21,253   | -      | 75,499    | 75,499    |
| 14.25            | 65,123                                   | 47,042    | -             | -          | 4                                       | 27     | 21,079                    | -                        | 28,923   | 6      | 50,040    | 50,040    |
| 14.50            | 55,754                                   | 39,946    | -             | -          | -                                       | 20     | 13,578                    | -                        | 27,286   | 21     | 40,905    | 40,905    |
| 14.75            | 42,744                                   | 19,060    | -             | 1,059      | -                                       | 3      | 6,447                     | -                        | 13,911   | -      | 21,420    | 21,420    |
| 15.00            | 77,981                                   | 96,422    | -             | -          | -                                       | 23     | 14,800                    | -                        | 22,302   | -      | 37,125    | 37,125    |
| 15.25            | 82,330                                   | 63,717    | -             | -          | -                                       | -      | 14,606                    | 25                       | 14,273   | -      | 28,904    | 28,904    |
| 15.50            | 25,045                                   | 19,366    | -             | -          | -                                       | -      | 5,878                     | 2                        | 11,948   | -      | 17,829    | 17,829    |
| 15.75            | 32,068                                   | 9,503     | -             | -          | -                                       | -      | 4,120                     | -                        | 8,065    | -      | 12,188    | 12,188    |
| 16.00            | 16,392                                   | 15,233    | -             | -          | -                                       | 19     | 4,030                     | 14                       | 6,505    | -      | 10,568    | 10,568    |
| 16.25            | 15,564                                   | 47,413    | -             | -          | 28,134                                  | 2      | 5,929                     | -                        | 9,545    | 4      | 43,615    | 43,615    |
| 16.50            | 20,949                                   | 8,953     | -             | -          | -                                       | 3      | 2,166                     | -                        | 5,702    | -      | 7,871     | 7,871     |
| 16.75            | 16,015                                   | 6,431     | -             | -          | 10                                      | -      | 3,015                     | -                        | 3,548    | -      | 6,573     | 6,573     |
| 17.00            | 92,740                                   | 7,779     | -             | -          | -                                       | 3      | 1,444                     | -                        | 4,597    | -      | 6,044     | 6,044     |
| 17.25            | 6,593                                    | 6,757     | -             | -          | -                                       | -      | 951                       | -                        | 4,873    | -      | 5,824     | 5,824     |
| 17.50            | 19,381                                   | 6,023     | -             | -          | -                                       | 20     | 1,949                     | -                        | 3,607    | -      | 5,575     | 5,575     |
| 17.75            | 6,503                                    | 2,513     | -             | -          | -                                       | -      | 1,017                     | -                        | 1,142    | -      | 2,159     | 2,159     |
| 18.00            | 14,423                                   | 2,993     | -             | -          | -                                       | -      | 452                       | -                        | 1,887    | -      | 2,339     | 2,339     |
| 18.25            | 6,703                                    | 3,161     | -             | -          | -                                       | -      | 1,321                     | -                        | 1,617    | -      | 2,937     | 2,937     |
| 18.50            | 9,097                                    | 3,917     | -             | -          | -                                       | 6      | 1,356                     | -                        | 2,707    | -      | 4,069     | 4,069     |
| 18.75            | 8,244                                    | 2,997     | -             | -          | -                                       | 2      | 346                       | -                        | 2,399    | -      | 2,747     | 2,747     |
| 19.00            | 14,120                                   | 6,015     | -             | -          | -                                       | 0      | 1,197                     | -                        | 3,107    | -      | 4,304     | 4,304     |
| 19.25            | 4,367                                    | 2,271     | -             | -          | -                                       | -      | 242                       | -                        | 1,677    | -      | 1,918     | 1,918     |
| 19.50            | 5,961                                    | 2,986     | -             | -          | -                                       | 3      | 222                       | -                        | 2,224    | -      | 2,449     | 2,449     |
| 19.75            | 7,819                                    | 2,107     | -             | -          | -                                       | 4      | 380                       | -                        | 1,429    | -      | 1,812     | 1,812     |
| 20.00            | 21,593                                   | 2,181     | -             | -          | -                                       | 1      | 3,681                     | -                        | 27,978   | -      | 31,660    | 31,660    |
| 20.25            | 12,657                                   | 26,867    | -             | -          | -                                       | 16     | 281                       | -                        | 1,022    | -      | 1,319     | 1,319     |
| 20.50            | 6,859                                    | 1,990     | -             | -          | -                                       | 7      | 156                       | -                        | 1,273    | -      | 1,436     | 1,436     |
| 20.75            | 8,617                                    | 2,078     | -             | -          | -                                       | 8      | 523                       | -                        | 1,164    | -      | 1,694     | 1,694     |
| 21.00            | 2,934                                    | 1,772     | -             | -          | -                                       | 1      | 1,047                     | -                        | 865      | -      | 1,912     | 1,912     |
| 21.25            | 7,176                                    | 493       | -             | -          | -                                       | 4      | 194                       | -                        | 186      | -      | 384       | 384       |
| 21.50            | 6,844                                    | 2,213     | -             | -          | -                                       | -      | 275                       | -                        | 1,291    | -      | 1,566     | 1,566     |
| 21.75            | 11,951                                   | 1,425     | -             | -          | -                                       | 3      | 5,882                     | -                        | 428      | -      | 6,313     | 6,313     |
| 22.00            | 8,772                                    | 1,885     | -             | -          | -                                       | 31     | 345                       | -                        | 1,132    | -      | 1,508     | 1,508     |
| 22.25            | 4,748                                    | 1,064     | -             | -          | -                                       | 4      | 495                       | -                        | 337      | -      | 835       | 835       |
| 22.50            | 11,721                                   | 807       | -             | -          | -                                       | -      | 419                       | -                        | 235      | -      | 653       | 653       |
| 22.75            | 3,583                                    | 816       | -             | -          | -                                       | 7      | 199                       | -                        | 320      | -      | 526       | 526       |
| 23.00            | 16,493                                   | 1,515     | -             | -          | -                                       | 0      | 274                       | -                        | 962      | -      | 1,237     | 1,237     |
| 23.25            | 11,417                                   | 627       | -             | -          | -                                       | 0      | 1,384                     | -                        | 227      | -      | 1,611     | 1,611     |
| 23.50            | 6,172                                    | 115,906   | -             | -          | -                                       | 0      | 502                       | -                        | 263      | -      | 764       | 764       |
| 23.75            | 4,828                                    | 903       | -             | -          | -                                       | -      | 409                       | -                        | 270      | -      | 679       | 679       |
| 24.00            | 7,796                                    | 765       | -             | 105        | 22,143                                  | 969    | 64,860                    | 3                        | 13,835   | -      | 101,916   | 101,916   |
| 24.25            | 3,779                                    | 675       | -             | -          | -                                       | -      | 188                       | -                        | 413      | -      | 601       | 601       |
| 24.50            | 1,584                                    | 479       | -             | -          | -                                       | -      | 191                       | -                        | 228      | -      | 420       | 420       |
| 24.75            | 2,857                                    | 705       | -             | -          | -                                       | -      | 137                       | -                        | 398      | -      | 535       | 535       |
| 25.00 & above    | 54,890                                   | 18,590    | -             | 88         | 15,409                                  | 3,324  | 47,097                    | -                        | 27,134   | -      | 93,052    | 93,052    |
| Total            | 4,146,450                                | 5,639,800 | -             | 87,549     | 1,467,292                               | 49,118 | 3,410,418                 | 3,714                    | 519,359  | 304    | 5,537,755 | 5,537,755 |

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.4.6 Advances Distributed by Rate of Return and Gender

All Banks  
As on 31st March, 2026

(Million Rupees)

| Rate of Return | Male      | Female  | Both Males and Females | Others     | Total      |
|----------------|-----------|---------|------------------------|------------|------------|
| 00.00          | 361,297   | 37,060  | 2,581                  | 1,011,872  | 1,412,810  |
| 01.00*         | 2,481     | 234     | -                      | 25,716     | 28,431     |
| 02.00*         | 13,956    | 829     | -                      | 176,754    | 191,539    |
| 03.00*         | 99,333    | 10,143  | 29                     | 229,892    | 339,397    |
| 04.00*         | 70,805    | 6,306   | 163                    | 159,921    | 237,195    |
| 05.00*         | 127,918   | 17,340  | 3,209                  | 958,631    | 1,107,098  |
| 06.00*         | 17,351    | 1,988   | 14                     | 97,101     | 116,455    |
| 07.00*         | 80,069    | 6,733   | 5,946                  | 194,280    | 287,027    |
| 08.00*         | 15,917    | 961     | 46                     | 188,300    | 205,224    |
| 08.25          | 1,706     | 313     | -                      | 6,153      | 8,172      |
| 08.50          | 150       | -       | -                      | 7,881      | 8,031      |
| 08.75          | 102       | -       | -                      | 2,304      | 2,407      |
| 09.00          | 17,665    | 517     | 2                      | 33,947     | 52,132     |
| 09.25          | 49        | -       | -                      | 5,677      | 5,726      |
| 09.50          | 591       | 318     | -                      | 22,555     | 23,463     |
| 09.75          | 277       | 40      | -                      | 422,147    | 422,464    |
| 10.00          | 12,219    | 1,255   | 2                      | 115,251    | 128,726    |
| 10.25          | 78        | 20      | 1                      | 169,214    | 169,312    |
| 10.50          | 1,798     | 543     | 62                     | 426,703    | 429,105    |
| 10.75          | 2,772     | 119     | 216                    | 1,344,870  | 1,347,977  |
| 11.00          | 6,179     | 290     | 21                     | 706,659    | 713,148    |
| 11.25          | 9,530     | 1,224   | 390                    | 616,920    | 628,064    |
| 11.50          | 11,154    | 949     | 785                    | 652,225    | 665,113    |
| 11.75          | 12,400    | 2,299   | 1                      | 673,359    | 688,059    |
| 12.00          | 27,317    | 2,732   | 787                    | 690,787    | 721,623    |
| 12.25          | 28,426    | 1,926   | 192                    | 348,977    | 379,521    |
| 12.50          | 40,613    | 1,706   | 176                    | 311,953    | 354,448    |
| 12.75          | 16,772    | 1,290   | 280                    | 213,611    | 231,953    |
| 13.00          | 26,231    | 1,840   | 948                    | 186,418    | 215,437    |
| 13.25          | 27,505    | 1,801   | 569                    | 245,093    | 274,969    |
| 13.50          | 43,020    | 2,699   | 408                    | 65,382     | 111,509    |
| 13.75          | 41,125    | 3,032   | 317                    | 128,555    | 173,029    |
| 14.00          | 72,200    | 4,088   | 375                    | 78,175     | 154,837    |
| 14.25          | 52,538    | 4,210   | 844                    | 81,127     | 138,719    |
| 14.50          | 58,252    | 4,661   | 537                    | 33,643     | 97,093     |
| 14.75          | 34,262    | 1,870   | 351                    | 20,376     | 56,859     |
| 15.00          | 41,380    | 2,974   | 275                    | 29,066     | 73,694     |
| 15.25          | 33,119    | 2,698   | 458                    | 44,944     | 81,219     |
| 15.50          | 28,203    | 1,845   | 1,433                  | 9,123      | 40,603     |
| 15.75          | 27,346    | 2,000   | 132                    | 7,192      | 36,670     |
| 16.00          | 15,926    | 992     | 781                    | 26,906     | 44,605     |
| 16.25          | 34,811    | 2,602   | 35                     | 43,757     | 81,204     |
| 16.50          | 30,933    | 590     | 165                    | 15,876     | 47,563     |
| 16.75          | 9,973     | 480     | 49                     | 50,542     | 61,045     |
| 17.00          | 60,605    | 857     | 5                      | 301,062    | 362,529    |
| 17.25          | 16,949    | 555     | 16                     | 19,351     | 36,870     |
| 17.50          | 25,522    | 901     | 1,656                  | 23,188     | 51,268     |
| 17.75          | 4,956     | 121     | -                      | 11,234     | 16,310     |
| 18.00          | 8,201     | 386     | 1                      | 21,619     | 30,207     |
| 18.25          | 3,703     | 167     | -                      | 14,820     | 18,690     |
| 18.50          | 41,763    | 2,461   | 0                      | 1,987      | 46,212     |
| 18.75          | 17,795    | 1,320   | 31                     | 4,287      | 23,433     |
| 19.00          | 32,729    | 2,753   | 72                     | 9,708      | 45,263     |
| 19.25          | 30,137    | 2,192   | 51                     | 914        | 33,294     |
| 19.50          | 2,411     | 147     | 2                      | 191        | 2,751      |
| 19.75          | 1,535     | 253     | 11                     | 1,109      | 2,909      |
| 20.00          | 37,664    | 5,576   | 5                      | 63,330     | 106,575    |
| 20.25          | 1,265     | 84      | 28                     | 597        | 1,974      |
| 20.50          | 2,508     | 405     | 3                      | 2,895      | 5,812      |
| 20.75          | 1,758     | 170     | -                      | 604        | 2,532      |
| 21.00          | 45,867    | 819     | 1                      | 2,167      | 48,855     |
| 21.25          | 819       | 55      | 1                      | 149        | 1,024      |
| 21.50          | 1,662     | 169     | 28                     | 309        | 2,168      |
| 21.75          | 721       | 178     | 3                      | 5,843      | 6,745      |
| 22.00          | 17,500    | 1,087   | -                      | 841        | 19,429     |
| 22.25          | 532       | 124     | -                      | 364        | 1,021      |
| 22.50          | 4,028     | 1,281   | -                      | 1,955      | 7,265      |
| 22.75          | 505       | 47      | -                      | 276        | 828        |
| 23.00          | 2,200     | 215     | -                      | 383        | 2,798      |
| 23.25          | 585       | 48      | -                      | 1,571      | 2,204      |
| 23.50          | 130,284   | 7,157   | 2                      | 88,846     | 226,289    |
| 23.75          | 670       | 94      | 1                      | 99         | 864        |
| 24.00          | 19,707    | 1,577   | -                      | 92,539     | 113,824    |
| 24.25          | 655       | 183     | 2                      | 2,062      | 2,902      |
| 24.50          | 430       | 122     | -                      | 1,183      | 1,736      |
| 24.75          | 565       | 62      | 1                      | 97         | 725        |
| 25.00 & above  | 272,922   | 26,999  | 5                      | 97,192     | 397,119    |
| Total          | 2,344,899 | 194,085 | 24,507                 | 11,652,606 | 14,216,096 |

\*01.00 stands for 00.25 to 01.00

: : : : : : : :

