

**Scheduled Banks**  
**Assets & Liabilities**  
**and**  
**Profit & Loss Accounts**

## 1.1 Assets and Liabilities

### All Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Assets</b>	<b>41,190,125</b>	<b>47,146,927</b>	<b>52,441,587</b>
<b>I. Currency and Deposits</b>	<b>3,145,879</b>	<b>3,326,451</b>	<b>3,545,866</b>
1. Currency	606,313	613,176	637,603
2. Transferable Deposits	2,235,440	2,379,664	2,644,664
3. Restricted/ compulsory deposits	67,121	65,203	65,216
4 Other Deposits	237,005	268,407	198,384
<b>II. Securities(other than shares)</b>	<b>20,972,221</b>	<b>26,879,589</b>	<b>30,537,519</b>
1. Short-term	5,222,184	5,824,521	8,049,238
2. Long-term	15,750,038	21,055,068	22,488,281
<b>III. Loans extended (Advances)</b>	<b>13,555,377</b>	<b>13,199,961</b>	<b>14,307,189</b>
1. Short-term	8,028,597	7,608,584	8,500,662
A) Money at call	174,486	120,472	181,870
B) Reverse Repo	639,590	514,886	1,025,372
C) Bills purchased and discounted	370,030	336,225	345,649
D) Other short-term loans	6,844,491	6,637,002	6,947,771
2. Long-term	5,526,781	5,591,377	5,806,527
<b>IV. Shares and other equity</b>	<b>572,165</b>	<b>655,543</b>	<b>672,966</b>
1. Quoted	189,070	246,287	260,820
2. Non quoted	379,216	404,414	408,840
3. Investment fund shares	3,879	4,842	3,306
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>13,398</b>	<b>15,641</b>	<b>12,377</b>
<b>VII. Other accounts receivable</b>	<b>1,703,872</b>	<b>1,681,080</b>	<b>1,927,484</b>
1. Trade credit and advances	-	-	-
2. Others	1,703,872	1,681,080	1,927,484
A) Dividends receivable resident sector	206	603	303
B) Settlement accounts resident sector	34,232	40,574	44,854
C) Items in the process of collection	546	676	480
D) Miscellaneous assets residents sector	1,661,066	1,629,899	1,877,671
E) Other non- resident accounts receivable	7,822	9,328	4,176
<b>VIII. Non-financial assets</b>	<b>1,227,213</b>	<b>1,388,661</b>	<b>1,438,186</b>
<b>1. Produced assets</b>	<b>899,158</b>	<b>1,025,612</b>	<b>1,067,322</b>
<b>A) Tangible fixed assets</b>	<b>799,128</b>	<b>915,148</b>	<b>953,150</b>
a) Dwellings	151,096	170,110	171,324
i) Building on freehold land	5,758	6,603	6,385
ii) Building on leasehold land	145,338	163,507	164,939
b) Other buildings and structures	306,957	335,889	347,642
i) Building on freehold land	90,984	107,289	112,422
ii) Building on leasehold land	215,974	228,600	235,220
c) Machinery and equipment	278,048	332,486	353,589
i) Transport equipment	22,589	28,592	30,793
ii) Furniture & Fixture	36,648	47,622	55,198
iii) Office equipment	164,142	190,743	197,492
iv) Other machinery & equipment	54,669	65,529	70,106
d) Other tangible fixed assets n.e.s	63,026	76,663	80,595
<b>B) Intangible fixed assets</b>	<b>100,029</b>	<b>110,463</b>	<b>114,172</b>
a) Computer software	64,641	75,072	78,773
b) Other intangible fixed assets n.e.s	35,389	35,391	35,399
<b>C) Inventories</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>D) Valuables</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2. Non-produced assets</b>	<b>319,759</b>	<b>326,136</b>	<b>336,720</b>
<b>A) Tangible non-produced assets</b>	<b>297,960</b>	<b>301,538</b>	<b>311,517</b>
a) Land	196,164	202,090	201,351
i) Land underlying Buildings and structures	196,164	202,090	201,351
1. Freehold land	78,955	79,515	80,873
2. Leasehold land	117,208	122,575	120,479
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	101,796	99,449	110,166
<b>B) Intangible non-produced assets</b>	<b>21,799</b>	<b>24,597</b>	<b>25,203</b>
a) Leases and other transferable contracts	16,179	18,126	18,308
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,407	4,258	4,682
<b>3. Capital work in progress</b>	<b>8,296</b>	<b>36,914</b>	<b>34,143</b>

## 1.1 Assets and Liabilities

### All Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Liabilities</b>	<b>41,190,125</b>	<b>47,146,927</b>	<b>52,441,587</b>
<b>I. Deposits</b>	<b>26,363,171</b>	<b>29,213,136</b>	<b>32,248,481</b>
1. Transferable Deposits	21,070,748	23,601,974	26,311,968
2. Restricted/ compulsory deposits	575,720	492,851	594,534
3. Other deposits	4,716,704	5,118,311	5,341,978
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>129,486</b>	<b>130,110</b>	<b>125,260</b>
1. Short-term	-	-	-
2. Long-term	129,486	130,110	125,260
<b>III. Loans (Borrowings)</b>	<b>9,080,649</b>	<b>11,228,375</b>	<b>13,231,172</b>
1. Short-term	8,210,779	10,381,943	12,392,116
A) Money at call	146,673	113,058	80,721
B) Repurchase agreements (Repo)	6,120,235	8,496,467	10,448,865
C) Other short-term borrowings	1,943,871	1,772,418	1,862,529
2. Long-term borrowings	869,871	846,432	839,057
<b>IV. Financial Derivatives</b>	<b>34,708</b>	<b>39,664</b>	<b>33,078</b>
<b>V. Other accounts payable</b>	<b>2,786,787</b>	<b>3,619,819</b>	<b>3,765,553</b>
1. Provision for losses	772,089	873,062	893,142
A) Provision for loan losses-Specific	691,678	779,717	806,569
B) Provision for loan losses-General	43,569	58,803	54,146
C) Provision for other losses	36,842	34,542	32,427
2. Accumulated Depreciation	346,376	393,564	412,505
3. Other accounts payable to other resident Sectors	1,624,258	2,285,244	2,436,179
A) Dividends payable	9,993	44,593	6,464
B) Settlement accounts	73,569	24,423	34,790
C) Items in the process of collection	12,120	12,388	13,969
D) Miscellaneous liability items	1,528,577	2,203,839	2,380,957
a) Suspense account	94,163	108,524	127,225
b) Provision for expected costs	140,471	201,017	202,202
c) Deferred tax liabilities	14,539	13,074	30,191
d) Accrued wages	9,314	12,907	13,345
e) Accrued rent	560	564	569
f) Accrued taxes	534,923	691,108	714,131
g) Other miscellaneous liability items	734,606	1,176,645	1,293,293
4. Other non- resident accounts payable	44,064	67,949	23,728
A) Dividends payable non-residents	33,637	57,543	13,471
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,426	10,407	10,257
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>327,824</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>2,467,499</b>	<b>2,915,824</b>	<b>3,038,043</b>
1. Quoted	399,145	439,389	439,862
2. Non quoted	263,942	265,997	267,036
3. Investment fund shares	-	-	-
4. Retained earnings	544,142	746,869	666,465
5. Current year result	499,348	427,103	545,602
6. General and special reserve	602,236	736,853	764,151
7. Valuation adjustments	158,686	299,613	354,926
<b>IX. Contingencies and Commitments<sup>3</sup></b>	<b>16,842,070</b>	<b>18,322,379</b>	<b>17,979,662</b>
1. Guarantees	3,212,210	3,387,387	3,039,995
2. Commitments	13,444,164	14,743,084	14,322,697
A) Letter of Credit	4,625,867	4,333,232	4,196,624
B) Forward Foreign Exchange Transactions	7,001,352	8,484,094	8,063,039
C) Forward government Securities Transactions	270,816	444,625	312,009
D) Derivatives	114,389	107,788	99,246
E) Forward lending	399,537	277,816	268,857
F) Operating leases	299	359	412
G) Commitments for acquisition of :	38,460	41,151	50,928
i. Fixed assets	30,956	29,957	40,111
ii. Intangible assets	7,504	11,194	10,818
H) Other commitments	993,445	1,054,019	1,331,581
3. Other contingent liabilities	185,695	191,907	616,970