\*08.00 stands for 07.25 to 08.00

### 3.5 Advances Classified by Size

All  
As on

| Size of Account<br>(Rs.)        | Domestic           |        |                    |                |                                               |                  |                    |                |                              |                  |
|---------------------------------|--------------------|--------|--------------------|----------------|-----------------------------------------------|------------------|--------------------|----------------|------------------------------|------------------|
|                                 | Non-Residents      |        | Government         |                | Non Financial<br>Public Sector<br>Enterprises |                  | NBFIs              |                | Private Sector<br>(Business) |                  |
|                                 | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount         | No. of<br>Accounts                            | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts           | Amount           |
| Less Than 5000                  | -                  | -      | 30                 | 0              | 78                                            | -                | 114                | 0              | 269,280                      | 66               |
| 5,000 to 10,000                 | -                  | -      | 1                  | 0              | -                                             | -                | -                  | -              | 23,584                       | 178              |
| 10,000 to 20,000                | -                  | -      | -                  | -              | -                                             | -                | -                  | -              | 40,493                       | 600              |
| 20,000 to 25,000                | -                  | -      | -                  | -              | -                                             | -                | -                  | -              | 12,429                       | 271              |
| 25,000 to 50,000                | -                  | -      | -                  | -              | 1                                             | 0                | 3                  | 0              | 154,368                      | 5,709            |
| 50,000 to 100,000               | -                  | -      | -                  | -              | -                                             | -                | 9                  | 1              | 319,181                      | 22,626           |
| 100,000 to 150,000              | -                  | -      | -                  | -              | -                                             | -                | 7                  | 1              | 157,778                      | 19,591           |
| 150,000 to 200,000              | -                  | -      | 1                  | 0              | 14                                            | 2                | 10                 | 2              | 132,997                      | 22,520           |
| 200,000 to 300,000              | -                  | -      | -                  | -              | -                                             | -                | 8                  | 2              | 191,078                      | 47,396           |
| 300,000 to 400,000              | -                  | -      | 1                  | 0              | 9                                             | 3                | 117                | 39             | 108,040                      | 35,699           |
| 400,000 to 500,000              | -                  | -      | -                  | -              | 3                                             | 1                | 18                 | 8              | 106,840                      | 48,556           |
| 500,000 to 750,000              | -                  | -      | 4                  | 3              | 12                                            | 8                | 46                 | 27             | 80,578                       | 48,759           |
| 750,000 to 1,000,000            | -                  | -      | 6                  | 5              | 5                                             | 4                | 30                 | 26             | 56,071                       | 49,695           |
| 1,000,000 to 2,000,000          | -                  | -      | 41                 | 62             | 14                                            | 19               | 108                | 164            | 123,938                      | 174,743          |
| 2,000,000 to 3,000,000          | -                  | -      | 58                 | 139            | 5                                             | 12               | 74                 | 188            | 49,894                       | 123,116          |
| 3,000,000 to 4,000,000          | -                  | -      | 38                 | 131            | 15                                            | 55               | 111                | 386            | 27,703                       | 96,127           |
| 4,000,000 to 5,000,000          | -                  | -      | 43                 | 190            | 7                                             | 30               | 110                | 496            | 27,173                       | 121,822          |
| 5,000,000 to 6,000,000          | -                  | -      | 17                 | 94             | 3                                             | 16               | 36                 | 195            | 12,393                       | 67,928           |
| 6,000,000 to 7,000,000          | -                  | -      | 5                  | 31             | 6                                             | 40               | 53                 | 341            | 9,895                        | 64,188           |
| 7,000,000 to 8,000,000          | -                  | -      | 3                  | 22             | 6                                             | 46               | 33                 | 248            | 8,424                        | 63,027           |
| 8,000,000 to 9,000,000          | -                  | -      | 2                  | 17             | 1                                             | 9                | 20                 | 170            | 6,216                        | 52,718           |
| 9,000,000 to 10,000,000         | -                  | -      | 11                 | 104            | -                                             | -                | 14                 | 132            | 5,680                        | 54,427           |
| 10,000,000 to 100,000,000       | -                  | -      | 28                 | 886            | 61                                            | 2,600            | 178                | 7,042          | 51,859                       | 1,558,803        |
| 100,000,000 to 500,000,000      | -                  | -      | 14                 | 3,353          | 116                                           | 30,117           | 165                | 40,504         | 9,867                        | 2,069,982        |
| 500,000,000 to 1,000,000,000    | -                  | -      | 10                 | 6,823          | 47                                            | 35,343           | 62                 | 43,448         | 1,715                        | 1,172,323        |
| 1,000,000,000 to 5,000,000,000  | -                  | -      | 17                 | 35,132         | 132                                           | 353,537          | 73                 | 150,305        | 1,203                        | 2,329,840        |
| 5,000,000,000 to 10,000,000,000 | -                  | -      | 9                  | 61,213         | 48                                            | 324,689          | 3                  | 24,432         | 82                           | 497,424          |
| 10,000,000,000 & Over           | -                  | -      | 12                 | 587,424        | 72                                            | 1,951,990        | 4                  | 114,773        | 18                           | 240,177          |
| <b>Total</b>                    | -                  | -      | <b>351</b>         | <b>695,630</b> | <b>655</b>                                    | <b>2,698,521</b> | <b>1,406</b>       | <b>382,930</b> | <b>1,988,777</b>             | <b>8,988,310</b> |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on nu
2. The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000



## of Accounts and Borrowers

Banks

31st March, 2026

(Million Rupees)

| Constituents                           |        |                    |           |                    |        |                    |            |                    |            |                                 | Size of Account *<br>(Rs.) |
|----------------------------------------|--------|--------------------|-----------|--------------------|--------|--------------------|------------|--------------------|------------|---------------------------------|----------------------------|
| Trust Funds & Non Profit Organizations |        |                    |           |                    |        |                    |            |                    |            |                                 |                            |
| Personal                               |        | Other              |           | Sub Total          |        | Total              |            |                    |            |                                 |                            |
| No. of<br>Accounts                     | Amount | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |                                 |                            |
| 3,501                                  | 3      | 2,194,277          | 2,479     | 5                  | -      | 2,467,285          | 2,547      | 2,467,285          | 2,547      | Less Than 5000                  |                            |
| 43                                     | 0      | 161,951            | 1,044     | -                  | -      | 185,579            | 1,222      | 185,579            | 1,222      | 5,000 to 10,000                 |                            |
| 553                                    | 9      | 188,013            | 2,673     | -                  | -      | 229,059            | 3,282      | 229,059            | 3,282      | 10,000 to 20,000                |                            |
| 36                                     | 1      | 67,185             | 1,465     | -                  | -      | 79,650             | 1,737      | 79,650             | 1,737      | 20,000 to 25,000                |                            |
| 762                                    | 26     | 258,488            | 9,057     | -                  | -      | 413,622            | 14,792     | 413,622            | 14,792     | 25,000 to 50,000                |                            |
| 359                                    | 26     | 317,953            | 24,076    | -                  | -      | 637,502            | 46,729     | 637,502            | 46,729     | 50,000 to 100,000               |                            |
| 87                                     | 10     | 624,162            | 70,102    | -                  | -      | 782,034            | 89,704     | 782,034            | 89,704     | 100,000 to 150,000              |                            |
| 12                                     | 2      | 158,203            | 27,971    | -                  | -      | 291,237            | 50,497     | 291,237            | 50,497     | 150,000 to 200,000              |                            |
| 59                                     | 15     | 183,260            | 45,288    | -                  | -      | 374,405            | 92,701     | 374,405            | 92,701     | 200,000 to 300,000              |                            |
| 14                                     | 5      | 116,038            | 40,342    | 3                  | 1      | 224,222            | 76,089     | 224,222            | 76,089     | 300,000 to 400,000              |                            |
| 46                                     | 21     | 174,636            | 77,155    | 5                  | 2      | 281,548            | 125,744    | 281,548            | 125,744    | 400,000 to 500,000              |                            |
| 41                                     | 25     | 80,009             | 48,591    | 4                  | 2      | 160,694            | 97,416     | 160,694            | 97,416     | 500,000 to 750,000              |                            |
| 111                                    | 87     | 46,204             | 40,499    | -                  | -      | 102,427            | 90,316     | 102,427            | 90,316     | 750,000 to 1,000,000            |                            |
| 91                                     | 142    | 187,685            | 273,903   | 15                 | 23     | 311,892            | 449,055    | 311,892            | 449,055    | 1,000,000 to 2,000,000          |                            |
| 34                                     | 81     | 72,913             | 176,626   | 5                  | 12     | 122,983            | 300,174    | 122,983            | 300,174    | 2,000,000 to 3,000,000          |                            |
| 20                                     | 67     | 20,164             | 69,809    | -                  | -      | 48,051             | 166,576    | 48,051             | 166,576    | 3,000,000 to 4,000,000          |                            |
| 13                                     | 58     | 14,897             | 66,557    | 1                  | 4      | 42,244             | 189,156    | 42,244             | 189,156    | 4,000,000 to 5,000,000          |                            |
| 9                                      | 49     | 7,342              | 40,069    | -                  | -      | 19,800             | 108,351    | 19,800             | 108,351    | 5,000,000 to 6,000,000          |                            |
| 2                                      | 13     | 6,422              | 41,812    | -                  | -      | 16,383             | 106,425    | 16,383             | 106,425    | 6,000,000 to 7,000,000          |                            |
| 3                                      | 22     | 4,169              | 31,165    | -                  | -      | 12,638             | 94,530     | 12,638             | 94,530     | 7,000,000 to 8,000,000          |                            |
| 4                                      | 34     | 3,527              | 30,105    | 1                  | 8      | 9,771              | 83,061     | 9,771              | 83,061     | 8,000,000 to 9,000,000          |                            |
| 4                                      | 39     | 3,808              | 36,038    | -                  | -      | 9,517              | 90,740     | 9,517              | 90,740     | 9,000,000 to 10,000,000         |                            |
| 66                                     | 2,840  | 9,476              | 183,970   | 6                  | 422    | 61,674             | 1,756,563  | 61,674             | 1,756,563  | 10,000,000 to 100,000,000       |                            |
| 10                                     | 2,230  | 127                | 23,843    | 6                  | 892    | 10,305             | 2,170,921  | 10,305             | 2,170,921  | 100,000,000 to 500,000,000      |                            |
| 4                                      | 2,501  | 1                  | 587       | -                  | -      | 1,839              | 1,261,024  | 1,839              | 1,261,024  | 500,000,000 to 1,000,000,000    |                            |
| 2                                      | 2,856  | 10                 | 13,515    | -                  | -      | 1,437              | 2,885,184  | 1,437              | 2,885,184  | 1,000,000,000 to 5,000,000,000  |                            |
| -                                      | -      | -                  | -         | -                  | -      | 142                | 907,759    | 142                | 907,759    | 5,000,000,000 to 10,000,000,000 |                            |
| -                                      | -      | 1                  | 59,437    | -                  | -      | 107                | 2,953,801  | 107                | 2,953,801  | 10,000,000,000 & Over           |                            |
| 5,886                                  | 11,162 | 4,900,921          | 1,438,176 | 51                 | 1,367  | 6,898,047          | 14,216,096 | 6,898,047          | 14,216,096 | Total                           |                            |

number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.5.1 Advances Classified by Size of Accounts and Gender

All Banks  
As on 31st March, 2026

| Size of Account<br>(Rs.)        | (Million Rupees)   |                  |                    |                |                        |               |                    |                   |                    |                   |
|---------------------------------|--------------------|------------------|--------------------|----------------|------------------------|---------------|--------------------|-------------------|--------------------|-------------------|
|                                 | Males              |                  | Females            |                | Both Males and Females |               | Others             |                   | Total              |                   |
|                                 | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts     | Amount        | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| Less Than 5000                  | 1,943,136          | 1,957            | 491,496            | 565            | 80                     | 0             | 32,573             | 25                | 2,467,285          | 2,547             |
| 5,000 to 10,000                 | 155,742            | 1,021            | 23,225             | 149            | 3                      | 0             | 6,609              | 52                | 185,579            | 1,222             |
| 10,000 to 20,000                | 200,632            | 2,879            | 21,705             | 301            | 3                      | 0             | 6,719              | 102               | 229,059            | 3,282             |
| 20,000 to 25,000                | 69,491             | 1,515            | 8,475              | 184            | 1                      | 0             | 1,683              | 38                | 79,650             | 1,737             |
| 25,000 to 50,000                | 334,033            | 11,575           | 34,816             | 1,197          | 12                     | 0             | 44,761             | 2,019             | 413,622            | 14,792            |
| 50,000 to 100,000               | 532,878            | 38,837           | 76,680             | 6,257          | 21                     | 2             | 27,923             | 1,633             | 637,502            | 46,729            |
| 100,000 to 150,000              | 729,114            | 83,421           | 43,856             | 5,077          | 24                     | 3             | 9,040              | 1,203             | 782,034            | 89,704            |
| 150,000 to 200,000              | 261,959            | 45,393           | 21,634             | 3,741          | 20                     | 3             | 7,624              | 1,359             | 291,237            | 50,497            |
| 200,000 to 300,000              | 324,382            | 80,194           | 28,298             | 6,987          | 48                     | 12            | 21,677             | 5,508             | 374,405            | 92,701            |
| 300,000 to 400,000              | 196,769            | 66,572           | 18,689             | 6,382          | 39                     | 13            | 8,725              | 3,121             | 224,222            | 76,089            |
| 400,000 to 500,000              | 209,522            | 92,797           | 13,850             | 6,174          | 55                     | 25            | 58,121             | 26,747            | 281,548            | 125,744           |
| 500,000 to 750,000              | 130,725            | 79,028           | 15,360             | 9,238          | 249                    | 161           | 14,360             | 8,989             | 160,694            | 97,416            |
| 750,000 to 1,000,000            | 77,980             | 68,505           | 8,128              | 7,073          | 163                    | 143           | 16,156             | 14,596            | 102,427            | 90,316            |
| 1,000,000 to 2,000,000          | 222,641            | 323,571          | 28,879             | 39,393         | 977                    | 1,470         | 59,395             | 84,621            | 311,892            | 449,055           |
| 2,000,000 to 3,000,000          | 84,301             | 204,061          | 11,657             | 28,232         | 725                    | 1,803         | 26,300             | 66,078            | 122,983            | 300,174           |
| 3,000,000 to 4,000,000          | 27,644             | 95,504           | 2,698              | 9,308          | 523                    | 1,803         | 17,186             | 59,961            | 48,051             | 166,576           |
| 4,000,000 to 5,000,000          | 25,532             | 113,143          | 1,999              | 8,868          | 386                    | 1,717         | 14,327             | 65,428            | 42,244             | 189,156           |
| 5,000,000 to 6,000,000          | 11,292             | 61,782           | 959                | 5,186          | 264                    | 1,430         | 7,285              | 39,953            | 19,800             | 108,351           |
| 6,000,000 to 7,000,000          | 9,330              | 60,559           | 716                | 4,657          | 166                    | 1,079         | 6,171              | 40,130            | 16,383             | 106,425           |
| 7,000,000 to 8,000,000          | 6,783              | 50,695           | 511                | 3,801          | 159                    | 1,188         | 5,185              | 38,847            | 12,638             | 94,530            |
| 8,000,000 to 9,000,000          | 5,191              | 44,196           | 379                | 3,231          | 146                    | 1,243         | 4,055              | 34,390            | 9,771              | 83,061            |
| 9,000,000 to 10,000,000         | 5,200              | 49,438           | 366                | 3,479          | 100                    | 932           | 3,851              | 36,892            | 9,517              | 90,740            |
| 10,000,000 to 100,000,000       | 18,179             | 393,075          | 1,163              | 25,225         | 247                    | 6,072         | 42,085             | 1,332,192         | 61,674             | 1,756,563         |
| 100,000,000 to 500,000,000      | 655                | 126,774          | 34                 | 6,169          | 19                     | 4,059         | 9,597              | 2,033,918         | 10,305             | 2,170,921         |
| 500,000,000 to 1,000,000,000    | 96                 | 73,120           | 2                  | 1,097          | 2                      | 1,347         | 1,739              | 1,185,460         | 1,839              | 1,261,024         |
| 1,000,000,000 to 5,000,000,000  | 55                 | 109,936          | 2                  | 2,114          | -                      | -             | 1,380              | 2,773,135         | 1,437              | 2,885,184         |
| 5,000,000,000 to 10,000,000,000 | 1                  | 5,914            | -                  | -              | -                      | -             | 141                | 901,845           | 142                | 907,759           |
| 10,000,000,000 & Over           | 2                  | 59,437           | -                  | -              | -                      | -             | 105                | 2,894,363         | 107                | 2,953,801         |
| <b>Total</b>                    | <b>5,583,265</b>   | <b>2,344,899</b> | <b>855,577</b>     | <b>194,085</b> | <b>4,432</b>           | <b>24,507</b> | <b>454,773</b>     | <b>11,652,606</b> | <b>6,898,047</b>   | <b>14,216,096</b> |

Note(s)

- Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication
- The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