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Assets</b>	<b>10,223,049</b>	<b>10,221,208</b>	<b>11,224,627</b>
<b>I. Currency and Deposits</b>	<b>574,801</b>	<b>684,543</b>	<b>613,926</b>
1. Currency	106,294	106,276	122,676
2. Transferable Deposits	368,691	451,082	391,666
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	99,816	127,185	99,584
<b>II. Securities(other than shares)</b>	<b>6,064,010</b>	<b>6,213,031</b>	<b>6,907,415</b>
1. Short-term	1,794,257	1,087,456	1,400,343
2. Long-term	4,269,753	5,125,575	5,507,072
<b>III. Loans extended (Advances)</b>	<b>2,955,166</b>	<b>2,670,191</b>	<b>3,030,473</b>
1. Short-term	1,734,918	1,429,598	1,629,563
A) Money at call	38,589	9,340	45,270
B) Reverse Repo	156,818	62,792	357,442
C) Bills purchased and discounted	66,776	38,706	40,025
D) Other short-term loans	1,472,735	1,318,761	1,186,826
2. Long-term	1,220,248	1,240,593	1,400,910
<b>IV. Shares and other equity</b>	<b>170,741</b>	<b>197,210</b>	<b>196,408</b>
1. Quoted	63,272	82,483	92,859
2. Non quoted	107,469	114,727	103,549
3. Investment fund shares	-	-	-
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Other accounts receivable</b>	<b>283,410</b>	<b>275,644</b>	<b>291,398</b>
1. Trade credit and advances	-	-	-
2. Others	283,410	275,644	291,398
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	14	-	-
D) Miscellaneous assets residents sector	283,246	275,495	291,249
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	<b>174,922</b>	<b>180,589</b>	<b>185,006</b>
1. Produced assets	82,631	87,362	89,346
A) Tangible fixed assets	78,926	82,612	84,172
a) Dwellings	7,736	9,333	9,435
i) Building on freehold land	610	610	610
ii) Building on leasehold land	7,127	8,723	8,826
b) Other buildings and structures	45,935	46,227	46,458
i) Building on freehold land	27,416	26,288	26,306
ii) Building on leasehold land	18,518	19,940	20,151
c) Machinery and equipment	18,374	21,139	21,597
i) Transport equipment	2,658	2,686	2,696
ii) Furniture & Fixtures	4,239	4,662	4,765
iii) Office equipment	7,069	7,994	8,192
iv) Other machinery & equipment	4,409	5,797	5,944
d) Other tangible fixed assets n.e.s	6,881	5,913	6,683
B) Intangible fixed assets	3,705	4,750	5,174
a) Computer software	3,705	4,750	5,174
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	92,291	91,843	94,638
A) Tangible non-produced assets	92,291	91,843	94,638
a) Land	28,119	28,230	25,014
i) Land underlying Buildings and structures	28,119	28,230	25,014
1. Freehold land	7,448	7,446	8,842
2. Leasehold land	20,672	20,785	16,172
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	64,172	63,613	69,624
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	1,383	1,022

## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Liabilities</b>	<b>10,223,049</b>	<b>10,221,208</b>	<b>11,224,627</b>
<b>I. Deposits</b>	<b>5,434,626</b>	<b>5,602,389</b>	<b>6,553,449</b>
1. Transferable Deposits	4,057,851	4,110,123	4,932,108
2. Restricted/ compulsory deposits	35,713	30,557	42,677
3. Other deposits	1,341,063	1,461,709	1,578,664
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	<b>3,451,463</b>	<b>3,141,824</b>	<b>3,238,603</b>
1. Short-term	3,421,379	3,107,908	3,205,467
A) Money at call	9,979	14,742	20,687
B) Repurchase agreements (Repo)	3,217,181	2,932,792	2,999,681
C) Other short-term borrowings	194,218	160,374	185,098
2. Long-term borrowings	30,084	33,916	33,137
<b>IV. Financial Derivatives</b>	-	-	-
<b>V. Other accounts payable</b>	<b>432,003</b>	<b>816,759</b>	<b>771,932</b>
1. Provision for losses	288,094	329,411	329,155
A) Provision for loan losses-Specific	277,635	319,520	319,328
B) Provision for loan losses-General	8,330	3,272	4,158
C) Provision for other losses	2,130	6,619	5,669
2. Accumulated Depreciation	38,849	43,278	45,218
3. Other accounts payable to other resident Sectors	105,559	444,070	397,559
A) Dividends payable	3	3,274	3
B) Settlement accounts	1,546	4,296	10,563
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	103,510	436,501	386,993
a) Suspense account	23,731	28,497	29,644
b) Provision for expected costs	14,177	14,086	12,304
c) Deferred tax liabilities	(15,035)	(12,731)	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,368	46,688	46,997
g) Other miscellaneous liability items	42,270	359,961	298,049
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>327,824</b>	-	-
<b>VII. Shares and other equity</b>	<b>577,133</b>	<b>660,236</b>	<b>660,642</b>
1. Quoted	67,411	67,411	67,963
2. Non quoted	149,860	153,839	154,860
3. Investment fund shares	-	-	-
4. Retained earnings	170,043	233,215	231,240
5. Current year result	25,115	11,408	23,875
6. General and special reserve	96,189	111,711	112,023
7. Valuation adjustments	68,514	82,651	70,682
<b>IX. Contingencies and Commitments<sup>3</sup></b>	<b>3,811,402</b>	<b>3,679,011</b>	<b>3,443,533</b>
1. Guarantees	477,964	706,244	246,244
2. Commitments	3,291,013	2,946,405	2,726,001
A) Letter of Credit	2,154,499	1,762,678	1,693,714
B) Forward Foreign Exchange Transactions	937,808	1,065,569	901,780
C) Forward government Securities Transactions	18,314	27,119	-
D) Derivatives	-	-	-
E) Forward lending	178,413	71,051	69,339
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,923	1,842	581
i. Fixed assets	1,593	1,471	509
ii. Intangible assets	330	371	72
H) Other commitments	56	18,146	60,588
3. Other contingent liabilities	42,425	26,363	471,287

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Assets</b>	<b>29,184,899</b>	<b>35,004,814</b>	<b>39,102,597</b>
<b>I. Currency and Deposits</b>	<b>2,411,907</b>	<b>2,430,430</b>	<b>2,729,076</b>
1. Currency	499,466	506,161	514,201
2. Transferable Deposits	1,780,184	1,784,645	2,121,181
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	132,251	139,617	93,688
<b>II. Securities(other than shares)</b>	<b>13,973,121</b>	<b>19,716,052</b>	<b>22,566,588</b>
1. Short-term	2,531,621	3,798,746	5,605,668
2. Long-term	11,441,499	15,917,306	16,960,920
<b>III. Loans extended (Advances)</b>	<b>9,974,423</b>	<b>9,797,534</b>	<b>10,448,664</b>
1. Short-term	6,051,981	5,819,022	6,414,354
A) Money at call	135,898	111,132	136,600
B) Reverse Repo	330,918	152,562	290,530
C) Bills purchased and discounted	289,022	285,077	291,931
D) Other short-term loans	5,296,143	5,270,251	5,695,292
2. Long-term	3,922,442	3,978,512	4,034,310
<b>IV. Shares and other equity</b>	<b>401,424</b>	<b>458,333</b>	<b>476,558</b>
1. Quoted	125,798	163,804	167,961
2. Non quoted	271,747	289,687	305,291
3. Investment fund shares	3,879	4,842	3,306
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>12,417</b>	<b>11,960</b>	<b>10,328</b>
<b>VII. Other accounts receivable</b>	<b>1,364,337</b>	<b>1,389,792</b>	<b>1,625,270</b>
1. Trade credit and advances	-	-	-
2. Others	1,364,337	1,389,792	1,625,270
A) Dividends receivable resident sector	206	603	303
B) Settlement accounts resident sector	34,082	40,425	44,705
C) Items in the process of collection	532	676	480
D) Miscellaneous assets residents sector	1,321,717	1,338,781	1,575,637
E) Other non- resident accounts receivable	7,800	9,306	4,145
<b>VIII. Non-financial assets</b>	<b>1,047,270</b>	<b>1,200,713</b>	<b>1,246,113</b>
1. Produced assets	813,372	933,900	973,858
A) Tangible fixed assets	717,558	828,723	865,392
a) Dwellings	142,979	160,355	161,535
i) Building on freehold land	5,149	5,993	5,775
ii) Building on leasehold land	137,830	154,361	155,760
b) Other buildings and structures	260,268	288,655	300,233
i) Building on freehold land	63,567	81,001	86,116
ii) Building on leasehold land	196,700	207,654	214,117
c) Machinery and equipment	258,751	310,024	330,764
i) Transport equipment	19,718	25,627	27,838
ii) Furniture & Fixtures	32,279	42,763	50,235
iii) Office equipment	156,798	182,411	188,962
iv) Other machinery & equipment	49,956	59,222	63,730
d) Other tangible fixed assets n.e.s	55,562	69,689	72,860
B) Intangible fixed assets	95,813	105,177	108,465
a) Computer software	60,919	70,280	73,561
b) Other intangible fixed assets n.e.s	34,894	34,896	34,905
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	225,603	231,376	239,289
A) Tangible non-produced assets	203,803	206,778	214,086
a) Land	168,045	173,859	176,338
i) Land underlying Buildings and structures	168,045	173,859	176,338
1. Freehold land	71,508	72,069	72,030
2. Leasehold land	96,537	101,791	104,307
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	35,759	32,919	37,748
B) Intangible non-produced assets	21,799	24,597	25,203
a) Leases and other transferable contracts	16,179	18,126	18,308
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,407	4,258	4,682
3. Capital work in progress	8,296	35,438	32,966

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Liabilities</b>	<b>29,184,899</b>	<b>35,004,814</b>	<b>39,102,597</b>
<b>I. Deposits</b>	<b>20,367,882</b>	<b>22,910,262</b>	<b>24,888,996</b>
1. Transferable Deposits	16,509,388	18,844,550	20,591,300
2. Restricted/ compulsory deposits	518,128	450,470	541,026
3. Other deposits	3,340,367	3,615,242	3,756,669
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>129,486</b>	<b>130,110</b>	<b>125,260</b>
1. Short-term	-	-	-
2. Long-term	129,486	130,110	125,260
<b>III. Loans (Borrowings)</b>	<b>4,621,522</b>	<b>7,112,416</b>	<b>8,920,558</b>
1. Short-term	4,155,505	6,663,326	8,478,590
A) Money at call	136,694	98,316	60,034
B) Repurchase agreements (Repo)	2,903,053	5,539,253	7,376,489
C) Other short-term borrowings	1,115,757	1,025,757	1,042,067
2. Long-term borrowings	466,017	449,090	441,968
<b>IV. Financial Derivatives</b>	<b>33,719</b>	<b>35,743</b>	<b>30,589</b>
<b>V. Other accounts payable</b>	<b>2,293,479</b>	<b>2,744,649</b>	<b>2,939,681</b>
1. Provision for losses	481,813	542,978	563,150
A) Provision for loan losses-Specific	412,177	459,642	487,144
B) Provision for loan losses-General	34,929	55,418	49,930
C) Provision for other losses	34,707	27,918	26,075
2. Accumulated Depreciation	304,665	347,140	364,124
3. Other accounts payable to other resident Sectors	1,463,063	1,786,734	1,988,837
A) Dividends payable	9,991	41,319	6,461
B) Settlement accounts	71,706	19,929	24,226
C) Items in the process of collection	12,120	12,388	13,969
D) Miscellaneous liability items	1,369,246	1,713,097	1,944,181
a) Suspense account	52,825	55,728	78,815
b) Provision for expected costs	126,294	186,931	189,899
c) Deferred tax liabilities	29,574	25,805	30,191
d) Accrued wages	1,966	2,576	2,556
e) Accrued rent	560	564	569
f) Accrued taxes	478,446	639,310	664,876
g) Other miscellaneous liability items	679,581	802,183	977,275
4. Other non- resident accounts payable	43,938	67,797	23,571
A) Dividends payable non-residents	33,637	57,543	13,471
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,301	10,255	10,100
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>1,738,811</b>	<b>2,071,633</b>	<b>2,197,513</b>
1. Quoted	331,734	371,978	371,899
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	324,840	415,130	354,071
5. Current year result	443,909	398,724	497,598
6. General and special reserve	506,050	625,152	652,138
7. Valuation adjustments	92,124	220,495	281,653
<b>IX. Contingencies and Commitments<sup>3</sup></b>	<b>8,588,164</b>	<b>10,286,622</b>	<b>10,073,978</b>
1. Guarantees	2,146,143	2,158,180	2,289,040
2. Commitments	6,305,193	7,963,288	7,639,646
A) Letter of Credit	2,424,790	2,516,434	2,450,761
B) Forward Foreign Exchange Transactions	2,288,571	3,701,591	3,385,833
C) Forward government Securities Transactions	251,024	417,507	309,249
D) Derivatives	114,389	107,788	99,246
E) Forward lending	201,465	181,809	174,714
F) Operating leases	299	359	412
G) Commitments for acquisition of :	36,413	39,269	49,605
i. Fixed assets	29,239	28,446	38,859
ii. Intangible assets	7,174	10,823	10,746
H) Other commitments	988,241	998,532	1,169,826
3. Other contingent liabilities	136,829	165,154	145,293