### 3.6 Advances Classified by Tenure/Maturity

#### All Banks

| Loan Tenure                             | (Million Rupees)   |            |                    |            |                    |            |
|-----------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                         | Mar-25             |            | Dec-25             |            | Mar-26 P           |            |
|                                         | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| 1. Short Term                           | 5,992,410          | 7,161,782  | 4,821,460          | 7,855,999  | 4,917,108          | 7,520,878  |
| 1.1. Overnight                          | 200,014            | 356,289    | 23,611             | 700,199    | 21,879             | 654,625    |
| 1.2. 2 days to 7 days                   | 1,154              | 79,238     | 6,504              | 128,295    | 4,721              | 57,118     |
| 1.3. For 8 days to 1 month              | 695,057            | 155,213    | 321,378            | 273,589    | 330,227            | 171,388    |
| 1.4. For above 1 month but <= 3 month   | 2,829,619          | 754,414    | 1,992,976          | 1,217,031  | 2,062,643          | 765,763    |
| 1.5. For above 3 months but <= 6 months | 537,343            | 1,729,491  | 764,868            | 1,484,479  | 778,897            | 2,248,012  |
| 1.6. For above 6 months but <= one year | 1,729,223          | 4,087,137  | 1,712,123          | 4,052,406  | 1,718,741          | 3,623,971  |
| 2. Medium Term                          | 309,634            | 968,035    | 627,372            | 1,328,160  | 639,082            | 1,054,155  |
| 2.1. For above 1 year but <= 2 years    | 204,622            | 681,186    | 384,707            | 1,075,226  | 390,647            | 816,408    |
| 2.2. For above 2 years but <= 3 years   | 105,012            | 286,849    | 242,665            | 252,934    | 248,435            | 237,747    |
| 3. Long Term                            | 1,166,428          | 4,986,590  | 1,314,298          | 5,352,334  | 1,341,857          | 5,641,064  |
| 3.1. For above 3 years but <= 4 years   | 239,691            | 1,025,208  | 232,223            | 699,350    | 256,242            | 784,322    |
| 3.2. For above 4 years but <= 5 years   | 380,780            | 1,022,509  | 275,662            | 915,573    | 268,397            | 1,258,734  |
| 3.3. For above 5 years but <= 7 years   | 404,999            | 1,178,841  | 618,417            | 1,630,507  | 623,329            | 1,625,846  |
| 3.4. For above 7 years but <= 10 years  | 66,516             | 858,875    | 69,334             | 1,016,356  | 70,250             | 985,681    |
| 3.5. For above 10 years but <= 15 years | 23,885             | 585,077    | 36,480             | 660,013    | 36,653             | 557,711    |
| 3.6. For above 15 years but <= 20 years | 23,219             | 128,988    | 23,424             | 144,677    | 27,935             | 198,099    |
| 3.7. For above 20 years but <= 25 years | 22,908             | 156,634    | 52,863             | 231,723    | 51,235             | 182,140    |
| 3.8. For above 25 years but <= 30 years | 4,235              | 25,456     | 5,543              | 47,226     | 7,456              | 43,153     |
| 3.9. For above 30 years                 | 195                | 5,003      | 352                | 6,910      | 360                | 5,376      |
| Total                                   | 7,468,472          | 13,116,407 | 6,763,130          | 14,536,493 | 6,898,047          | 14,216,096 |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.6.1 Advances Classified by Tenure/Maturity

| Conventional Banking                    |                  |                  |                  |                  |                  |                  |
|-----------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| (Million Rupees)                        |                  |                  |                  |                  |                  |                  |
| Loan Tenure                             | Mar-25           |                  | Dec-25           |                  | Mar-26 P         |                  |
|                                         | No. of Accounts  | Amount           | No. of Accounts  | Amount           | No. of Accounts  | Amount           |
| 1. Short Term                           | 5,675,272        | 4,744,214        | 4,460,088        | 4,846,633        | 4,551,523        | 4,625,743        |
| 1.1. Overnight                          | 199,445          | 304,722          | 22,978           | 523,330          | 21,010           | 386,780          |
| 1.2. 2 days to 7 days                   | 770              | 3,575            | 5,437            | 65,478           | 3,726            | 9,623            |
| 1.3. For 8 days to 1 month              | 694,052          | 126,342          | 319,549          | 199,289          | 329,333          | 123,022          |
| 1.4. For above 1 month but <= 3 month   | 2,813,081        | 394,719          | 1,975,010        | 551,811          | 2,047,474        | 449,077          |
| 1.5. For above 3 months but <= 6 months | 528,256          | 778,365          | 753,216          | 849,143          | 764,808          | 911,755          |
| 1.6. For above 6 months but <= one year | 1,439,668        | 3,136,490        | 1,383,898        | 2,657,583        | 1,385,172        | 2,745,487        |
| 2. Medium Term                          | 275,742          | 758,051          | 581,178          | 884,852          | 583,863          | 867,108          |
| 2.1. For above 1 year but <= 2 years    | 194,276          | 541,414          | 366,421          | 736,643          | 367,022          | 725,829          |
| 2.2. For above 2 years but <= 3 years   | 81,466           | 216,637          | 214,757          | 148,209          | 216,841          | 141,279          |
| 3. Long Term                            | 951,195          | 3,467,692        | 1,068,922        | 3,165,208        | 1,090,193        | 3,185,491        |
| 3.1. For above 3 years but <= 4 years   | 186,839          | 816,734          | 184,071          | 516,507          | 194,743          | 565,733          |
| 3.2. For above 4 years but <= 5 years   | 332,658          | 700,374          | 219,948          | 642,427          | 209,141          | 539,455          |
| 3.3. For above 5 years but <= 7 years   | 333,171          | 859,816          | 528,007          | 876,699          | 546,186          | 913,683          |
| 3.4. For above 7 years but <= 10 years  | 52,772           | 547,292          | 54,934           | 572,278          | 55,802           | 604,052          |
| 3.5. For above 10 years but <= 15 years | 14,070           | 363,153          | 23,621           | 378,430          | 24,294           | 378,274          |
| 3.6. For above 15 years but <= 20 years | 14,914           | 78,828           | 12,326           | 61,160           | 13,629           | 60,128           |
| 3.7. For above 20 years but <= 25 years | 14,011           | 97,367           | 42,758           | 110,393          | 41,657           | 109,240          |
| 3.8. For above 25 years but <= 30 years | 2,648            | 3,830            | 3,120            | 6,753            | 4,597            | 14,377           |
| 3.9. For above 30 years                 | 112              | 298              | 137              | 562              | 144              | 549              |
| <b>Total</b>                            | <b>6,902,209</b> | <b>8,969,957</b> | <b>6,110,188</b> | <b>8,896,693</b> | <b>6,225,579</b> | <b>8,678,342</b> |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.6.2 Advances Classified by Tenure/Maturity

#### Islamic Banking

(Million Rupees)

| Loan Tenure                             | Mar-25          |           | Dec-25          |           | Mar-26 P        |           |
|-----------------------------------------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
|                                         | No. of Accounts | Amount    | No. of Accounts | Amount    | No. of Accounts | Amount    |
| 1. Short Term                           | 317,138         | 2,417,568 | 361,372         | 3,009,366 | 365,585         | 2,895,135 |
| 1.1. Overnight                          | 569             | 51,566    | 633             | 176,869   | 869             | 267,845   |
| 1.2. 2 days to 7 days                   | 384             | 75,663    | 1,067           | 62,817    | 995             | 47,495    |
| 1.3. For 8 days to 1 month              | 1,005           | 28,870    | 1,829           | 74,300    | 894             | 48,367    |
| 1.4. For above 1 month but <= 3 months  | 16,538          | 359,696   | 17,966          | 665,220   | 15,169          | 316,687   |
| 1.5. For above 3 months but <= 6 months | 9,087           | 951,126   | 11,652          | 635,337   | 14,089          | 1,336,257 |
| 1.6. For above 6 months but <= one year | 289,555         | 950,646   | 328,225         | 1,394,823 | 333,569         | 878,484   |
| 2. Medium Term                          | 33,892          | 209,984   | 46,194          | 443,308   | 55,219          | 187,047   |
| 2.1. For above 1 year but <= 2 years    | 10,346          | 139,772   | 18,286          | 338,583   | 23,625          | 90,579    |
| 2.2. For above 2 years but <= 3 years   | 23,546          | 70,212    | 27,908          | 104,725   | 31,594          | 96,468    |
| 3. Long Term                            | 215,233         | 1,518,898 | 245,376         | 2,187,127 | 251,664         | 2,455,573 |
| 3.1. For above 3 years but <= 4 years   | 52,852          | 208,474   | 48,152          | 182,843   | 61,499          | 218,588   |
| 3.2. For above 4 years but <= 5 years   | 48,122          | 322,134   | 55,714          | 273,146   | 59,256          | 719,279   |
| 3.3. For above 5 years but <= 7 years   | 71,828          | 319,025   | 90,410          | 753,808   | 77,143          | 712,163   |
| 3.4. For above 7 years but <= 10 years  | 13,744          | 311,583   | 14,400          | 444,078   | 14,448          | 381,630   |
| 3.5. For above 10 years but <= 15 years | 9,815           | 221,925   | 12,859          | 281,583   | 12,359          | 179,437   |
| 3.6. For above 15 years but <= 20 years | 8,305           | 50,160    | 11,098          | 83,517    | 14,306          | 137,971   |
| 3.7. For above 20 years but <= 25 years | 8,897           | 59,267    | 10,105          | 121,330   | 9,578           | 72,900    |
| 3.8. For above 25 years but <= 30 years | 1,587           | 21,625    | 2,423           | 40,472    | 2,859           | 28,776    |
| 3.9. For above 30 years                 | 83              | 4,705     | 215             | 6,348     | 216             | 4,828     |
| Total                                   | 566,263         | 4,146,450 | 652,942         | 5,639,800 | 672,468         | 5,537,755 |

### 3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks  
As on 31st March, 2026

(Million Rupees)

| Loan Tenure                             | Males           |           | Females         |         | Both Males and Females |        | Others          |            | Total           |            |
|-----------------------------------------|-----------------|-----------|-----------------|---------|------------------------|--------|-----------------|------------|-----------------|------------|
|                                         | No. of Accounts | Amount    | No. of Accounts | Amount  | No. of Accounts        | Amount | No. of Accounts | Amount     | No. of Accounts | Amount     |
| 1. Short Term                           | 4,020,329       | 720,754   | 683,130         | 37,793  | 679                    | 6,476  | 212,970         | 6,755,855  | 4,917,108       | 7,520,878  |
| 1.1. Overnight                          | 12,388          | 26,887    | 1,004           | 1,852   | 43                     | 72     | 8,444           | 625,814    | 21,879          | 654,625    |
| 1.2. 2 days to 7 days                   | 3,344           | 6,632     | 424             | 625     | 37                     | 127    | 916             | 49,734     | 4,721           | 57,118     |
| 1.3. For 8 days to 1 month              | 270,913         | 54,137    | 57,524          | 2,852   | 29                     | 104    | 1,761           | 114,295    | 330,227         | 171,388    |
| 1.4. For above 1 month but <= 3 months  | 1,624,606       | 121,261   | 430,485         | 3,797   | 15                     | 117    | 7,537           | 640,589    | 2,062,643       | 765,763    |
| 1.5. For above 3 months but <= 6 months | 720,884         | 123,830   | 35,364          | 9,988   | 45                     | 242    | 22,604          | 2,113,953  | 778,897         | 2,248,012  |
| 1.6. For above 6 months but <= one year | 1,388,194       | 388,006   | 158,329         | 18,680  | 510                    | 5,814  | 171,708         | 3,211,471  | 1,718,741       | 3,623,971  |
| 2. Medium Term                          | 498,360         | 271,124   | 67,741          | 19,755  | 35                     | 195    | 72,946          | 763,080    | 639,082         | 1,054,155  |
| 2.1. For above 1 year but <= 2 years    | 321,067         | 185,778   | 49,454          | 12,517  | 7                      | 16     | 20,119          | 618,096    | 390,647         | 816,408    |
| 2.2. For above 2 years but <= 3 years   | 177,293         | 85,346    | 18,287          | 7,238   | 28                     | 180    | 52,827          | 144,984    | 248,435         | 237,747    |
| 3. Long Term                            | 1,064,576       | 1,353,021 | 104,706         | 136,537 | 3,718                  | 17,835 | 168,857         | 4,133,671  | 1,341,857       | 5,641,064  |
| 3.1. For above 3 years but <= 4 years   | 187,313         | 220,261   | 35,680          | 40,031  | 232                    | 550    | 33,017          | 523,480    | 256,242         | 784,322    |
| 3.2. For above 4 years but <= 5 years   | 207,864         | 254,858   | 23,176          | 25,151  | 463                    | 872    | 36,894          | 977,854    | 268,397         | 1,258,734  |
| 3.3. For above 5 years but <= 7 years   | 507,619         | 415,231   | 29,905          | 27,471  | 348                    | 858    | 85,457          | 1,182,286  | 623,329         | 1,625,846  |
| 3.4. For above 7 years but <= 10 years  | 56,136          | 103,316   | 6,468           | 10,401  | 444                    | 1,892  | 7,202           | 870,073    | 70,250          | 985,681    |
| 3.5. For above 10 years but <= 15 years | 27,410          | 76,632    | 3,586           | 9,096   | 533                    | 3,297  | 5,124           | 468,686    | 36,653          | 557,711    |
| 3.6. For above 15 years but <= 20 years | 23,746          | 107,276   | 2,981           | 10,747  | 532                    | 3,202  | 676             | 76,875     | 27,935          | 198,099    |
| 3.7. For above 20 years but <= 25 years | 47,793          | 149,345   | 2,115           | 10,507  | 1,125                  | 6,728  | 202             | 15,561     | 51,235          | 182,140    |
| 3.8. For above 25 years but <= 30 years | 6,470           | 25,360    | 769             | 3,082   | 40                     | 431    | 177             | 14,279     | 7,456           | 43,153     |
| 3.9. For above 30 years                 | 225             | 743       | 26              | 53      | 1                      | 4      | 108             | 4,576      | 360             | 5,376      |
| Total                                   | 5,583,265       | 2,344,899 | 855,577         | 194,085 | 4,432                  | 24,507 | 454,773         | 11,652,606 | 6,898,047       | 14,216,096 |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.7 Advances Classified by Nature\*

#### All Banks

(Million Rupees)

| Nature                              | Mar-25             |                   | Dec-25             |                   | Mar-26 P           |                   |
|-------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                     | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| 1. CONVENTIONAL                     | 6,902,209          | 8,969,957         | 6,110,188          | 8,896,693         | 6,225,579          | 8,678,342         |
| 2. ISLAMIC                          | 566,263            | 4,146,450         | 652,942            | 5,639,800         | 672,468            | 5,537,755         |
| A. Ijara Finance                    | 73,180             | 122,026           | 97,655             | 308,873           | 94,587             | 272,683           |
| B. Diminishing Musharaka            | 71,047             | 1,062,477         | 74,942             | 1,497,918         | 88,974             | 1,631,855         |
| C. Istisna                          | 5,710              | 406,615           | 7,388              | 557,339           | 7,234              | 584,554           |
| D. Mudaraba                         | 109                | 1,859             | 119                | 1,798             | 111                | 1,729             |
| E. Murabaha                         | 12,722             | 229,401           | 16,681             | 230,181           | 16,373             | 184,670           |
| F. Musawamah finance                | 29,132             | 75,601            | 33,046             | 106,813           | 32,186             | 90,348            |
| G. Musharaka Finance                | 14,923             | 332,441           | 17,726             | 392,010           | 17,939             | 391,833           |
| H. Salam Finance                    | 1,370              | 68,508            | 1,976              | 88,132            | 1,448              | 114,568           |
| I. Commodity Murabahah / Tawwaruq   | 290,662            | 28,961            | 334,208            | 39,276            | 342,384            | 40,632            |
| J. Advance against financing        | 1,244              | 41,913            | 1,336              | 52,582            | 1,296              | 56,304            |
| K. Other Islamic Modes of Financing | 66,164             | 1,776,647         | 67,865             | 2,364,879         | 69,936             | 2,168,577         |
| <b>Total</b>                        | <b>7,468,472</b>   | <b>13,116,407</b> | <b>6,763,130</b>   | <b>14,536,493</b> | <b>6,898,047</b>   | <b>14,216,096</b> |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

\* Nature refers to Conventional/Islamic financing.

### 3.7.1 Advances Classified by Nature and Gender

All Banks  
As on 31st March, 2026

| Nature                              | (Million Rupees)   |                  |                    |                |                        |               |                    |                   |                    |                   |
|-------------------------------------|--------------------|------------------|--------------------|----------------|------------------------|---------------|--------------------|-------------------|--------------------|-------------------|
|                                     | Males              |                  | Females            |                | Both Males and Females |               | Others             |                   | Total              |                   |
|                                     | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts     | Amount        | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| 1. CONVENTIONAL                     | 5,024,831          | 1,730,123        | 801,807            | 145,043        | 1,396                  | 7,515         | 397,545            | 6,795,660         | 6,225,579          | 8,678,342         |
| 2. ISLAMIC                          | 558,434            | 614,775          | 53,770             | 49,041         | 3,036                  | 16,992        | 57,228             | 4,856,947         | 672,468            | 5,537,755         |
| A. Ijara Finance                    | 72,362             | 123,589          | 5,825              | 9,769          | 9                      | 14            | 16,391             | 139,311           | 94,587             | 272,683           |
| B. Diminishing Musharaka            | 67,955             | 140,817          | 6,362              | 8,874          | 812                    | 2,332         | 13,845             | 1,479,831         | 88,974             | 1,631,855         |
| C. Istisna                          | 634                | 13,550           | 15                 | 2,019          | -                      | -             | 6,585              | 568,985           | 7,234              | 584,554           |
| D. Mudaraba                         | 111                | 1,729            | -                  | -              | -                      | -             | -                  | -                 | 111                | 1,729             |
| E. Murabaha                         | 9,403              | 19,052           | 690                | 662            | 13                     | 22            | 6,267              | 164,935           | 16,373             | 184,670           |
| F. Musawamah finance                | 25,939             | 12,046           | 3,699              | 1,867          | -                      | -             | 2,548              | 76,435            | 32,186             | 90,348            |
| G. Musharaka Finance                | 14,200             | 37,053           | 1,367              | 2,520          | 7                      | 34            | 2,365              | 352,225           | 17,939             | 391,833           |
| H. Salam Finance                    | 146                | 2,448            | -                  | -              | -                      | -             | 1,302              | 112,120           | 1,448              | 114,568           |
| I. Commodity Murabahah / Tawwaruq   | 312,962            | 37,519           | 29,421             | 3,113          | -                      | -             | 1                  | 1                 | 342,384            | 40,632            |
| J. Advance against financing        | 1,076              | 1,924            | 104                | 104            | -                      | -             | 116                | 54,276            | 1,296              | 56,304            |
| K. Other Islamic Modes of Financing | 53,646             | 225,047          | 6,287              | 20,113         | 2,195                  | 14,589        | 7,808              | 1,908,828         | 69,936             | 2,168,577         |
| <b>Total</b>                        | <b>5,583,265</b>   | <b>2,344,899</b> | <b>855,577</b>     | <b>194,085</b> | <b>4,432</b>           | <b>24,507</b> | <b>454,773</b>     | <b>11,652,606</b> | <b>6,898,047</b>   | <b>14,216,096</b> |

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### 3.8 Advances Classified by Rate of

All  
As on

| Rate of<br>Int./Return | Rate of Margin |         |           |         |         |           |         |        |         |         |        |
|------------------------|----------------|---------|-----------|---------|---------|-----------|---------|--------|---------|---------|--------|
|                        | 00.00          | 05.00   | 10.00     | 15.00   | 20.00   | 25.00     | 30.00   | 33.33  | 35.00   | 40.00   | 45.00  |
| 00.00                  | 777,530        | 12,245  | 164,274   | 30,831  | 36,588  | 227,755   | 15,710  | 114    | 9,175   | 13,034  | 11,694 |
| 01.00*                 | 15,238         | 739     | 725       | 2,688   | 1,779   | 2,372     | 990     | 22     | 996     | 95      | 59     |
| 02.00*                 | 38,253         | 9,165   | 22,434    | 2,213   | 6,880   | 35,969    | 4,797   | 35     | 7,454   | 3,709   | 5,792  |
| 03.00*                 | 127,735        | 5,554   | 37,412    | 31,456  | 12,080  | 44,436    | 8,571   | 94     | 4,457   | 8,084   | 10,050 |
| 04.00*                 | 100,883        | 3,852   | 23,929    | 10,409  | 17,515  | 31,016    | 4,053   | 600    | 4,259   | 2,774   | 1,413  |
| 05.00*                 | 604,371        | 5,883   | 104,698   | 54,964  | 43,952  | 128,265   | 18,496  | 4,662  | 10,383  | 12,262  | 7,899  |
| 06.00*                 | 37,025         | 4,352   | 16,479    | 3,786   | 7,169   | 23,761    | 2,480   | 295    | 1,870   | 2,325   | 1,691  |
| 07.00*                 | 136,798        | 5,927   | 7,628     | 9,188   | 27,772  | 49,423    | 4,551   | 895    | 5,837   | 7,284   | 3,216  |
| 08.00*                 | 45,827         | 2,415   | 21,552    | 9,030   | 2,355   | 33,031    | 12,068  | -      | 967     | 1,476   | 577    |
| 09.00*                 | 42,300         | 225     | 8,749     | 736     | 6,899   | 2,214     | 705     | 2      | 457     | 2,044   | 246    |
| 10.00*                 | 344,298        | 22,655  | 53,785    | 555     | 35,065  | 31,309    | 632     | 1      | 175     | 764     | 110    |
| 10.25                  | 70,107         | -       | 44,555    | 1,141   | 6,181   | 16,602    | 209     | -      | 4       | 5,555   | 5      |
| 10.50                  | 101,605        | 1,562   | 92,904    | 560     | 10,267  | 58,201    | 2,727   | -      | 49,118  | 5,412   | 920    |
| 10.75                  | 801,509        | 16,687  | 148,131   | 16,428  | 44,584  | 120,867   | 33,521  | -      | 13,762  | 4,110   | 3,924  |
| 11.00                  | 245,085        | 10,485  | 147,384   | 18,285  | 86,431  | 110,642   | 12,101  | 1,870  | 3,588   | 13,028  | 2,183  |
| 11.25                  | 232,057        | 4,671   | 72,706    | 12,223  | 47,523  | 101,685   | 11,444  | 363    | 5,614   | 3,692   | 6,139  |
| 11.50                  | 250,860        | 5,447   | 125,976   | 38,666  | 27,054  | 107,198   | 12,305  | 958    | 4,309   | 9,621   | 2,365  |
| 11.75                  | 222,040        | 17,954  | 81,642    | 30,848  | 73,373  | 147,258   | 14,008  | -      | 5,546   | 5,482   | 6,291  |
| 12.00                  | 406,698        | 5,099   | 61,905    | 12,964  | 33,373  | 104,943   | 14,266  | 1,799  | 7,439   | 7,097   | 4,391  |
| 12.25                  | 136,559        | 4,058   | 44,663    | 37,696  | 24,461  | 53,491    | 13,097  | 24     | 6,565   | 8,578   | 2,044  |
| 12.50                  | 138,946        | 7,125   | 33,484    | 18,455  | 19,340  | 67,401    | 8,350   | 250    | 5,769   | 8,950   | 1,790  |
| 12.75                  | 87,810         | 7,338   | 20,471    | 18,200  | 6,167   | 42,335    | 5,278   | 43     | 2,375   | 4,811   | 3,076  |
| 13.00                  | 81,013         | 10,939  | 26,017    | 21,297  | 9,151   | 31,033    | 3,683   | 250    | 1,938   | 7,592   | 817    |
| 13.25                  | 137,519        | 11,816  | 23,921    | 16,853  | 6,648   | 31,228    | 9,536   | 123    | 2,121   | 5,667   | 1,062  |
| 13.50                  | 20,404         | 6,531   | 17,030    | 7,236   | 13,235  | 12,040    | 6,572   | 200    | 1,849   | 4,215   | 1,355  |
| 13.75                  | 36,114         | 11,354  | 46,485    | 24,275  | 6,732   | 14,251    | 7,957   | 177    | 1,782   | 2,918   | 2,350  |
| 14.00                  | 19,331         | 3,577   | 56,889    | 3,305   | 19,655  | 10,512    | 5,356   | 124    | 3,205   | 4,734   | 1,038  |
| 14.25                  | 15,413         | 17,400  | 31,912    | 5,965   | 16,046  | 22,159    | 3,173   | 117    | 2,185   | 1,958   | 1,505  |
| 14.50                  | 24,419         | 3,238   | 30,058    | 2,867   | 5,240   | 4,672     | 5,378   | 274    | 2,653   | 3,306   | 1,461  |
| 14.75                  | 7,402          | 5,371   | 10,020    | 1,210   | 3,978   | 7,338     | 4,303   | 270    | 2,067   | 2,290   | 1,339  |
| 15.00                  | 15,796         | 4,425   | 24,289    | 653     | 1,971   | 10,240    | 3,238   | 115    | 1,283   | 2,412   | 939    |
| 15.25                  | 30,720         | 907     | 14,064    | 867     | 4,138   | 9,578     | 4,472   | 79     | 1,863   | 1,632   | 1,234  |
| 15.50                  | 5,816          | 909     | 9,839     | 769     | 5,002   | 3,352     | 2,196   | 18     | 1,408   | 1,771   | 844    |
| 15.75                  | 4,490          | 2,128   | 4,867     | 804     | 2,457   | 3,889     | 9,554   | 45     | 1,985   | 899     | 419    |
| 16.00                  | 23,308         | 461     | 5,407     | 477     | 1,524   | 7,419     | 1,293   | 50     | 762     | 477     | 272    |
| 16.25                  | 29,843         | 2,555   | 20,486    | 247     | 6,439   | 5,995     | 4,070   | 8      | 2,052   | 2,299   | 450    |
| 16.50                  | 10,283         | 1,790   | 2,796     | 119     | 5,985   | 9,870     | 2,483   | 3      | 987     | 662     | 266    |
| 16.75                  | 4,456          | 45,056  | 2,737     | 449     | 1,649   | 779       | 1,408   | -      | 984     | 881     | 155    |
| 17.00                  | 351,280        | 999     | 3,874     | 181     | 738     | 1,585     | 855     | -      | 885     | 277     | 76     |
| 17.25                  | 1,710          | 8,063   | 1,041     | 59      | 3,462   | 12,992    | 3,248   | 2      | 2,352   | 1,684   | 282    |
| 17.50                  | 8,948          | 488     | 2,026     | 496     | 15,721  | 15,952    | 1,251   | -      | 1,041   | 2,270   | 77     |
| 17.75                  | 1,776          | 6,802   | 1,031     | 188     | 107     | 5,463     | 227     | 1      | 62      | 54      | 9      |
| 18.00                  | 4,208          | 302     | 629       | 315     | 2,158   | 19,282    | 342     | -      | 356     | 155     | 52     |
| 18.25                  | 5,761          | 2,359   | 3,339     | 561     | 734     | 3,395     | 651     | 2      | 473     | 432     | 43     |
| 18.50                  | 2,172          | 21      | 830       | 47      | 33,377  | 6,851     | 515     | 1      | 467     | 141     | 85     |
| 18.75                  | 1,692          | 15      | 5,023     | 3       | 14,894  | 84        | 468     | -      | 380     | 68      | 26     |
| 19.00                  | 13,481         | -       | 4,598     | 32      | 22,511  | 609       | 788     | -      | 699     | 1,418   | 118    |
| 19.25                  | 416            | 18      | 1,566     | 4       | 29,160  | 77        | 406     | -      | 490     | 41      | 23     |
| 19.50                  | 578            | -       | 938       | 11      | 131     | 189       | 205     | -      | 26      | 119     | 51     |
| 19.75                  | 107            | 8       | 990       | 675     | 12      | 60        | 195     | -      | 105     | 79      | 178    |
| 20.00                  | 41,926         | 11,403  | 2,749     | 283     | 235     | 8,752     | 1,330   | -      | 260     | 2,542   | 132    |
| 20.25                  | 171            | -       | 1,255     | -       | 28      | 166       | 36      | -      | 13      | 24      | 12     |
| 20.50                  | 1,227          | 2       | 644       | 1       | 38      | 2,261     | 1,356   | 19     | 9       | 12      | 18     |
| 20.75                  | 143            | 0       | 1,565     | 133     | 5       | 20        | 390     | -      | 10      | 7       | 9      |
| 21.00                  | 7,312          | -       | 582       | -       | 67      | 245       | 1,371   | -      | 43      | 157     | 16     |
| 21.25                  | 518            | -       | 317       | -       | 3       | 3         | 68      | -      | 15      | 19      | 10     |
| 21.50                  | 296            | 2       | 1,457     | -       | 23      | 76        | 212     | -      | 5       | 2       | 14     |
| 21.75                  | 54             | 7       | 6,183     | 1       | 1       | 1         | 428     | -      | 13      | 15      | 2      |
| 22.00                  | 16,887         | -       | 867       | -       | 68      | 303       | 1,066   | -      | 43      | 65      | 26     |
| 22.25                  | 91             | -       | 645       | -       | 57      | 16        | 114     | -      | 9       | 10      | 2      |
| 22.50                  | 813            | 6       | 788       | -       | 55      | 508       | 4,961   | -      | 12      | 1       | 43     |
| 22.75                  | 188            | -       | 439       | 2       | 0       | 1         | 123     | -      | 15      | 13      | 7      |
| 23.00                  | 2,105          | 5       | 442       | -       | 40      | 59        | 65      | -      | 22      | 4       | 4      |
| 23.25                  | 416            | -       | 1,629     | -       | 0       | 6         | 50      | -      | 19      | 14      | 5      |
| 23.50                  | 225,561        | 1       | 369       | 4       | 36      | 15        | 103     | -      | 10      | 26      | 1      |
| 23.75                  | 111            | 2       | 164       | 2       | 4       | 3         | 139     | -      | 34      | 59      | 7      |
| 24.00                  | 48,692         | 4       | 10,442    | 5,268   | 7,296   | 35,531    | 1,340   | -      | 482     | 1,263   | 214    |
| 24.25                  | 2,199          | -       | 361       | 1       | 41      | 104       | 40      | -      | 58      | 15      | 10     |
| 24.50                  | 1,305          | -       | 141       | -       | 14      | 68        | 50      | -      | 2       | 3       | 9      |
| 24.75                  | 57             | -       | 160       | 29      | 35      | 60        | 164     | -      | 49      | 33      | 19     |
| 25.00 & over           | 330,223        | 43      | 9,861     | 3,121   | 2,487   | 19,047    | 1,646   | 3      | 406     | 921     | 254    |
| Total                  | 6,592,289      | 312,444 | 1,729,848 | 460,133 | 820,196 | 1,858,313 | 299,232 | 13,912 | 188,110 | 185,842 | 93,214 |