#### Notes:

- 1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.
- 2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.
- 3: This data has been collected on new format w.e.f. December 2022.

## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Assets</b>	<b>1,782,177</b>	<b>1,920,905</b>	<b>2,114,363</b>
<b>I. Currency and Deposits</b>	<b>159,171</b>	<b>211,478</b>	<b>202,864</b>
1. Currency	553	739	725
2. Transferable Deposits	86,565	143,937	131,816
3. Restricted/ compulsory deposits	67,115	65,197	65,210
4 Other Deposits	4,938	1,605	5,113
<b>II. Securities(other than shares)</b>	<b>935,091</b>	<b>950,506</b>	<b>1,063,516</b>
1. Short-term	896,306	938,319	1,043,228
2. Long-term	38,785	12,187	20,288
<b>III. Loans extended (Advances)</b>	<b>625,789</b>	<b>732,236</b>	<b>828,052</b>
1. Short-term	241,698	359,964	456,745
A) Money at call	-	-	-
B) Reverse Repo	151,854	299,531	377,400
C) Bills purchased and discounted	14,232	12,442	13,693
D) Other short-term loans	75,612	47,990	65,652
2. Long-term	384,090	372,273	371,307
<b>IV. Shares and other equity</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>980</b>	<b>3,681</b>	<b>2,049</b>
<b>VII. Other accounts receivable</b>	<b>56,125</b>	<b>15,645</b>	<b>10,816</b>
1. Trade credit and advances	-	-	-
2. Others	56,125	15,645	10,816
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	56,102	15,623	10,784
E) Other non- resident accounts receivable	23	21	31
<b>VIII. Non-financial assets</b>	<b>5,021</b>	<b>7,360</b>	<b>7,067</b>
1. Produced assets	3,156	4,350	4,119
A) Tangible fixed assets	2,644	3,813	3,585
a) Dwellings	382	423	353
i) Building on freehold land	-	-	-
ii) Building on leasehold land	382	423	353
b) Other buildings and structures	755	1,006	951
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	1,006	951
c) Machinery and equipment	923	1,323	1,228
i) Transport equipment	213	278	259
ii) Furniture & Fixtures	131	197	198
iii) Office equipment	274	338	338
iv) Other machinery & equipment	305	510	432
d) Other tangible fixed assets n.e.s	584	1,062	1,053
B) Intangible fixed assets	512	536	533
a) Computer software	17	42	38
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,866	2,917	2,794
A) Tangible non-produced assets	1,866	2,917	2,794
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,866	2,917	2,794
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	94	154

## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Liabilities</b>	<b>1,782,177</b>	<b>1,920,905</b>	<b>2,114,363</b>
<b>I. Deposits</b>	<b>560,663</b>	<b>700,485</b>	<b>806,037</b>
1. Transferable Deposits	503,509	647,301	788,560
2. Restricted/ compulsory deposits	21,879	11,824	10,831
3. Other deposits	35,274	41,359	6,645
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	<b>1,007,665</b>	<b>974,135</b>	<b>1,072,011</b>
1. Short-term	633,895	610,709	708,059
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	24,422	72,695
C) Other short-term borrowings	633,895	586,287	635,364
2. Long-term borrowings	373,769	363,426	363,952
<b>IV. Financial Derivatives</b>	989	3,920	2,489
<b>V. Other accounts payable</b>	<b>61,305</b>	<b>58,410</b>	<b>53,939</b>
1. Provision for losses	2,182	673	837
A) Provision for loan losses-Specific	1,866	556	97
B) Provision for loan losses-General	311	113	57
C) Provision for other losses	5	5	683
2. Accumulated Depreciation	2,862	3,146	3,163
3. Other accounts payable to other resident Sectors	56,137	54,439	49,783
A) Dividends payable	-	-	-
B) Settlement accounts	317	199	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	55,820	54,240	49,783
a) Suspense account	17,608	24,298	18,766
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	7,348	10,332	10,789
e) Accrued rent	-	-	-
f) Accrued taxes	18,109	5,109	2,259
g) Other miscellaneous liability items	12,755	14,501	17,969
4. Other non- resident accounts payable	126	152	156
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	126	152	156
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	<b>151,555</b>	<b>183,955</b>	<b>179,888</b>
1. Quoted	-	-	-
2. Non quoted	73,927	72,003	72,022
3. Investment fund shares	-	-	-
4. Retained earnings	49,259	98,523	81,155
5. Current year result	30,323	16,970	24,129
6. General and special reserve	(2)	(10)	(10)
7. Valuation adjustments	(1,952)	(3,532)	2,592
<b>IX. Contingencies and Commitments<sup>3</sup></b>	<b>4,442,504</b>	<b>4,356,745</b>	<b>4,462,152</b>
1. Guarantees	588,104	522,963	504,711
2. Commitments	3,847,958	3,833,392	3,957,050
A) Letter of Credit	46,578	54,121	52,149
B) Forward Foreign Exchange Transactions	3,774,972	3,716,934	3,775,427
C) Forward government Securities Transactions	1,478	-	2,760
D) Derivatives	-	-	-
E) Forward lending	19,659	24,956	24,805
F) Operating leases	-	-	-
G) Commitments for acquisition of :	124	40	742
i. Fixed assets	124	40	742
ii. Intangible assets	-	-	-
H) Other commitments	5,148	37,341	101,167
3. Other contingent liabilities	6,441	390	391