\*01.00 stands for 00.25 to 01.24

\*10.00 stands for 09.25 to 10.24

# of Interest/Return and Rate of Margin

Banks  
31st March, 2026

| Rate of Margin |        |        |        |        |         |        |         |        |        |         |            | (Million Rupees)    |
|----------------|--------|--------|--------|--------|---------|--------|---------|--------|--------|---------|------------|---------------------|
| 50.00          | 55.00  | 60.00  | 65.00  | 70.00  | 75.00   | 80.00  | 85.00   | 90.00  | 95.00  | 99.99   | Total      | Rate of Int./Return |
| 21,100         | 6,338  | 6,130  | 7,335  | 6,589  | 13,593  | 3,194  | 5,008   | 5,671  | 13,607 | 25,296  | 1,412,810  | 00.00               |
| 312            | 51     | 39     | 32     | 10     | 143     | 26     | 7       | 9      | 223    | 1,878   | 28,431     | 01.00*              |
| 5,676          | 7,129  | 2,386  | 2,774  | 2,194  | 2,166   | 1,011  | 1,940   | 1,545  | 4,962  | 23,054  | 191,539    | 02.00*              |
| 4,214          | 6,516  | 2,647  | 2,062  | 3,174  | 5,968   | 808    | 1,365   | 184    | 292    | 22,238  | 339,397    | 03.00*              |
| 4,027          | 4,308  | 1,662  | 2,162  | 938    | 4,025   | 860    | 817     | 1,864  | 1,060  | 14,770  | 237,195    | 04.00*              |
| 9,273          | 6,466  | 12,139 | 3,699  | 6,977  | 37,589  | 1,522  | 1,532   | 6,941  | 2,962  | 22,165  | 1,107,098  | 05.00*              |
| 2,045          | 531    | 771    | 401    | 629    | 3,034   | 640    | 815     | 1,372  | 709    | 4,273   | 116,455    | 06.00*              |
| 1,785          | 1,532  | 2,986  | 2,313  | 1,077  | 1,872   | 818    | 967     | 706    | 441    | 14,013  | 287,027    | 07.00*              |
| 1,058          | 3,348  | 1,262  | 2,158  | 1,060  | 17,643  | 1,171  | 34,589  | 3,414  | 1,323  | 8,898   | 205,224    | 08.00*              |
| 637            | 399    | 30     | 70     | 16     | 41      | 1,021  | 69      | 810    | 140    | 2,933   | 70,741     | 09.00*              |
| 51             | 5      | 14     | 13     | 19     | 35,940  | 82     | 4,009   | 159    | 35,482 | 15,254  | 580,379    | 10.00*              |
| 32             | -      | -      | 1      | 2      | 24,747  | 3      | 3       | 20     | 3      | 143     | 169,312    | 10.25               |
| 2,688          | 3,863  | -      | 4,981  | 71     | 86,390  | 88     | 798     | 981    | 1,001  | 4,968   | 429,105    | 10.50               |
| 2,763          | 5,472  | 2,767  | 6,139  | 1,225  | 70,818  | 3,683  | 5,007   | 12,805 | 5,968  | 27,807  | 1,347,977  | 10.75               |
| 2,911          | 1,949  | 8,969  | 1,295  | 2,061  | 17,100  | 1,801  | 1,080   | 1,647  | 2,022  | 21,231  | 713,148    | 11.00               |
| 4,955          | 2,346  | 1,562  | 2,738  | 5,644  | 24,328  | 4,737  | 23,831  | 17,412 | 3,735  | 38,658  | 628,064    | 11.25               |
| 7,216          | 1,609  | 3,649  | 8,428  | 1,590  | 11,462  | 2,585  | 1,606   | 8,434  | 1,420  | 32,356  | 665,113    | 11.50               |
| 2,485          | 15,266 | 2,326  | 2,877  | 1,663  | 14,133  | 3,119  | 2,439   | 5,701  | 1,786  | 31,820  | 688,059    | 11.75               |
| 8,960          | 2,998  | 2,640  | 2,749  | 888    | 6,860   | 3,191  | 1,553   | 2,075  | 809    | 28,928  | 721,623    | 12.00               |
| 1,959          | 6,396  | 1,787  | 2,241  | 693    | 7,525   | 1,538  | 494     | 1,621  | 2,187  | 21,845  | 379,521    | 12.25               |
| 2,065          | 1,697  | 851    | 1,124  | 1,627  | 5,345   | 497    | 2,290   | 3,357  | 2,775  | 22,961  | 354,448    | 12.50               |
| 3,230          | 1,175  | 1,890  | 901    | 854    | 3,412   | 965    | 841     | 793    | 3,231  | 16,758  | 231,953    | 12.75               |
| 2,584          | 995    | 1,482  | 481    | 1,127  | 2,693   | 701    | 521     | 835    | 629    | 9,660   | 215,437    | 13.00               |
| 1,262          | 2,406  | 531    | 738    | 1,144  | 7,262   | 863    | 644     | 1,000  | 734    | 11,891  | 274,969    | 13.25               |
| 980            | 1,390  | 591    | 1,016  | 1,017  | 1,104   | 622    | 324     | 4,033  | 681    | 9,082   | 111,509    | 13.50               |
| 866            | 1,127  | 1,208  | 602    | 481    | 753     | 1,899  | 310     | 615    | 465    | 10,310  | 173,029    | 13.75               |
| 16,729         | 1,081  | 1,049  | 798    | 688    | 438     | 830    | 302     | 514    | 394    | 4,489   | 154,837    | 14.00               |
| 1,164          | 2,656  | 1,664  | 2,608  | 265    | 675     | 461    | 262     | 380    | 480    | 10,268  | 138,719    | 14.25               |
| 1,368          | 1,384  | 732    | 1,087  | 1,408  | 447     | 407    | 198     | 249    | 515    | 5,732   | 97,093     | 14.50               |
| 2,120          | 2,102  | 1,024  | 734    | 705    | 807     | 481    | 399     | 267    | 749    | 1,880   | 56,859     | 14.75               |
| 1,195          | 1,710  | 874    | 751    | 926    | 290     | 292    | 150     | 149    | 410    | 1,587   | 73,694     | 15.00               |
| 1,338          | 1,279  | 1,044  | 778    | 627    | 2,371   | 477    | 262     | 230    | 654    | 2,605   | 81,219     | 15.25               |
| 907            | 1,060  | 721    | 501    | 414    | 331     | 257    | 247     | 166    | 462    | 3,612   | 40,603     | 15.50               |
| 677            | 631    | 412    | 400    | 132    | 272     | 220    | 164     | 117    | 177    | 1,932   | 36,670     | 15.75               |
| 292            | 205    | 213    | 212    | 132    | 96      | 59     | 52      | 289    | 318    | 1,288   | 44,605     | 16.00               |
| 1,188          | 413    | 456    | 264    | 89     | 101     | 135    | 114     | 84     | 645    | 3,271   | 81,204     | 16.25               |
| 876            | 195    | 217    | 185    | 139    | 140     | 60     | 82      | 78     | 114    | 10,234  | 47,563     | 16.50               |
| 681            | 85     | 135    | 88     | 77     | 32      | 42     | 51      | 257    | 75     | 969     | 61,045     | 16.75               |
| 214            | 87     | 198    | 70     | 51     | 53      | 33     | 21      | 34     | 189    | 827     | 362,529    | 17.00               |
| 622            | 147    | 138    | 160    | 71     | 46      | 22     | 26      | 55     | 23     | 666     | 36,870     | 17.25               |
| 2,438          | 57     | 54     | 62     | 37     | 26      | 7      | 7       | 22     | 14     | 276     | 51,268     | 17.50               |
| 29             | 11     | 5      | 3      | -      | 4       | 1      | 1       | 2      | 0      | 536     | 16,310     | 17.75               |
| 96             | 36     | 35     | 25     | 30     | 7       | 50     | 88      | 8      | 1      | 2,033   | 30,207     | 18.00               |
| 105            | 20     | 44     | 65     | 17     | 57      | 5      | 1       | 3      | 0      | 623     | 18,690     | 18.25               |
| 189            | 144    | 104    | 110    | 114    | 47      | 48     | 50      | 23     | 18     | 858     | 46,212     | 18.50               |
| 36             | 21     | 19     | 5      | 7      | 4       | 14     | 5       | 14     | 6      | 651     | 23,433     | 18.75               |
| 281            | 78     | 121    | 51     | 64     | 129     | 35     | 23      | 11     | 10     | 204     | 45,263     | 19.00               |
| 39             | 30     | 22     | 17     | 2      | 14      | 10     | 3       | 15     | 2      | 938     | 33,294     | 19.25               |
| 127            | 69     | 15     | 67     | 53     | 21      | 31     | 8       | 9      | 13     | 90      | 2,751      | 19.50               |
| 144            | 34     | 49     | 39     | 40     | 76      | 26     | 7       | 7      | 9      | 69      | 2,909      | 19.75               |
| 525            | 612    | 1,872  | 515    | 1,348  | 65      | 545    | 405     | 529    | 518    | 30,030  | 106,575    | 20.00               |
| 14             | 37     | 12     | 168    | 9      | 4       | 2      | 8       | 1      | 2      | 13      | 1,974      | 20.25               |
| 49             | 18     | 1      | 2      | 13     | -       | 2      | -       | 0      | 136    | 5       | 5,812      | 20.50               |
| 205            | 14     | 9      | 1      | -      | -       | -      | -       | 8      | 1      | 11      | 2,532      | 20.75               |
| 39,022         | 10     | 15     | 6      | -      | 1       | 1      | 0       | -      | -      | 8       | 48,855     | 21.00               |
| 16             | 6      | 5      | 13     | 7      | 1       | 9      | 1       | -      | -      | 13      | 1,024      | 21.25               |
| 32             | 11     | 13     | 14     | -      | 0       | -      | -       | -      | 0      | 11      | 2,168      | 21.50               |
| 7              | 2      | 4      | 5      | 3      | -       | 2      | 1       | -      | 3      | 13      | 6,745      | 21.75               |
| 33             | 19     | 13     | 14     | 10     | 3       | 4      | 2       | 1      | 1      | 5       | 19,429     | 22.00               |
| 3              | 0      | 2      | 3      | -      | -       | -      | 1       | -      | 1      | 67      | 1,021      | 22.25               |
| -              | 0      | -      | 0      | -      | 1       | -      | -       | -      | 59     | 17      | 7,265      | 22.50               |
| 10             | 3      | 2      | 2      | 1      | 2       | -      | -       | -      | 0      | 19      | 828        | 22.75               |
| 8              | 2      | 1      | 3      | 3      | 3       | 1      | 2       | -      | 0      | 28      | 2,798      | 23.00               |
| 7              | 3      | 23     | 3      | 5      | 0       | -      | 0       | 6      | 1      | 14      | 2,204      | 23.25               |
| 2              | -      | 1      | 1      | 8      | 2       | 0      | 6       | -      | 7      | 135     | 226,289    | 23.50               |
| 19             | 8      | 11     | 3      | 4      | 5       | 1      | -       | 0      | 0      | 287     | 864        | 23.75               |
| 344            | 160    | 96     | 76     | 63     | 12      | 25     | 401     | 21     | 13     | 2,079   | 113,824    | 24.00               |
| 11             | 3      | 1      | 13     | 1      | 2       | 3      | -       | 13     | 1      | 24      | 2,902      | 24.25               |
| 2              | 0      | 32     | 0      | -      | 1       | -      | 0       | 0      | 0      | 106     | 1,736      | 24.50               |
| 46             | 11     | 10     | 5      | 1      | 0       | 15     | -       | 0      | 3      | 26      | 725        | 24.75               |
| 280            | 230    | 301    | 261    | 410    | 1,656   | 2,288  | 7,096   | 7,878  | 22     | 8,684   | 397,119    | 25.00 & over        |
| 168,619        | 99,992 | 72,090 | 69,523 | 58,746 | 414,187 | 44,245 | 103,303 | 95,446 | 94,687 | 540,426 | 14,216,096 | Total               |

### 3.8.1 Advances Classified by Rate of Margin and Gender

All Banks  
As on 31st March, 2026

(Million Rupees)

| Rate of Margin | Males            |                  | Females         |                | Both Males and Females |               | Others          |                   | Total            |                   |
|----------------|------------------|------------------|-----------------|----------------|------------------------|---------------|-----------------|-------------------|------------------|-------------------|
|                | No. of Accounts  | Amount           | No. of Accounts | Amount         | No. of Accounts        | Amount        | No. of Accounts | Amount            | No. of Accounts  | Amount            |
| 00.00          | 4,804,914        | 1,046,499        | 780,912         | 96,013         | 151                    | 1,015         | 280,990         | 5,358,761         | 5,866,967        | 6,502,289         |
| 05.00          | 6,532            | 17,559           | 426             | 1,014          | 19                     | 302           | 48,526          | 293,570           | 55,503           | 312,444           |
| 10.00          | 133,239          | 284,789          | 10,863          | 23,293         | 286                    | 1,398         | 34,533          | 1,419,569         | 178,921          | 1,729,048         |
| 15.00          | 13,196           | 37,577           | 4,292           | 11,637         | 107                    | 771           | 10,208          | 410,147           | 27,803           | 460,133           |
| 20.00          | 364,320          | 239,702          | 23,423          | 18,134         | 333                    | 2,237         | 6,363           | 560,124           | 394,439          | 820,196           |
| 25.00          | 29,355           | 230,988          | 2,612           | 10,478         | 783                    | 5,754         | 24,435          | 1,611,092         | 57,185           | 1,858,313         |
| 30.00          | 59,199           | 95,692           | 4,557           | 7,097          | 90                     | 534           | 8,437           | 195,909           | 72,283           | 299,232           |
| 33.33          | 590              | 2,358            | 55              | 110            | 1                      | 373           | 98              | 11,072            | 744              | 13,912            |
| 35.00          | 25,187           | 42,401           | 2,414           | 2,605          | 594                    | 2,894         | 1,403           | 140,210           | 29,598           | 188,110           |
| 40.00          | 19,147           | 41,774           | 1,211           | 2,848          | 117                    | 2,306         | 3,841           | 138,914           | 24,316           | 185,842           |
| 45.00          | 6,390            | 25,874           | 670             | 1,487          | 443                    | 2,444         | 1,133           | 63,409            | 8,636            | 93,214            |
| 50.00          | 13,858           | 96,084           | 1,206           | 2,711          | 78                     | 375           | 1,681           | 69,448            | 16,823           | 168,619           |
| 55.00          | 11,049           | 19,317           | 1,285           | 1,456          | 53                     | 297           | 775             | 78,921            | 13,162           | 99,992            |
| 60.00          | 7,125            | 16,437           | 805             | 1,121          | 78                     | 759           | 926             | 53,773            | 8,934            | 72,090            |
| 65.00          | 4,681            | 11,401           | 749             | 979            | 81                     | 460           | 707             | 56,683            | 6,218            | 69,523            |
| 70.00          | 3,973            | 8,625            | 767             | 710            | 109                    | 249           | 809             | 41,162            | 5,658            | 50,746            |
| 75.00          | 4,484            | 6,742            | 939             | 693            | 79                     | 171           | 2,336           | 406,581           | 7,838            | 414,187           |
| 80.00          | 7,477            | 7,435            | 2,724           | 1,134          | 99                     | 134           | 720             | 35,642            | 11,020           | 44,345            |
| 85.00          | 9,900            | 9,835            | 3,431           | 2,372          | 94                     | 128           | 527             | 90,969            | 13,952           | 103,303           |
| 90.00          | 24,354           | 11,357           | 10,541          | 2,691          | 94                     | 285           | 1,241           | 81,114            | 36,230           | 95,446            |
| 95.00          | 3,157            | 6,969            | 288             | 506            | 39                     | 69            | 2,852           | 87,143            | 6,336            | 94,687            |
| 99.99          | 31,138           | 85,484           | 1,407           | 4,995          | 704                    | 1,552         | 22,232          | 448,394           | 55,481           | 540,426           |
| <b>Total</b>   | <b>5,583,265</b> | <b>2,344,899</b> | <b>855,577</b>  | <b>194,085</b> | <b>4,432</b>           | <b>24,507</b> | <b>454,773</b>  | <b>11,652,606</b> | <b>6,898,047</b> | <b>14,216,096</b> |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st March, 2026

(Million Rupees)

| Rate of Margin                                                               | Public Sector Banks |                  | Domestic Private Banks |                  | Foreign Banks   |        | All Banks       |                  |
|------------------------------------------------------------------------------|---------------------|------------------|------------------------|------------------|-----------------|--------|-----------------|------------------|
|                                                                              | No. of Accounts     | Amount           | No. of Accounts        | Amount           | No. of Accounts | Amount | No. of Accounts | Amount           |
| <b>Gold, Bullion, Gold and Silver Ornaments, Precious Metals</b>             |                     |                  |                        |                  |                 |        |                 |                  |
| 00.00                                                                        | 181,839             | 91,011           | 40                     | 151              | -               | -      | 181,879         | 91,162           |
| 05.00                                                                        | -                   | -                | 11                     | 42               | -               | -      | 11              | 42               |
| 10.00                                                                        | -                   | -                | 3                      | 0                | -               | -      | 3               | 0                |
| 15.00                                                                        | -                   | -                | 13                     | 1                | -               | -      | 13              | 1                |
| 20.00                                                                        | 9                   | 190              | 246                    | 409              | -               | -      | 255             | 599              |
| 25.00                                                                        | -                   | -                | 1,706                  | 1,958            | -               | -      | 1,706           | 1,958            |
| 35.00                                                                        | -                   | -                | 10,723                 | 10,445           | -               | -      | 10,723          | 10,445           |
| 45.00                                                                        | -                   | -                | 517                    | 81               | -               | -      | 517             | 81               |
| 55.00                                                                        | 3,699               | 15,579           | 1,021                  | 170              | -               | -      | 4,720           | 15,749           |
| 65.00                                                                        | -                   | -                | 1,893                  | 379              | -               | -      | 1,893           | 379              |
| 75.00                                                                        | -                   | -                | 3,769                  | 1,001            | -               | -      | 3,769           | 1,001            |
| 85.00                                                                        | -                   | -                | 18,020                 | 9,191            | -               | -      | 18,020          | 9,191            |
| 95.00                                                                        | -                   | -                | 32,843                 | 8,173            | -               | -      | 32,843          | 8,173            |
| 99.99                                                                        | -                   | -                | -                      | -                | -               | -      | -               | -                |
| <b>Total</b>                                                                 | <b>185,547</b>      | <b>106,780.1</b> | <b>70,805</b>          | <b>31,999.3</b>  | -               | -      | <b>256,352</b>  | <b>138,779.5</b> |
| <b>Weighted Average</b>                                                      |                     | <b>7.33</b>      |                        | <b>62.13</b>     |                 | -      |                 | <b>19.97</b>     |
| <b>Securities Shares and Other Financial Instruments - To Stock Exchange</b> |                     |                  |                        |                  |                 |        |                 |                  |
| 00.00                                                                        | -                   | -                | 132                    | 20,362           | -               | -      | 132             | 20,362           |
| 05.00                                                                        | -                   | -                | 74                     | 1,936            | -               | -      | 74              | 1,936            |
| 10.00                                                                        | 2                   | 1,562            | 24                     | 1,353            | -               | -      | 26              | 2,915            |
| 15.00                                                                        | -                   | -                | 2                      | 7                | -               | -      | 2               | 7                |
| 20.00                                                                        | -                   | -                | 14                     | 4,393            | -               | -      | 14              | 4,393            |
| 25.00                                                                        | 3                   | 1,422            | 40                     | 8,557            | -               | -      | 43              | 9,979            |
| 35.00                                                                        | 3                   | 1,484            | 20                     | 3,821            | -               | -      | 23              | 5,305            |
| 45.00                                                                        | -                   | -                | 28                     | 287              | -               | -      | 28              | 287              |
| 55.00                                                                        | 1                   | 1,000            | 5                      | 98               | -               | -      | 6               | 1,098            |
| 65.00                                                                        | 1                   | 95               | 1                      | 0                | -               | -      | 2               | 95               |
| 75.00                                                                        | -                   | -                | 1                      | 8                | -               | -      | 1               | 8                |
| 85.00                                                                        | 2                   | 243              | -                      | -                | -               | -      | 2               | 243              |
| 95.00                                                                        | -                   | -                | 41                     | 254              | -               | -      | 41              | 254              |
| 99.99                                                                        | 1                   | 5                | 12                     | 15,663           | -               | -      | 13              | 15,668           |
| <b>Total</b>                                                                 | <b>13</b>           | <b>5,811.0</b>   | <b>394</b>             | <b>56,738.1</b>  | -               | -      | <b>407</b>      | <b>62,549.0</b>  |
| <b>Weighted Average</b>                                                      |                     | <b>29.69</b>     |                        | <b>36.12</b>     |                 | -      |                 | <b>35.52</b>     |
| <b>Securities Shares and Other Financial Instruments - To Others</b>         |                     |                  |                        |                  |                 |        |                 |                  |
| 00.00                                                                        | 23                  | 3,403            | 39                     | 182,942          | -               | -      | 62              | 186,345          |
| 05.00                                                                        | -                   | -                | 31                     | 15,557           | -               | -      | 31              | 15,557           |
| 10.00                                                                        | 14                  | 19               | 10                     | 13,136           | -               | -      | 24              | 13,156           |
| 15.00                                                                        | -                   | -                | 2                      | 148              | -               | -      | 2               | 148              |
| 20.00                                                                        | 22                  | 141              | 16                     | 5,944            | -               | -      | 38              | 6,085            |
| 25.00                                                                        | 21                  | 6,568            | 27                     | 562              | -               | -      | 48              | 7,130            |
| 35.00                                                                        | 4                   | 2,182            | 32                     | 2,552            | -               | -      | 36              | 4,733            |
| 45.00                                                                        | 2                   | 5,198            | 21                     | 3,443            | -               | -      | 23              | 8,641            |
| 55.00                                                                        | -                   | -                | 7                      | 129              | -               | -      | 7               | 129              |
| 65.00                                                                        | -                   | -                | 7                      | 1,296            | -               | -      | 7               | 1,296            |
| 75.00                                                                        | -                   | -                | 11                     | 5,513            | -               | -      | 11              | 5,513            |
| 85.00                                                                        | 1                   | 19,571           | 10                     | 1,108            | -               | -      | 11              | 20,679           |
| 95.00                                                                        | 1                   | 14,680           | 7                      | 658              | -               | -      | 8               | 15,338           |
| 99.99                                                                        | -                   | -                | 35                     | 7,907            | -               | -      | 35              | 7,907            |
| <b>Total</b>                                                                 | <b>88</b>           | <b>51,762.2</b>  | <b>255</b>             | <b>240,894.7</b> | -               | -      | <b>343</b>      | <b>292,657.0</b> |
| <b>Weighted Average</b>                                                      |                     | <b>66.39</b>     |                        | <b>8.32</b>      |                 | -      |                 | <b>18.59</b>     |
| <b>Merchandise - Food Items</b>                                              |                     |                  |                        |                  |                 |        |                 |                  |
| 00.00                                                                        | 92                  | 34,933           | 2,589                  | 136,420          | -               | -      | 2,681           | 171,352          |
| 05.00                                                                        | -                   | -                | 1,815                  | 27,464           | -               | -      | 1,815           | 27,464           |
| 10.00                                                                        | 25                  | 6,308            | 937                    | 96,799           | -               | -      | 962             | 103,106          |
| 15.00                                                                        | 17                  | 4,752            | 1,564                  | 94,270           | -               | -      | 1,581           | 99,021           |
| 20.00                                                                        | 222                 | 7,212            | 532                    | 44,821           | -               | -      | 754             | 52,034           |
| 25.00                                                                        | 611                 | 52,588           | 1,136                  | 76,873           | -               | -      | 1,747           | 129,461          |
| 35.00                                                                        | 132                 | 1,723            | 838                    | 75,341           | -               | -      | 970             | 77,065           |
| 45.00                                                                        | 20                  | 293              | 353                    | 14,126           | -               | -      | 373             | 14,420           |
| 55.00                                                                        | 78                  | 29,717           | 81                     | 11,668           | -               | -      | 159             | 41,385           |
| 65.00                                                                        | 1                   | 500              | 92                     | 16,825           | -               | -      | 93              | 17,325           |
| 75.00                                                                        | 1                   | 400              | 144                    | 19,862           | -               | -      | 145             | 20,262           |
| 85.00                                                                        | 3                   | 129              | 58                     | 11,440           | -               | -      | 61              | 11,570           |
| 95.00                                                                        | 3                   | 76               | 87                     | 13,219           | -               | -      | 90              | 13,295           |
| 99.99                                                                        | 6                   | 77               | 3,074                  | 16,403           | -               | -      | 3,080           | 16,479           |
| <b>Total</b>                                                                 | <b>1,211</b>        | <b>138,708.0</b> | <b>13,300</b>          | <b>655,531.0</b> | -               | -      | <b>14,511</b>   | <b>794,239.0</b> |
| <b>Weighted Average</b>                                                      |                     | <b>23.30</b>     |                        | <b>23.54</b>     |                 | -      |                 | <b>23.50</b>     |

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st March, 2026

(Million Rupees)

| Rate of Margin                                   | Public Sector Banks |                  | Domestic Private Banks |                    | Foreign Banks   |              | All Banks       |                    |
|--------------------------------------------------|---------------------|------------------|------------------------|--------------------|-----------------|--------------|-----------------|--------------------|
|                                                  | No. of Accounts     | Amount           | No. of Accounts        | Amount             | No. of Accounts | Amount       | No. of Accounts | Amount             |
| <b>Merchandise - Raw Materials</b>               |                     |                  |                        |                    |                 |              |                 |                    |
| 00.00                                            | 14,728              | 24,226           | 2,422                  | 112,421            | 2               | 588          | 17,152          | 137,235            |
| 05.00                                            | 4                   | 411              | 761                    | 10,605             | -               | -            | 765             | 11,016             |
| 10.00                                            | 14                  | 841              | 1,393                  | 349,655            | -               | -            | 1,407           | 350,496            |
| 15.00                                            | 48                  | 962              | 330                    | 26,517             | -               | -            | 378             | 27,479             |
| 20.00                                            | 244                 | 8,894            | 144                    | 30,509             | -               | -            | 388             | 39,403             |
| 25.00                                            | 1,178               | 91,649           | 1,294                  | 87,421             | -               | -            | 2,472           | 179,069            |
| 35.00                                            | 29                  | 840              | 150                    | 14,523             | -               | -            | 179             | 15,362             |
| 45.00                                            | 47                  | 1,251            | 62                     | 13,882             | -               | -            | 109             | 15,133             |
| 55.00                                            | 284                 | 5,970            | 57                     | 8,762              | -               | -            | 341             | 14,732             |
| 65.00                                            | -                   | -                | 31                     | 4,804              | -               | -            | 31              | 4,804              |
| 75.00                                            | 1                   | 131              | 68                     | 7,689              | -               | -            | 69              | 7,820              |
| 85.00                                            | 7                   | 1,428            | 21                     | 40,287             | -               | -            | 28              | 41,714             |
| 95.00                                            | 10                  | 1,157            | 53                     | 3,505              | -               | -            | 63              | 4,661              |
| 99.99                                            | 31                  | 584              | 313                    | 16,175             | -               | -            | 344             | 16,759             |
| <b>Total</b>                                     | <b>16,625</b>       | <b>138,343.4</b> | <b>7,099</b>           | <b>726,752.3</b>   | <b>2</b>        | <b>588.3</b> | <b>23,726</b>   | <b>865,684.0</b>   |
| <b>Weighted Average</b>                          |                     | <b>22.96</b>     |                        | <b>19.93</b>       |                 | <b>-</b>     |                 | <b>20.40</b>       |
| <b>Merchandise - Finished/Manufactured Goods</b> |                     |                  |                        |                    |                 |              |                 |                    |
| 00.00                                            | 295                 | 16,025           | 2,791                  | 334,075            | 4               | 324          | 3,090           | 350,423            |
| 05.00                                            | 2                   | 849              | 455                    | 15,479             | -               | -            | 457             | 16,328             |
| 10.00                                            | 20                  | 2,619            | 1,012                  | 102,152            | -               | -            | 1,032           | 104,770            |
| 15.00                                            | 29                  | 621              | 584                    | 56,222             | -               | -            | 613             | 56,842             |
| 20.00                                            | 492                 | 18,550           | 190                    | 54,511             | -               | -            | 682             | 73,061             |
| 25.00                                            | 1,708               | 136,073          | 2,306                  | 109,439            | -               | -            | 4,014           | 245,512            |
| 35.00                                            | 52                  | 2,306            | 367                    | 35,118             | -               | -            | 419             | 37,424             |
| 45.00                                            | 57                  | 956              | 302                    | 32,270             | -               | -            | 359             | 33,225             |
| 55.00                                            | 123                 | 21,101           | 209                    | 30,596             | -               | -            | 332             | 51,697             |
| 65.00                                            | 5                   | 3,000            | 223                    | 15,172             | -               | -            | 228             | 18,172             |
| 75.00                                            | 5                   | 2,321            | 850                    | 70,846             | -               | -            | 855             | 73,168             |
| 85.00                                            | 11                  | 1,415            | 182                    | 6,793              | -               | -            | 193             | 8,208              |
| 95.00                                            | 9                   | 629              | 268                    | 14,407             | -               | -            | 277             | 15,036             |
| 99.99                                            | 52                  | 609              | 916                    | 41,446             | -               | -            | 968             | 42,055             |
| <b>Total</b>                                     | <b>2,860</b>        | <b>207,071.9</b> | <b>10,655</b>          | <b>918,526.4</b>   | <b>4</b>        | <b>323.9</b> | <b>13,519</b>   | <b>1,125,922.2</b> |
| <b>Weighted Average</b>                          |                     | <b>26.92</b>     |                        | <b>24.09</b>       |                 | <b>-</b>     |                 | <b>24.60</b>       |
| <b>Fixed Assets Including Machinery</b>          |                     |                  |                        |                    |                 |              |                 |                    |
| 00.00                                            | 12,650              | 97,763           | 100,408                | 422,996            | 17              | 65           | 113,075         | 520,824            |
| 05.00                                            | 10                  | 26               | 3,268                  | 29,781             | -               | -            | 3,278           | 29,807             |
| 10.00                                            | 488                 | 5,682            | 129,448                | 552,856            | 1               | 0            | 129,937         | 558,539            |
| 15.00                                            | 9,845               | 11,880           | 3,163                  | 39,281             | -               | -            | 13,008          | 51,162             |
| 20.00                                            | 13,133              | 49,488           | 14,246                 | 119,568            | 24              | 61           | 27,403          | 169,117            |
| 25.00                                            | 10,712              | 169,424          | 9,625                  | 369,295            | 7               | 828          | 20,344          | 539,546            |
| 35.00                                            | 44,079              | 33,262           | 24,624                 | 113,804            | -               | -            | 68,703          | 147,066            |
| 45.00                                            | 8,370               | 8,277            | 11,892                 | 51,195             | -               | -            | 20,262          | 59,472             |
| 55.00                                            | 6,105               | 6,780            | 12,483                 | 47,507             | -               | -            | 18,588          | 54,287             |
| 65.00                                            | 206                 | 4,001            | 8,588                  | 27,005             | -               | -            | 8,794           | 31,006             |
| 75.00                                            | 158                 | 5,030            | 4,352                  | 256,758            | -               | -            | 4,510           | 261,787            |
| 85.00                                            | 56                  | 1,530            | 3,178                  | 26,785             | -               | -            | 3,234           | 28,316             |
| 95.00                                            | 101                 | 4,967            | 4,171                  | 17,634             | -               | -            | 4,272           | 22,602             |
| 99.99                                            | 92                  | 1,526            | 19,885                 | 93,785             | -               | -            | 19,977          | 95,311             |
| <b>Total</b>                                     | <b>106,005</b>      | <b>399,636.4</b> | <b>349,331</b>         | <b>2,168,249.7</b> | <b>49</b>       | <b>953.9</b> | <b>455,385</b>  | <b>2,568,840.0</b> |
| <b>Weighted Average</b>                          |                     | <b>21.43</b>     |                        | <b>27.79</b>       |                 | <b>22.98</b> |                 | <b>26.80</b>       |
| <b>Real Estate - Land</b>                        |                     |                  |                        |                    |                 |              |                 |                    |
| 00.00                                            | 3,212               | 57,730           | 9,254                  | 144,114            | -               | -            | 12,466          | 201,845            |
| 05.00                                            | 3                   | 8                | 799                    | 9,418              | -               | -            | 802             | 9,426              |
| 10.00                                            | 103                 | 272              | 705                    | 27,130             | -               | -            | 808             | 27,402             |
| 15.00                                            | 1,083               | 9,297            | 1,246                  | 59,560             | -               | -            | 2,329           | 68,857             |
| 20.00                                            | 1,372               | 9,120            | 3,665                  | 39,563             | -               | -            | 5,037           | 48,683             |
| 25.00                                            | 2,793               | 61,008           | 4,183                  | 85,927             | 3               | 136          | 6,979           | 147,071            |
| 35.00                                            | 482                 | 4,675            | 4,244                  | 33,047             | -               | -            | 4,726           | 37,722             |
| 45.00                                            | 931                 | 2,691            | 2,751                  | 28,199             | -               | -            | 3,682           | 30,889             |
| 55.00                                            | 239                 | 1,858            | 1,580                  | 7,393              | -               | -            | 1,819           | 9,251              |
| 65.00                                            | 48                  | 276              | 1,148                  | 7,007              | -               | -            | 1,196           | 7,283              |
| 75.00                                            | 68                  | 273              | 819                    | 6,508              | -               | -            | 887             | 6,782              |
| 85.00                                            | 81                  | 466              | 1,069                  | 2,895              | -               | -            | 1,150           | 3,361              |
| 95.00                                            | 92                  | 553              | 1,054                  | 4,340              | -               | -            | 1,146           | 4,893              |
| 99.99                                            | 56                  | 118              | 13,140                 | 36,917             | -               | -            | 13,196          | 37,034             |
| <b>Total</b>                                     | <b>10,563</b>       | <b>148,345.7</b> | <b>45,657</b>          | <b>492,017.3</b>   | <b>3</b>        | <b>136.0</b> | <b>56,223</b>   | <b>640,499.0</b>   |
| <b>Weighted Average</b>                          |                     | <b>15.73</b>     |                        | <b>24.33</b>       |                 | <b>25.00</b> |                 | <b>22.34</b>       |

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st March, 2026

(Million Rupees)