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

## 1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>A. Mark-Up/Return/Interest Earned</b>	<b>1,840,932</b>	<b>2,282,459</b>	<b>2,637,525</b>
1. Loans and advances	516,070	517,953	574,675
2. Investments	930,772	1,264,294	1,503,481
3. Lendings to financial institutions	31,744	40,872	37,699
4. Balances with banks	3,454	3,665	4,798
5. Income from inter-office lending	353,463	439,572	510,862
6. Other	5,427	16,103	6,010
<b>B. Mark-Up/Return/Interest Expensed</b>	<b>1,402,479</b>	<b>1,839,855</b>	<b>2,138,002</b>
1. Deposits	611,834	817,756	949,465
2. Borrowings	373,060	500,839	570,600
3. Subordinated debt	8,860	10,186	11,901
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	24,042	34,507	42,431
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,772	6,840	8,013
6. Expense on inter-office borrowing	352,436	439,469	510,752
7. Other	26,475	30,258	44,840
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>438,453</b>	<b>442,604</b>	<b>499,523</b>
<b>C. Non Mark-UP/Return/Interest Income</b>	<b>85,399</b>	<b>125,508</b>	<b>128,670</b>
1. Fee & Commission Income	52,962	59,811	67,208
i. Branch banking customer fees	5,586	6,195	7,077
ii. Consumer finance related fees	2,122	2,137	2,279
iii. Card related fees (debit and credit cards)	14,508	17,341	19,091
iv. Credit related fees	1,705	2,102	2,235
v. Investment banking fee	1,764	1,470	1,363
vi. Commission on trade	9,695	12,126	14,759
vii. Commission on guarantees	2,786	3,939	4,225
viii. Commission on cash management	1,550	1,805	2,136
ix. Commission on remittances including home remittances	3,156	4,514	4,976
x. Commission on utility bills	130	153	163
xi. Commission income - Bancassurance	1,198	1,187	1,254
xii. Rent on lockers	373	443	375
xiii. Commission on investments services	93	257	226
xiv. Other Commission	8,296	6,143	7,049
2. Dividend Income	7,087	8,540	7,664
3. Foreign exchange income	17,520	35,107	31,971
4. Income from derivatives	2,446	3,126	1,910
5. Gain on securities	2,342	16,319	14,500
i. Realised	1,717	14,483	12,975
ii. Unrealised - held for trading	624	1,836	1,524
6. Other Income	3,044	2,606	5,417
i. Rent on property	333	269	295
ii. Gain on sale of fixed assets-net	662	811	1,053
iii. Loss on termination of lease liability against right of use assets	462	315	479
iv. Gain on sale of non banking assets - net	205	194	978
v. Other	1,383	1,018	2,613
<b>II. Total Income (I + C)</b>	<b>523,852</b>	<b>568,112</b>	<b>628,193</b>

## 1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>D. Non Mark-UP/Return/Interest Expenses</b>	216,880	240,654	284,770
<b>1. Operating expenses</b>	210,188	232,691	276,690
<b>i. Total compensation expense</b>	94,899	107,464	125,813
<b>ii. Property expense</b>	33,471	36,753	43,175
<b>a. Rent and taxes</b>	802	1,475	1,734
<b>b. Insurance</b>	268	344	254
<b>c. Utilities cost</b>	7,524	7,665	10,158
<b>d. Lease rental</b>	-	-	13
<b>e. Fuel expense generators</b>	1,108	1,315	1,096
<b>f. Security (including guards)</b>	5,823	6,694	7,478
<b>g. Repair and maintenance (including janitorial charges)</b>	4,473	5,011	5,748
<b>h. Depreciation on right-of-use assets</b>	7,980	8,737	10,293
<b>i. Depreciation</b>	5,494	5,512	6,400
<b>iii. Information technology expenses</b>	20,947	23,335	26,358
<b>iv. Other operating expenses</b>	60,870	65,140	81,344
<b>2. Workers welfare fund</b>	5,639	6,442	6,960
<b>3. Other charges</b>	1,054	1,522	1,121
<b>i. Penalties imposed by State Bank of Pakistan</b>	531	855	401
<b>ii. Penalties imposed by other regulatory bodies (to be specified)</b>	-	-	-
<b>iii. Others (to be specified, if material)</b>	522	667	719
<b>III. Profit before provisions (II - D)</b>	306,971	327,457	343,423
<b>E. Provisions / (reversals) and write offs - net</b>	14,431	(1,228)	18,467
<b>1. (Reversals) / provisions against balance with Banks</b>	(8)	454	(825)
<b>2. (Reversals) / provisions for diminution in value of investments</b>	2,747	(11,202)	6,995
<b>3. (Reversals) / provisions against loans &amp; advances</b>	11,509	8,294	16,231
<b>4. (Reversals) / provisions against off balance sheet items</b>	3,054	221	3,208
<b>5. Reversals against other assets</b>	502	1,667	(2,038)
<b>6. Recovery of written off / charged off bad debts</b>	(3,374)	(662)	(5,103)
<b>F. Extra ordinary / unusual items</b>	-	-	49,014
<b>IV. Profit Before Taxation (III - E - F)</b>	292,540	328,685	275,942
<b>G. Taxation</b>	157,086	166,512	153,531
<b>1. Current</b>	173,200	172,678	169,176
<b>2. Prior</b>	(7,379)	(169)	(283)
<b>3. Deferred</b>	(8,735)	(5,998)	(15,362)
<b>V. Profit After Taxation (IV - G)</b>	135,454	162,173	122,411
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	203,436	193,323	204,924
<b>1. Permanent</b>	176,286	178,284	182,114
<b>a. Male</b>	143,940	147,331	146,730
<b>b. Female</b>	32,346	30,953	35,384
<b>2. Contractual</b>	27,150	15,039	22,810
<b>a. Male</b>	24,922	13,077	20,616
<b>b. Female</b>	2,228	1,962	2,194

\* Number of employees are as on end period and are shown in actual numbers.

## 1.2.1 Profit and Loss Accounts

### Public Sector Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>A. Mark-Up/Return/Interest Earned</b>	493,461	553,643	564,364
1. Loans and advances	106,365	103,998	104,430
2. Investments	267,203	296,649	315,623
3. Lendings to financial institutions	6,908	5,429	3,852
4. Balances with banks	1,145	1,412	2,447
5. Income from inter-office lending	110,227	143,257	135,230
6. Other	1,613	2,897	2,782
<b>B. Mark-Up/Return/Interest Expensed</b>	431,798	508,274	507,520
1. Deposits	144,008	197,474	197,144
2. Borrowings	174,084	161,258	168,114
3. Subordinated debt	1,279	1,788	1,759
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	1,511	3,718	4,430
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	685	775	837
6. Expense on inter-office borrowing	110,227	143,257	135,230
7. Other	3	5	6
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	61,663	45,369	56,844
<b>C. Non Mark-UP/Return/Interest Income</b>	16,307	18,585	19,512
1. Fee & Commission Income	9,332	8,212	9,588
i. Branch banking customer fees	522	559	690
ii. Consumer finance related fees	271	297	427
iii. Card related fees (debit and credit cards)	852	1,922	1,577
iv. Credit related fees	733	522	704
v. Investment banking fee	293	158	288
vi. Commission on trade	820	1,158	1,059
vii. Commission on guarantees	467	587	740
viii. Commission on cash management	116	60	77
ix. Commission on remittances including home remittances	600	566	705
x. Commission on utility bills	10	12	16
xi. Commission income - Bancassurance	81	84	144
xii. Rent on lockers	21	18	27
xiii. Commission on investments services	-	-	-
xiv. Other Commission	4,544	2,268	3,133
2. Dividend Income	1,596	1,865	1,381
3. Foreign exchange income	3,958	2,104	2,997
4. Income from derivatives	-	-	-
5. Gain on securities	436	5,439	3,109
i. Realised	319	3,617	2,510
ii. Unrealised - held for trading	118	1,822	599
6. Other Income	984	965	2,437
i. Rent on property	147	50	82
ii. Gain on sale of fixed assets-net	12	20	14
iii. Loss on termination of lease liability against right of use assets	23	39	122
iv. Gain on sale of non banking assets - net	59	167	367
v. Other	743	689	1,851
<b>II. Total Income (I + C)</b>	77,970	63,953	76,356

## 1.2.1 Profit and Loss Accounts

### Public Sector Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>D. Non Mark-UP/Return/Interest Expenses</b>	39,828	39,405	46,189
<b>1. Operating expenses</b>	39,482	39,200	45,998
i. Total compensation expense	24,112	23,796	26,370
ii. Property expense	4,634	5,043	5,944
a. Rent and taxes	(171)	251	205
b. Insurance	65	78	42
c. Utilities cost	1,246	1,228	1,613
d. Lease rental	-	-	13
e. Fuel expense generators	3	3	3
f. Security (including guards)	1,216	1,176	1,383
g. Repair and maintenance (including janitorial charges)	396	484	626
h. Depreciation on right-of-use assets	698	1,341	1,565
i. Depreciation	1,182	482	492
iii. Information technology expenses	3,145	2,493	3,911
iv. Other operating expenses	7,590	7,867	9,773
<b>2. Workers welfare fund</b>	38	53	34
<b>3. Other charges</b>	308	151	158
i. Penalties imposed by State Bank of Pakistan	178	12	2
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	129	139	156
<b>III. Profit before provisions (II - D)</b>	38,142	24,548	30,166
<b>E. Provisions / (reversals) and write offs - net</b>	(2,195)	(3,121)	(6,041)
1. (Reversals) / provisions against balance with Banks	-	305	(86)
2. (Reversals) / provisions for diminution in value of investments	1,175	(1,548)	639
3. (Reversals) / provisions against loans & advances	(912)	(2,950)	(102)
4. (Reversals) / provisions against off balance sheet items	18	-	0
5. Reversals against other assets	84	1,073	(2,269)
6. Recovery of written off / charged off bad debts	(2,560)	(0)	(4,222)
<b>F. Extra ordinary / unusual items</b>	-	-	49,014
<b>IV. Profit Before Taxation (III - E - F)</b>	40,337	27,669	(12,807)
<b>G. Taxation</b>	17,962	14,611	(6,556)
1. Current	19,860	13,569	(8,961)
2. Prior	(8,073)	-	-
3. Deferred	6,175	1,042	2,405
<b>V. Profit After Taxation (IV - G)</b>	22,375	13,058	(6,251)
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	40,386	37,859	39,399
<b>1. Permanent</b>	31,569	30,162	31,260
a. Male	27,489	25,897	26,904
b. Female	4,080	4,265	4,356
<b>2. Contractual</b>	8,817	7,697	8,139
a. Male	8,024	6,916	7,319
b. Female	793	781	820

\* Number of employees are as on end period and are shown in actual numbers.

## 1.2.2 Profit and Loss Accounts

### Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>A. Mark-Up/Return/Interest Earned</b>	1,284,922	1,655,403	1,994,578
1. Loans and advances	397,370	402,509	458,528
2. Investments	618,950	925,632	1,140,549
3. Lendings to financial institutions	20,357	16,451	15,115
4. Balances with banks	1,724	1,699	1,989
5. Income from inter-office lending	242,747	295,927	375,170
6. Other	3,773	13,184	3,227
<b>B. Mark-Up/Return/Interest Expensed</b>	932,974	1,278,385	1,575,122
1. Deposits	451,962	595,281	725,313
2. Borrowings	184,428	324,958	387,563
3. Subordinated debt	7,581	8,398	10,142
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,783	17,637	25,062
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,029	6,033	7,146
6. Expense on inter-office borrowing	241,719	295,824	375,061
7. Other	26,472	30,253	44,834
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	351,948	377,018	419,456
<b>C. Non Mark-UP/Return/Interest Income</b>	68,763	95,619	106,618
1. Fee & Commission Income	42,295	50,046	56,108
i. Branch banking customer fees	5,048	5,621	6,372
ii. Consumer finance related fees	1,952	1,840	1,853
iii. Card related fees (debit and credit cards)	13,649	15,415	17,514
iv. Credit related fees	971	1,126	1,078
v. Investment banking fee	1,306	1,230	1,011
vi. Commission on trade	8,616	10,603	13,212
vii. Commission on guarantees	1,978	2,938	3,193
viii. Commission on cash management	1,406	1,726	2,038
ix. Commission on remittances including home remittances	2,546	3,936	4,257
x. Commission on utility bills	120	140	147
xi. Commission income - Bancassurance	1,117	1,102	1,109
xii. Rent on lockers	352	425	348
xiii. Commission on investments services	93	257	226
xiv. Other Commission	3,138	3,688	3,751
2. Dividend Income	5,491	6,675	6,283
3. Foreign exchange income	15,596	23,171	28,063
4. Income from derivatives	2,446	3,126	1,944
5. Gain on securities	980	10,934	11,241
i. Realised	444	10,923	10,292
ii. Unrealised - held for trading	537	11	949
6. Other Income	1,956	1,667	2,978
i. Rent on property	185	219	212
ii. Gain on sale of fixed assets-net	650	792	1,039
iii. Loss on termination of lease liability against right of use assets	439	275	358
iv. Gain on sale of non banking assets - net	145	28	610
v. Other	537	353	759
<b>II. Total Income (I + C)</b>	420,712	472,637	526,075