| Rate of Margin                    | Public Sector Banks |                  | Domestic Private Banks |                    | Foreign Banks   |                | All Banks       |                    |
|-----------------------------------|---------------------|------------------|------------------------|--------------------|-----------------|----------------|-----------------|--------------------|
|                                   | No. of Accounts     | Amount           | No. of Accounts        | Amount             | No. of Accounts | Amount         | No. of Accounts | Amount             |
| <b>Real Estate - Building</b>     |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | 47,521              | 121,012          | 27,359                 | 289,340            | 10              | 29             | 74,890          | 410,381            |
| 05.00                             | 8                   | 90               | 3,574                  | 34,213             | -               | -              | 3,582           | 34,303             |
| 10.00                             | 29                  | 456              | 20,484                 | 214,382            | -               | -              | 20,513          | 214,838            |
| 15.00                             | 2,319               | 17,568           | 3,775                  | 106,513            | 1               | 9              | 6,095           | 124,090            |
| 20.00                             | 723                 | 14,156           | 5,812                  | 58,146             | 24              | 176            | 6,559           | 72,477             |
| 25.00                             | 1,249               | 48,505           | 8,526                  | 100,429            | 4               | 896            | 9,779           | 149,831            |
| 35.00                             | 484                 | 10,201           | 4,927                  | 66,205             | -               | -              | 5,411           | 76,405             |
| 45.00                             | 204                 | 7,998            | 3,236                  | 44,712             | -               | -              | 3,440           | 52,709             |
| 55.00                             | 747                 | 11,150           | 1,907                  | 25,311             | -               | -              | 2,654           | 36,461             |
| 65.00                             | 136                 | 2,004            | 1,820                  | 20,105             | -               | -              | 1,956           | 22,109             |
| 75.00                             | 186                 | 2,897            | 1,700                  | 17,863             | -               | -              | 1,886           | 20,760             |
| 85.00                             | 203                 | 3,552            | 1,522                  | 8,563              | -               | -              | 1,725           | 12,115             |
| 95.00                             | 302                 | 4,034            | 1,445                  | 15,643             | -               | -              | 1,747           | 19,677             |
| 99.99                             | 161                 | 573              | 5,978                  | 65,067             | -               | -              | 6,139           | 65,640             |
| <b>Total</b>                      | <b>54,272</b>       | <b>244,195.5</b> | <b>92,065</b>          | <b>1,066,490.5</b> | <b>39</b>       | <b>1,110.1</b> | <b>146,376</b>  | <b>1,311,796.1</b> |
| <b>Weighted Average</b>           |                     | <b>16.48</b>     |                        | <b>22.61</b>       |                 | <b>23.48</b>   |                 | <b>21.47</b>       |
| <b>Against Fixed Deposits</b>     |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | 31                  | 134              | 1,810                  | 51,419             | 1               | 51             | 1,842           | 51,604             |
| 05.00                             | 7                   | 5,528            | 235                    | 6,357              | -               | -              | 242             | 11,886             |
| 10.00                             | 102                 | 4,819            | 2,546                  | 39,459             | -               | -              | 2,648           | 44,278             |
| 15.00                             | 35                  | 702              | 148                    | 4,190              | -               | -              | 183             | 4,892              |
| 20.00                             | 27                  | 249              | 145                    | 1,884              | -               | -              | 172             | 2,133              |
| 25.00                             | 102                 | 9,338            | 525                    | 27,030             | -               | -              | 627             | 36,368             |
| 35.00                             | 10                  | 585              | 406                    | 21,897             | -               | -              | 416             | 22,482             |
| 45.00                             | 24                  | 1,219            | 669                    | 24,926             | -               | -              | 693             | 26,145             |
| 55.00                             | 3                   | 453              | 222                    | 2,768              | -               | -              | 225             | 3,221              |
| 65.00                             | 5                   | 3                | 151                    | 1,987              | -               | -              | 156             | 1,990              |
| 75.00                             | 2                   | 15               | 162                    | 2,222              | -               | -              | 164             | 2,237              |
| 85.00                             | 3                   | 2                | 141                    | 2,660              | -               | -              | 144             | 2,662              |
| 95.00                             | 2                   | 44               | 1,356                  | 25,529             | -               | -              | 1,358           | 25,573             |
| 99.99                             | 178                 | 83               | 315                    | 12,871             | -               | -              | 493             | 12,954             |
| <b>Total</b>                      | <b>531</b>          | <b>23,173.9</b>  | <b>8,831</b>           | <b>225,200.0</b>   | <b>1</b>        | <b>50.7</b>    | <b>9,363</b>    | <b>248,424.6</b>   |
| <b>Weighted Average</b>           |                     | <b>18.55</b>     |                        | <b>31.99</b>       |                 | <b>-</b>       |                 | <b>30.73</b>       |
| <b>Against Insurance Policies</b> |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | -                   | -                | 2                      | 1                  | -               | -              | 2               | 1                  |
| 05.00                             | -                   | -                | 3                      | 3                  | -               | -              | 3               | 3                  |
| 10.00                             | -                   | -                | 1                      | 3                  | -               | -              | 1               | 3                  |
| 15.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 20.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 25.00                             | -                   | -                | 13                     | 77                 | -               | -              | 13              | 77                 |
| 35.00                             | -                   | -                | 1                      | 1                  | -               | -              | 1               | 1                  |
| 45.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 55.00                             | -                   | -                | 1                      | 1                  | -               | -              | 1               | 1                  |
| 65.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 75.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 85.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 95.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 99.99                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| <b>Total</b>                      | <b>-</b>            | <b>-</b>         | <b>21</b>              | <b>85.1</b>        | <b>-</b>        | <b>-</b>       | <b>21</b>       | <b>85.1</b>        |
| <b>Weighted Average</b>           |                     | <b>-</b>         |                        | <b>24.15</b>       |                 | <b>-</b>       |                 | <b>24.15</b>       |
| <b>Other Secured Advances</b>     |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | 173                 | 13,013           | 83,783                 | 1,174,986          | 27              | 13             | 83,983          | 1,188,011          |
| 05.00                             | 1                   | 14               | 40,924                 | 154,518            | -               | -              | 40,925          | 154,533            |
| 10.00                             | 9                   | 942              | 8,631                  | 308,036            | 1               | 523            | 8,641           | 309,501            |
| 15.00                             | 198                 | 6,820            | 697                    | 19,773             | -               | -              | 895             | 26,593             |
| 20.00                             | 219                 | 7,831            | 1,275                  | 203,178            | 1               | 4,802          | 1,495           | 215,811            |
| 25.00                             | 969                 | 138,330          | 5,391                  | 273,768            | 3               | 208            | 6,363           | 412,306            |
| 35.00                             | 295                 | 7,113            | 1,340                  | 54,791             | -               | -              | 1,635           | 61,905             |
| 45.00                             | 4                   | 1,252            | 1,547                  | 36,801             | -               | -              | 1,551           | 38,053             |
| 55.00                             | 274                 | 7,946            | 718                    | 32,655             | -               | -              | 992             | 40,601             |
| 65.00                             | 5                   | 316              | 725                    | 36,839             | -               | -              | 730             | 37,155             |
| 75.00                             | -                   | -                | 1,080                  | 65,595             | -               | -              | 1,080           | 65,595             |
| 85.00                             | 7                   | 326              | 354                    | 9,263              | -               | -              | 361             | 9,589              |
| 95.00                             | 14                  | 165              | 572                    | 60,468             | -               | -              | 586             | 60,633             |
| 99.99                             | 17                  | 51               | 10,069                 | 230,567            | -               | -              | 10,086          | 230,618            |
| <b>Total</b>                      | <b>2,185</b>        | <b>184,119.5</b> | <b>157,106</b>         | <b>2,661,236.8</b> | <b>32</b>       | <b>5,545.9</b> | <b>159,323</b>  | <b>2,850,902.1</b> |
| <b>Weighted Average</b>           |                     | <b>24.23</b>     |                        | <b>21.31</b>       |                 | <b>19.20</b>   |                 | <b>21.50</b>       |

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st March, 2026

(Million Rupees)

| Rate of Margin                          | Public Sector Banks |                  | Domestic Private Banks |                    | Foreign Banks   |                  | All Banks        |                    |
|-----------------------------------------|---------------------|------------------|------------------------|--------------------|-----------------|------------------|------------------|--------------------|
|                                         | No. of Accounts     | Amount           | No. of Accounts        | Amount             | No. of Accounts | Amount           | No. of Accounts  | Amount             |
| <b>Advances Secured by Guarantee(s)</b> |                     |                  |                        |                    |                 |                  |                  |                    |
| 00.00                                   | 290,531             | 852,237          | 53,029                 | 1,443,079          | 109             | 42,316           | 343,669          | 2,337,633          |
| 05.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 10.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 15.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 20.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 25.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 35.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 45.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 55.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 65.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 75.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 85.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 95.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 99.99                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| <b>Total</b>                            | <b>290,531</b>      | <b>852,237.5</b> | <b>53,029</b>          | <b>1,443,079.4</b> | <b>109</b>      | <b>42,316.4</b>  | <b>343,669</b>   | <b>2,337,633.3</b> |
| <b>Weighted Average</b>                 |                     | -                |                        | -                  |                 | -                |                  | -                  |
| <b>Unsecured Advances</b>               |                     |                  |                        |                    |                 |                  |                  |                    |
| 00.00                                   | 821,271             | 136,328          | 3,696,273              | 308,630            | 3               | 375,597          | 4,517,547        | 820,555            |
| 05.00                                   | -                   | -                | 156                    | 143                | -               | -                | 156              | 143                |
| 10.00                                   | -                   | -                | 15                     | 44                 | -               | -                | 15               | 44                 |
| 15.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 20.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 25.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 35.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 45.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 55.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 65.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 75.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 85.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 95.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 99.99                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| <b>Total</b>                            | <b>821,271</b>      | <b>136,328.0</b> | <b>3,696,444</b>       | <b>308,816.5</b>   | <b>3</b>        | <b>375,597.2</b> | <b>4,517,718</b> | <b>820,741.7</b>   |
| <b>Weighted Average</b>                 |                     | -                |                        | <b>0.00</b>        |                 | -                |                  | <b>0.00</b>        |
| <b>Grand Total</b>                      | <b>1,491,702</b>    | <b>2,636,513</b> | <b>4,504,992</b>       | <b>10,995,617</b>  | <b>242</b>      | <b>426,622</b>   | <b>5,996,936</b> | <b>14,058,753</b>  |
| <b>Weighted Average</b>                 |                     | <b>13.73</b>     |                        | <b>19.86</b>       |                 | <b>0.37</b>      |                  | <b>18.12</b>       |

Note(s)

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.10 Security and Nature\* wise Weighted Average Lending/Financing Rates

All Banks

| (Percent)                   |                   |                                 |             |           |             |                          |         |                       |                     |
|-----------------------------|-------------------|---------------------------------|-------------|-----------|-------------|--------------------------|---------|-----------------------|---------------------|
| As at the<br>End of         | Precious<br>Metal | Stock<br>Exchange<br>Securities | Merchandise | Machinery | Real Estate | Financial<br>Obligations | Others  | Unsecured<br>Advances | Total<br>Advances** |
| <b>Conventional Banking</b> |                   |                                 |             |           |             |                          |         |                       |                     |
| 2025                        | Mar               | 16.20                           | 11.13       | 10.20     | 11.42       | 10.91                    | 11.93   | 12.41                 | 12.02               |
|                             |                   | (16.20)                         | (11.74)     | (9.93)    | (11.21)     | (10.78)                  | (10.77) | (13.17)               | (12.03)             |
| 2026                        | Dec               | 15.46                           | 11.21       | 9.25      | 10.53       | 10.22                    | 9.46    | 11.86                 | 11.23               |
|                             |                   | (15.46)                         | (12.16)     | (9.50)    | (10.25)     | (10.22)                  | (9.30)  | (12.25)               | (11.69)             |
| 2026                        | Mar P             | 17.30                           | 10.82       | 9.08      | 10.39       | 9.89                     | 8.43    | 11.58                 | 11.13               |
|                             |                   | (17.30)                         | (11.26)     | (9.10)    | (10.14)     | (9.88)                   | (8.29)  | (11.56)               | (11.47)             |
| <b>Islamic Banking</b>      |                   |                                 |             |           |             |                          |         |                       |                     |
| 2025                        | Mar               | -                               | 12.12       | 10.29     | 12.55       | 11.35                    | 13.17   | 11.54                 | 11.58               |
|                             |                   | -                               | (12.17)     | (10.04)   | (12.58)     | (11.27)                  | (13.17) | (11.11)               | (11.47)             |
| 2026                        | Dec               | -                               | 11.11       | 9.42      | 11.33       | 9.85                     | 10.19   | 10.69                 | 10.52               |
|                             |                   | -                               | (13.49)     | (9.28)    | (11.42)     | (9.82)                   | (10.17) | (9.19)                | (10.11)             |
| 2026                        | Mar P             | -                               | 7.03        | 9.39      | 11.20       | 10.17                    | 9.63    | 10.62                 | 10.35               |
|                             |                   | -                               | (11.16)     | (9.30)    | (11.33)     | (10.09)                  | (9.58)  | (10.32)               | (10.35)             |
| <b>Overall Banking</b>      |                   |                                 |             |           |             |                          |         |                       |                     |
| 2025                        | Mar               | 16.20                           | 11.21       | 10.23     | 11.78       | 11.05                    | 12.20   | 12.12                 | 11.88               |
|                             |                   | (16.20)                         | (11.80)     | (9.97)    | (11.73)     | (10.95)                  | (11.40) | (12.48)               | (11.85)             |
| 2026                        | Dec               | 15.46                           | 11.15       | 9.32      | 10.85       | 10.07                    | 9.82    | 11.39                 | 10.95               |
|                             |                   | (15.46)                         | (12.72)     | (9.41)    | (10.75)     | (10.06)                  | (9.74)  | (11.27)               | (11.10)             |
| 2026                        | Mar P             | 17.30                           | 8.75        | 9.20      | 10.73       | 10.00                    | 9.11    | 11.20                 | 10.83               |
|                             |                   | (17.30)                         | (11.24)     | (9.18)    | (10.65)     | (9.97)                   | (9.02)  | (11.14)               | (11.05)             |

\* Nature refers to Conventional/Islamic financing.

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



### 3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

| Category of Financing                                                                                                                                                                                                      | Mar-25             |                   | Dec-25             |                   | Mar-26 P           |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                                                                                                                                                                                            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| 1. Export financing                                                                                                                                                                                                        | 9,577              | 1,078,851         | 10,519             | 1,210,957         | 10,274             | 1,278,127         |
| 1.1. Export finance schemes                                                                                                                                                                                                | 4,898              | 741,157           | 3,719              | 447,050           | 3,187              | 372,469           |
| 1.2. Others                                                                                                                                                                                                                | 4,679              | 337,694           | 6,800              | 763,908           | 7,087              | 905,658           |
| 2. Import financing                                                                                                                                                                                                        | 8,157              | 628,624           | 9,064              | 568,351           | 8,365              | 553,581           |
| 3. Government self employment schemes                                                                                                                                                                                      | 72,588             | 75,034            | 63,901             | 125,709           | 63,745             | 135,830           |
| 4. Working capital/short term                                                                                                                                                                                              | 5,819,947          | 5,748,389         | 4,996,229          | 6,698,190         | 5,115,139          | 6,222,387         |
| 4.1. Small Loans                                                                                                                                                                                                           | 4,435,661          | 481,402           | 3,731,752          | 536,797           | 3,652,895          | 531,980           |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA                                                                                                                                     | -                  | -                 | -                  | -                 | -                  | -                 |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 636                | 12,643            | 617                | 11,117            | 552                | 10,560            |
| 4.4. Others                                                                                                                                                                                                                | 1,383,334          | 4,332,355         | 1,263,528          | 5,037,620         | 1,461,279          | 4,624,261         |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 316                | 921,990           | 332                | 1,112,656         | 413                | 1,055,586         |
| 5. Fixed investment/long term                                                                                                                                                                                              | 1,558,203          | 5,585,509         | 1,683,417          | 5,933,286         | 1,700,524          | 6,026,172         |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 15,609             | 440,589           | 12,929             | 404,121           | 12,719             | 392,231           |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 2,785              | 90,278            | 2,719              | 79,274            | 2,672              | 74,363            |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)                                                                             | 52                 | 751               | 33                 | 960               | 23                 | 344               |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 1,016              | 4,797             | 1,117              | 5,083             | 1,103              | 4,677             |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 196                | 4,925             | 254                | 6,872             | 242                | 6,533             |
| 5.6. Small Loans                                                                                                                                                                                                           | 451,929            | 308,788           | 453,063            | 429,272           | 461,369            | 448,871           |
| 5.7. Others                                                                                                                                                                                                                | 982,721            | 3,987,069         | 1,086,872          | 4,330,667         | 1,096,514          | 4,424,588         |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 95,217             | 638,189           | 118,084            | 575,452           | 117,547            | 577,116           |
| 5.9. SME Asaan Finance (SAAF) Scheme                                                                                                                                                                                       | 8,292              | 31,604            | 8,038              | 27,824            | 8,028              | 26,863            |
| 5.10 Machinery                                                                                                                                                                                                             | 386                | 78,519            | 308                | 73,760            | 307                | 70,586            |
| <b>Total</b>                                                                                                                                                                                                               | <b>7,468,472</b>   | <b>13,116,407</b> | <b>6,763,130</b>   | <b>14,536,493</b> | <b>6,898,047</b>   | <b>14,216,096</b> |

Note(s)

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### 3.11.1 Advances Classified by Category of Financing

#### Conventional Banking

(Million Rupees)

| Category of Financing                                                                                                                                                                                                      | Mar-25           |                  | Dec-25           |                  | Mar-26 P         |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                                                                                                                                                                                                            | No. of Accounts  | Amount           | No. of Accounts  | Amount           | No. of Accounts  | Amount           |
| 1. Export financing                                                                                                                                                                                                        | 7,485            | 792,796          | 7,938            | 791,151          | 7,212            | 808,692          |
| 1.1. Export finance schemes                                                                                                                                                                                                | 3,174            | 491,033          | 2,476            | 280,100          | 2,168            | 231,419          |
| 1.2. Others                                                                                                                                                                                                                | 4,311            | 301,763          | 5,462            | 511,052          | 5,044            | 577,273          |
| 2. Import financing                                                                                                                                                                                                        | 7,524            | 594,742          | 8,272            | 522,644          | 7,660            | 428,401          |
| 3. Government self employment schemes                                                                                                                                                                                      | 71,432           | 72,727           | 62,188           | 120,947          | 61,841           | 129,649          |
| 4. Working capital/short term                                                                                                                                                                                              | 5,521,432        | 3,663,494        | 4,656,615        | 4,093,542        | 4,768,470        | 4,010,817        |
| 4.1. Small Loans                                                                                                                                                                                                           | 4,161,916        | 374,853          | 3,422,100        | 435,651          | 3,335,230        | 413,367          |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected /                                                                                                                                                         | -                | -                | -                | -                | -                | -                |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 622              | 12,631           | 593              | 11,084           | 540              | 10,547           |
| 4.4. Others                                                                                                                                                                                                                | 1,358,690        | 2,895,589        | 1,233,698        | 3,171,764        | 1,432,456        | 3,075,256        |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 204              | 380,421          | 224              | 475,043          | 244              | 511,647          |
| 5. Fixed investment/long term                                                                                                                                                                                              | 1,294,336        | 3,846,198        | 1,375,175        | 3,368,409        | 1,380,396        | 3,300,783        |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 12,617           | 308,960          | 9,582            | 265,639          | 9,687            | 255,406          |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 2,107            | 58,133           | 2,074            | 51,320           | 2,031            | 48,240           |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)                                                                             | 29               | 494              | 20               | 263              | 19               | 200              |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 982              | 4,485            | 1,057            | 4,595            | 1,044            | 4,227            |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 153              | 2,314            | 170              | 2,674            | 161              | 2,490            |
| 5.6. Small Loans                                                                                                                                                                                                           | 370,946          | 184,715          | 356,571          | 255,067          | 361,754          | 249,521          |
| 5.7. Others                                                                                                                                                                                                                | 836,826          | 2,828,299        | 914,348          | 2,432,644        | 915,983          | 2,393,947        |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 64,262           | 387,641          | 85,251           | 304,560          | 83,351           | 298,415          |
| 5.9. SME Asaan Finance (SAAF) Scheme                                                                                                                                                                                       | 6,139            | 25,207           | 5,914            | 22,378           | 6,193            | 21,719           |
| 5.10 Machinery                                                                                                                                                                                                             | 275              | 45,950           | 188              | 29,268           | 173              | 26,619           |
| <b>Total</b>                                                                                                                                                                                                               | <b>6,902,209</b> | <b>8,969,957</b> | <b>6,110,188</b> | <b>8,896,693</b> | <b>6,225,579</b> | <b>8,678,342</b> |