## 1.2.2 Profit and Loss Accounts

### Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>D. Non Mark-UP/Return/Interest Expenses</b>	174,385	198,492	235,769
<b>1. Operating expenses</b>	168,498	191,325	228,225
<b>i. Total compensation expense</b>	69,553	82,447	98,164
<b>ii. Property expense</b>	28,506	31,384	36,813
a. Rent and taxes	912	1,217	1,332
b. Insurance	200	260	211
c. Utilities cost	6,249	6,409	8,509
d. Lease rental	-	-	-
e. Fuel expense generators	1,105	1,311	1,093
f. Security (including guards)	4,573	5,487	6,061
g. Repair and maintenance (including janitorial charges)	4,008	4,455	5,043
h. Depreciation on right-of-use assets	7,174	7,234	8,680
i. Depreciation	4,286	5,011	5,885
<b>iii. Information technology expenses</b>	17,705	20,702	22,333
<b>iv. Other operating expenses</b>	52,734	56,792	70,915
<b>2. Workers welfare fund</b>	5,142	5,796	6,581
<b>3. Other charges</b>	745	1,370	963
i. Penalties imposed by State Bank of Pakistan	352	843	399
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	393	528	564
<b>III. Profit before provisions (II - D)</b>	246,327	274,145	290,306
<b>E. Provisions / (reversals) and write offs - net</b>	16,779	1,720	24,436
1. (Reversals) / provisions against balance with Banks	(8)	148	(743)
2. (Reversals) / provisions for diminution in value of investments	1,572	(9,654)	6,356
3. (Reversals) / provisions against loans & advances	12,575	11,071	16,247
4. (Reversals) / provisions against off balance sheet items	3,036	223	3,206
5. Reversals against other assets	418	600	222
6. Recovery of written off / charged off bad debts	(814)	(668)	(852)
<b>F. Extra ordinary / unusual items</b>	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	229,547	272,426	265,870
<b>G. Taxation</b>	127,415	138,988	149,190
1. Current	141,220	145,915	167,022
2. Prior	694	(169)	(283)
3. Deferred	(14,498)	(6,759)	(17,549)
<b>V. Profit After Taxation (IV - G)</b>	102,132	133,438	116,681
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	162,633	155,094	165,167
<b>1. Permanent</b>	144,338	147,753	150,496
a. Male	116,157	121,149	119,551
b. Female	28,181	26,604	30,945
<b>2. Contractual</b>	18,295	7,341	14,671
a. Male	16,870	6,160	13,297
b. Female	1,425	1,181	1,374

\* Number of employees are as on end period and are shown in actual numbers.

## 1.2.3 Profit and Loss Accounts

### Foreign Banks

	(Million Rupees)		
Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>A. Mark-Up/Return/Interest Earned</b>	62,549	73,413	78,583
1. Loans and advances	12,335	11,445	11,718
2. Investments	44,619	42,013	47,310
3. Lendings to financial institutions	4,479	18,992	18,732
4. Balances with banks	586	554	361
5. Income from inter-office lending	489	388	462
6. Other	41	21	0
<b>B. Mark-Up/Return/Interest Expensed</b>	37,707	53,196	55,360
1. Deposits	15,863	25,001	27,007
2. Borrowings	14,549	14,623	14,922
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	6,747	13,151	12,939
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	58	32	30
6. Expense on inter-office borrowing	489	388	462
7. Other	-	-	-
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	24,842	20,218	23,223
<b>C. Non Mark-UP/Return/Interest Income</b>	328	11,304	2,540
1. Fee & Commission Income	1,335	1,553	1,512
i. Branch banking customer fees	15	15	15
ii. Consumer finance related fees	(102)	-	-
iii. Card related fees (debit and credit cards)	7	4	0
iv. Credit related fees	-	453	453
v. Investment banking fee	166	83	64
vi. Commission on trade	259	365	488
vii. Commission on guarantees	341	414	292
viii. Commission on cash management	27	19	22
ix. Commission on remittances including home remittances	9	12	14
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	613	188	165
2. Dividend Income	-	-	-
3. Foreign exchange income	(2,034)	9,832	910
4. Income from derivatives	-	-	(35)
5. Gain on securities	925	(55)	150
i. Realised	955	(57)	173
ii. Unrealised - held for trading	(30)	3	(23)
6. Other Income	103	(26)	2
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	1	(1)	0
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	103	(25)	2
<b>II. Total Income (I + C)</b>	25,170	31,522	25,762

## 1.2.3 Profit and Loss Accounts

### Foreign Banks

(Million Rupees)			
Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
D. Non Mark-UP/Return/Interest Expenses	2,668	2,758	2,812
1. Operating expenses	2,208	2,165	2,467
i. Total compensation expense	1,234	1,221	1,279
ii. Property expense	331	325	418
a. Rent and taxes	61	7	197
b. Insurance	4	5	1
c. Utilities cost	29	28	36
d. Lease rental	-	-	-
e. Fuel expense generators	0	-	-
f. Security (including guards)	34	31	34
g. Repair and maintenance (including janitorial charges)	69	72	78
h. Depreciation on right-of-use assets	108	163	49
i. Depreciation	26	20	23
iii. Information technology expenses	97	139	114
iv. Other operating expenses	546	480	656
2. Workers welfare fund	459	592	345
3. Other charges	1	-	(0)
i. Penalties imposed by State Bank of Pakistan	1	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	-	(0)
III. Profit before provisions (II - D)	22,502	28,764	22,951
E. Provisions / (reversals) and write offs - net	(153)	174	72
1. (Reversals) / provisions against balance with Banks	-	2	4
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(153)	173	86
4. (Reversals) / provisions against off balance sheet items	-	(2)	1
5. Reversals against other assets	-	(5)	9
6. Recovery of written off / charged off bad debts	-	6	(28)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	22,655	28,590	22,878
G. Taxation	11,709	12,913	10,897
1. Current	12,121	13,194	11,115
2. Prior	-	-	-
3. Deferred	(412)	(281)	(218)
V. Profit After Taxation (IV - G)	10,947	15,677	11,981
<b>Notes on Human Resources</b>			
Number of Employees*	417	370	358
1. Permanent	379	369	358
a. Male	294	285	275
b. Female	85	84	83
2. Contractual	38	1	-
a. Male	28	1	-
b. Female	10	-	-

\* Number of employees are as on end period and are shown in actual numbers.

# **Scheduled Banks**

## **Deposits**

## 2.1 Deposits Distributed by Type of Accounts

### All Banks

(Million Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	71,777,024	8,986,948	80,080,622	9,543,272	81,609,550	10,266,502
of which:						
1) Basic Banking Accounts	4,262,673	224,767	4,039,534	231,611	3,833,529	241,241
II. Call Deposits	307,811	503,164	337,836	387,503	342,893	544,356
III. Other Deposit Accounts	160,692	681,292	169,681	695,161	231,912	929,584
IV. Saving Deposits	21,858,684	10,055,786	22,270,390	12,225,888	22,087,223	13,512,000
V. Fixed or Term Deposits	857,579	4,456,226	842,586	4,782,307	959,692	4,928,462
1) Less Than Three Months	64,783	673,957	74,722	748,454	91,236	871,466
2) For Three Months and Over						
but Less Than Six Months	40,005	788,696	40,979	580,185	50,475	583,772
3) For Six Months and Over						
but Less Than One Year	38,920	543,614	44,075	549,520	41,541	597,374
4) For One Year & Over						
but Less Than Two Years	426,308	1,960,481	437,383	2,455,957	487,789	2,488,034
5) For Two Years & Over						
but Less Than Three Years	22,402	64,567	11,003	54,812	11,311	47,697
6) For Three Years & Over						
but Less Than Four Years	32,290	80,405	26,898	75,229	26,334	74,891
7) For Four Years & Over						
but Less Than Five Years	35,898	48,218	15,686	53,371	29,954	13,905
8) For Five Years & Over						
but Less Than Ten Years	195,653	295,769	190,926	263,713	217,924	250,204
9) For Ten Years and Over	1,320	519	914	1,066	3,128	1,120
<b>Total</b>	<b>94,961,790</b>	<b>24,683,416</b>	<b>103,701,115</b>	<b>27,634,131</b>	<b>105,231,270</b>	<b>30,180,905</b>