Note(s)

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### 3.11.2 Advances Classified by Category of Financing

#### Islamic Banking

(Million Rupees)

| Category of Financing                                                                                                                                                                                                      | Mar-25             |                  | Dec-25             |                  | Mar-26 P           |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                                                                                                                                                                                            | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| 1. Export financing                                                                                                                                                                                                        | 2,092              | 286,055          | 2,581              | 419,806          | 3,062              | 469,434          |
| 1.1. Export finance schemes                                                                                                                                                                                                | 1,724              | 250,124          | 1,243              | 166,950          | 1,019              | 141,049          |
| 1.2. Others                                                                                                                                                                                                                | 368                | 35,931           | 1,338              | 252,856          | 2,043              | 328,385          |
| 2. Import financing                                                                                                                                                                                                        | 633                | 33,882           | 792                | 45,707           | 705                | 125,181          |
| 3. Government self employment schemes                                                                                                                                                                                      | 1,156              | 2,307            | 1,713              | 4,763            | 1,904              | 6,181            |
| 4. Working capital/short term                                                                                                                                                                                              | 298,515            | 2,084,895        | 339,614            | 2,604,647        | 346,669            | 2,211,570        |
| 4.1. Small Loans                                                                                                                                                                                                           | 273,745            | 106,549          | 309,652            | 101,146          | 317,665            | 118,613          |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA                                                                                                                                     | -                  | -                | -                  | -                | -                  | -                |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 14                 | 11               | 24                 | 33               | 12                 | 13               |
| 4.4. Others                                                                                                                                                                                                                | 24,644             | 1,436,765        | 29,830             | 1,865,856        | 28,823             | 1,549,004        |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 112                | 541,570          | 108                | 637,613          | 169                | 543,940          |
| 5. Fixed investment/long term                                                                                                                                                                                              | 263,867            | 1,739,311        | 308,242            | 2,564,877        | 320,128            | 2,725,389        |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 2,992              | 131,629          | 3,347              | 138,482          | 3,032              | 136,825          |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 678                | 32,145           | 645                | 27,954           | 641                | 26,124           |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID-19 (RFCC and IRFCC)                                                                               | 23                 | 257              | 13                 | 697              | 4                  | 145              |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 34                 | 312              | 60                 | 488              | 59                 | 449              |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 43                 | 2,611            | 84                 | 4,197            | 81                 | 4,043            |
| 5.6. Small Loans                                                                                                                                                                                                           | 80,983             | 124,073          | 96,492             | 174,205          | 99,615             | 199,350          |
| 5.7. Others                                                                                                                                                                                                                | 145,895            | 1,158,770        | 172,524            | 1,898,024        | 180,531            | 2,030,641        |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 30,955             | 250,549          | 32,833             | 270,892          | 34,196             | 278,700          |
| 5.9. SME Asaan Finance (SAAF) Scheme                                                                                                                                                                                       | 2,153              | 6,397            | 2,124              | 5,446            | 1,835              | 5,144            |
| 5.10 Machinery                                                                                                                                                                                                             | 111                | 32,568           | 120                | 44,492           | 134                | 43,967           |
| <b>Total</b>                                                                                                                                                                                                               | <b>566,263</b>     | <b>4,146,450</b> | <b>652,942</b>     | <b>5,639,800</b> | <b>672,468</b>     | <b>5,537,755</b> |

### 3.11.3 Advances Classified by Category of Financing and Gender

All Banks  
As on 31st March, 2026

| Category of Financing                                                                                                                                                                                                      | (Million Rupees) |                  |                 |                |                      |               |                 |                   |                  |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|-----------------|----------------|----------------------|---------------|-----------------|-------------------|------------------|-------------------|
|                                                                                                                                                                                                                            | Male             |                  | Female          |                | Both Male and Female |               | Other           |                   | Total            |                   |
|                                                                                                                                                                                                                            | No. of Accounts  | Amount           | No. of Accounts | Amount         | No. of Accounts      | Amount        | No. of Accounts | Amount            | No. of Accounts  | Amount            |
| 1. Export financing                                                                                                                                                                                                        | 853              | 73,164           | 64              | 2,389          | -                    | -             | 9,357           | 1,202,574         | 10,274           | 1,278,127         |
| 1.1. Export finance schemes                                                                                                                                                                                                | 338              | 20,885           | 7               | 14             | -                    | -             | 2,842           | 351,569           | 3,187            | 372,469           |
| 1.2. Others                                                                                                                                                                                                                | 515              | 52,278           | 57              | 2,375          | -                    | -             | 6,515           | 851,005           | 7,087            | 905,658           |
| 2. Import financing                                                                                                                                                                                                        | 488              | 7,183            | 18              | 149            | -                    | -             | 7,859           | 546,249           | 8,365            | 553,581           |
| 3. Government self employment schemes                                                                                                                                                                                      | 39,910           | 91,250           | 3,947           | 7,119          | 17                   | 31            | 19,871          | 37,429            | 63,745           | 135,830           |
| 4. Working capital/short term                                                                                                                                                                                              | 4,141,654        | 792,090          | 667,427         | 42,743         | 551                  | 2,639         | 305,507         | 5,384,914         | 5,115,139        | 6,222,387         |
| 4.1. Small Loans                                                                                                                                                                                                           | 2,986,718        | 238,597          | 586,944         | 19,427         | 17                   | 44            | 79,216          | 273,911           | 3,652,895        | 531,980           |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA                                                                                                                                     | -                | -                | -               | -              | -                    | -             | -               | -                 | -                | -                 |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 16               | 4                | 4               | -              | -                    | -             | 532             | 10,556            | 552              | 10,560            |
| 4.4. Others                                                                                                                                                                                                                | 1,154,874        | 552,565          | 80,479          | 23,316         | 534                  | 2,595         | 225,392         | 4,045,785         | 1,461,279        | 4,624,261         |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 46               | 924              | -               | -              | -                    | -             | 367             | 1,054,662         | 413              | 1,055,586         |
| 5. Fixed investment/long term                                                                                                                                                                                              | 1,400,360        | 1,381,211        | 184,121         | 141,685        | 3,864                | 21,836        | 112,179         | 4,481,440         | 1,700,524        | 6,026,172         |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 290              | 2,561            | 5               | 69             | -                    | -             | 12,424          | 389,601           | 12,719           | 392,231           |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 514              | 5,878            | 22              | 35             | 4                    | 3             | 2,132           | 68,448            | 2,672            | 74,363            |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)                                                                             | 1                | 17               | -               | -              | -                    | -             | 22              | 328               | 23               | 344               |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 85               | 820              | 627             | 638            | -                    | -             | 391             | 3,219             | 1,103            | 4,677             |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 47               | 869              | -               | -              | -                    | -             | 195             | 5,664             | 242              | 6,533             |
| 5.6. Small Loans                                                                                                                                                                                                           | 379,292          | 266,740          | 60,735          | 26,272         | 480                  | 989           | 20,862          | 154,870           | 461,369          | 448,871           |
| 5.7. Others                                                                                                                                                                                                                | 918,377          | 686,107          | 104,566         | 64,642         | 905                  | 3,163         | 72,666          | 3,670,676         | 1,096,514        | 4,424,588         |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 95,904           | 399,870          | 17,996          | 49,517         | 2,475                | 17,682        | 1,172           | 110,047           | 117,547          | 577,116           |
| 5.9. SME Assan Finance (SAAF) Scheme                                                                                                                                                                                       | 5,836            | 18,335           | 169             | 508            | -                    | -             | 2,023           | 8,019             | 8,028            | 26,863            |
| 5.10 Machinery                                                                                                                                                                                                             | 14               | 14               | 1               | 4              | -                    | -             | 292             | 70,569            | 307              | 70,586            |
| <b>Total</b>                                                                                                                                                                                                               | <b>5,583,265</b> | <b>2,344,899</b> | <b>855,577</b>  | <b>194,085</b> | <b>4,432</b>         | <b>24,507</b> | <b>454,773</b>  | <b>11,652,606</b> | <b>6,898,047</b> | <b>14,216,096</b> |

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.12 Advances to Textile & Readymade Garments Sectors

All Banks  
As on 31st March, 2026

(Million Rupees)

| Description                                                | Working Capital / Short Term     |                                     |                  |               |                |                  | Fixed Investment / Long Term       |                        |                |               |                |                | Total Outstanding |
|------------------------------------------------------------|----------------------------------|-------------------------------------|------------------|---------------|----------------|------------------|------------------------------------|------------------------|----------------|---------------|----------------|----------------|-------------------|
|                                                            | SRP Export Finance Schemes (EFS) | Export Financing Other than SRP EFS | Import Financing | Small Loans   | Others         | Total            | Government Self Employment Schemes | Construction Financing | LTFF & TERF    | Small Loans   | Others         | Total          |                   |
| <b>A - Manufacture of textiles</b>                         | <b>204,171</b>                   | <b>498,347</b>                      | <b>71,823</b>    | <b>68,628</b> | <b>464,939</b> | <b>1,299,908</b> | <b>2,340</b>                       | <b>1,010</b>           | <b>196,823</b> | <b>25,367</b> | <b>309,720</b> | <b>535,259</b> | <b>1,835,167</b>  |
| i. Preparation and spinning of textile fibres              | 33,312                           | 95,756                              | 27,224           | 26,395        | 189,888        | 372,574          | 23                                 | 350                    | 57,846         | 17,590        | 98,288         | 174,099        | 546,673           |
| 1. Cotton                                                  | 17,833                           | 61,609                              | 20,348           | 23,207        | 142,247        | 265,244          | 9                                  | 350                    | 40,421         | 1,752         | 58,631         | 101,163        | 366,407           |
| 2. Woolen                                                  | -                                | 755                                 | 234              | 1,066         | 3,296          | 5,352            | -                                  | -                      | 313            | 2,495         | 511            | 3,319          | 8,671             |
| 3. Synthetic fibre                                         | 2,802                            | 6,467                               | 1,337            | 335           | 13,557         | 24,497           | -                                  | -                      | 5,902          | 13,293        | 17,223         | 36,418         | 60,915            |
| 4. Others                                                  | 12,677                           | 26,925                              | 5,304            | 1,787         | 30,788         | 77,481           | 15                                 | -                      | 11,210         | 51            | 21,922         | 33,198         | 110,679           |
| ii. Weaving of textiles                                    | 40,506                           | 93,629                              | 19,719           | 6,528         | 82,751         | 243,132          | 769                                | -                      | 44,067         | 2,365         | 70,581         | 117,782        | 360,914           |
| 1. Cotton                                                  | 29,701                           | 72,836                              | 15,812           | 4,517         | 53,386         | 176,252          | 484                                | -                      | 37,817         | 1,800         | 47,815         | 87,915         | 264,168           |
| 2. Woolen                                                  | -                                | 399                                 | 53               | 0             | 3              | 455              | -                                  | -                      | -              | -             | 8              | 8              | 463               |
| 3. Synthetic textile                                       | 265                              | 1,035                               | 137              | 675           | 3,316          | 5,429            | 8                                  | -                      | 1,969          | 19            | 1,897          | 3,893          | 9,322             |
| 4. Others                                                  | 10,540                           | 19,359                              | 3,716            | 1,335         | 26,046         | 60,996           | 278                                | -                      | 4,280          | 547           | 20,861         | 25,966         | 86,962            |
| iii. Finishing of textiles                                 | 44,325                           | 89,305                              | 7,429            | 3,928         | 91,533         | 236,521          | 399                                | 359                    | 33,058         | 546           | 63,592         | 97,954         | 334,475           |
| 1. Cotton                                                  | 19,802                           | 52,503                              | 4,516            | 3,043         | 45,996         | 125,861          | 44                                 | 102                    | 25,581         | 447           | 41,692         | 67,867         | 193,728           |
| 2. Woolen                                                  | 200                              | 230                                 | -                | -             | 49             | 478              | -                                  | -                      | -              | -             | 112            | 112            | 590               |
| 3. Synthetic textile                                       | 2,304                            | -                                   | 5                | 390           | 5,859          | 8,558            | -                                  | -                      | 24             | 73            | 167            | 264            | 8,822             |
| 4. Others                                                  | 22,020                           | 36,573                              | 2,907            | 495           | 39,629         | 101,624          | 355                                | 257                    | 7,453          | 26            | 21,620         | 29,711         | 131,335           |
| iv. Manufacture of knitted and crocheted fabrics           | 12,997                           | 35,818                              | 380              | 745           | 7,471          | 57,411           | 45                                 | -                      | 3,936          | 603           | 9,686          | 14,270         | 71,681            |
| v. Manufacture of made-up textile articles, except apparel | 42,866                           | 105,225                             | 4,372            | 14,783        | 37,269         | 204,515          | 185                                | 300                    | 33,689         | 3,779         | 52,112         | 70,066         | 274,582           |
| a. Manufacture of bed wear                                 | 10,831                           | 19,558                              | 770              | 917           | 3,892          | 35,968           | 30                                 | -                      | 8,670          | 180           | 3,080          | 11,960         | 47,527            |
| b. Manufacture of other made-up textile articles           | 32,036                           | 85,667                              | 3,602            | 13,866        | 33,377         | 168,548          | 155                                | 300                    | 25,019         | 3,599         | 29,032         | 58,106         | 226,654           |
| vi. Manufacture of carpets and rugs                        | 14                               | 140                                 | 56               | 4             | 203            | 417              | -                                  | -                      | 3              | 58            | 218            | 278            | 695               |
| vii. Manufacture of other textiles n.e.c.                  | 30,151                           | 78,473                              | 12,645           | 8,246         | 55,823         | 185,337          | 918                                | -                      | 24,223         | 424           | 35,244         | 60,810         | 246,147           |
| <b>B - Manufacture of wearing apparel</b>                  | <b>48,772</b>                    | <b>106,507</b>                      | <b>2,354</b>     | <b>2,877</b>  | <b>35,670</b>  | <b>181,300</b>   | <b>596</b>                         | <b>831</b>             | <b>23,499</b>  | <b>786</b>    | <b>41,537</b>  | <b>67,250</b>  | <b>248,629</b>    |
| i. Manufacture of wearing apparel                          | 7,014                            | 25,174                              | 389              | 416           | 6,030          | 41,244           | 336                                | 800                    | 5,056          | 464           | 11,325         | 18,182         | 59,426            |
| ii. Manufacture of Ready made garments                     | 27,533                           | 63,132                              | 1,518            | 1,547         | 24,347         | 118,077          | 103                                | 31                     | 17,522         | 306           | 21,671         | 39,633         | 157,710           |
| iii. Manufacture of articles of fur                        | 100                              | 3,171                               | -                | 39            | 954            | 4,264            | -                                  | -                      | 52             | -             | 714            | 766            | 5,030             |
| iv. Manufacture of knitted and crocheted apparel           | 6,105                            | 9,030                               | 247              | 75            | 2,339          | 17,795           | 157                                | -                      | 868            | 16            | 7,627          | 8,668          | 26,463            |
| <b>Total (A + B)</b>                                       | <b>244,943</b>                   | <b>598,855</b>                      | <b>74,177</b>    | <b>62,705</b> | <b>500,609</b> | <b>1,481,208</b> | <b>2,937</b>                       | <b>1,841</b>           | <b>220,322</b> | <b>26,153</b> | <b>351,257</b> | <b>602,509</b> | <b>2,083,796</b>  |

Notes:

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