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.1 Deposits Distributed by Type of Accounts

### Public Sector Banks

(Million Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	7,989,953	993,109	9,100,774	1,102,897	9,194,644	1,234,381
of which:						
Basic Banking Accounts	181,599	14,136	162,484	16,669	137,970	22,972
II. Call Deposits	134,940	73,257	159,653	51,955	146,477	71,941
III. Other Deposit Accounts	106,413	671,152	82,324	669,284	142,215	890,965
IV. Saving Deposits	5,551,557	1,856,281	5,764,683	1,979,031	5,753,728	2,250,416
V. Fixed or Term Deposits	178,068	1,202,158	152,037	1,230,293	270,022	1,249,208
1) Less Than Three Months	14,206	52,589	10,720	33,345	20,529	138,878
2) For Three Months and Over but Less Than Six Months	8,039	123,039	8,149	79,498	16,844	77,525
3) For Six Months and Over but Less Than One Year	6,903	161,989	7,745	133,938	22,600	175,156
4) For One Year & Over but Less Than Two Years	47,968	596,587	50,570	725,812	80,612	657,431
5) For Two Years & Over but Less Than Three Years	7,291	46,068	3,972	45,536	5,518	41,461
6) For Three Years & Over but Less Than Four Years	3,468	33,184	4,658	39,231	4,876	39,076
7) For Four Years & Over but Less Than Five Years	33,635	45,622	11,803	52,726	26,061	13,323
8) For Five Years & Over but Less Than Ten Years	56,033	143,080	54,208	119,543	90,532	105,605
9) For Ten Years and Over	525	-	212	664	2,450	755
<b>Total</b>	<b>13,960,931</b>	<b>4,795,956</b>	<b>15,259,471</b>	<b>5,033,459</b>	<b>15,507,086</b>	<b>5,696,911</b>

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.2 Deposits Distributed by Type of Accounts

### Domestic Private Banks

(Million Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	63,781,502	7,861,487	70,975,783	8,289,235	72,410,765	8,899,781
of which:						
Basic Banking Accounts	4,081,074	210,632	3,877,050	214,942	3,695,559	218,269
II. Call Deposits	172,871	429,907	178,183	335,548	196,416	472,415
III. Other Deposit Accounts	54,279	10,140	87,357	25,876	89,697	38,619
IV. Saving Deposits	16,305,817	7,885,624	16,504,556	9,834,452	16,332,338	10,754,391
V. Fixed or Term Deposits	679,416	3,189,534	690,438	3,452,889	688,407	3,586,926
1) Less Than Three Months	50,505	563,333	63,902	624,273	69,462	648,550
2) For Three Months and Over						
but Less Than Six Months	31,948	659,370	32,820	492,427	33,622	503,586
3) For Six Months and Over						
but Less Than One Year	32,014	381,428	36,329	415,554	18,939	416,590
4) For One Year & Over						
but Less Than Two Years	378,338	1,363,879	386,813	1,730,145	407,176	1,830,603
5) For Two Years & Over						
but Less Than Three Years	15,111	18,499	7,031	9,276	5,793	6,235
6) For Three Years & Over						
but Less Than Four Years	28,822	47,220	22,240	35,998	21,458	35,816
7) For Four Years & Over						
but Less Than Five Years	2,263	2,597	3,883	645	3,893	582
8) For Five Years & Over						
but Less Than Ten Years	139,620	152,689	136,718	144,170	127,386	144,599
9) For Ten Years and Over	795	519	702	402	678	365
<b>Total</b>	<b>80,993,885</b>	<b>19,376,692</b>	<b>88,436,317</b>	<b>21,938,000</b>	<b>89,717,623</b>	<b>23,752,133</b>

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.3 Deposits Distributed by Type of Accounts

### Foreign Banks

(Million Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	5,569	132,352	4,065	151,140	4,141	132,340
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	1,310	313,882	1,151	412,405	1,157	507,193
V. Fixed or Term Deposits	95	64,535	111	99,126	1,263	92,328
1) Less Than Three Months	72	58,035	100	90,837	1,245	84,038
2) For Three Months and Over but Less Than Six Months	18	6,287	10	8,261	9	2,661
3) For Six Months and Over but Less Than One Year	3	197	1	29	2	5,629
4) For One Year & Over but Less Than Two Years	2	15	-	-	1	-
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	6	-
9) For Ten Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>6,974</b>	<b>510,768</b>	<b>5,327</b>	<b>662,672</b>	<b>6,561</b>	<b>731,861</b>

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.4 Deposits Distributed by Type of Accounts

### Conventional Banking

(Million Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	61,299,117	6,709,273	68,411,829	6,933,276	69,311,802	7,480,473
of which:						
Basic Banking Accounts	4,008,293	210,545	3,697,066	211,308	3,491,003	220,422
II. Call Deposits	289,460	433,886	309,780	344,311	309,983	498,401
III. Other Deposit Accounts	146,537	679,874	140,091	693,000	200,080	927,106
IV. Saving Deposits	17,892,485	7,624,764	17,840,051	9,215,852	18,065,285	10,316,901
V. Fixed or Term Deposits	520,098	3,441,319	487,761	3,633,322	590,420	3,689,841
1) Less Than Three Months	36,557	468,568	38,402	447,388	51,257	492,720
2) For Three Months and Over but Less Than Six Months	30,261	521,832	31,289	361,216	40,313	351,974
3) For Six Months and Over but Less Than One Year	32,465	410,942	20,373	377,668	34,896	445,226
4) For One Year & Over but Less Than Two Years	228,588	1,643,466	236,815	2,086,937	262,800	2,091,788
5) For Two Years & Over but Less Than Three Years	15,757	55,943	8,668	51,646	9,831	46,145
6) For Three Years & Over but Less Than Four Years	24,000	67,811	20,480	64,643	20,523	63,791
7) For Four Years & Over but Less Than Five Years	33,933	42,748	13,111	45,087	14,877	5,903
8) For Five Years & Over but Less Than Ten Years	117,807	229,609	118,235	197,780	153,309	191,262
9) For Ten Years and Over	730	401	388	957	2,614	1,031
<b>Total</b>	<b>80,147,697</b>	<b>18,889,115</b>	<b>87,189,512</b>	<b>20,819,760</b>	<b>88,477,570</b>	<b>22,912,721</b>

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.5 Deposits Distributed by Type of Accounts

### Islamic Banking

(Million Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	10,477,907	2,277,675	11,668,793	2,609,997	12,297,748	2,786,030
of which:						
Basic Banking Accounts	254,380	14,223	342,468	20,303	342,526	20,819
II. Call Deposits	18,351	69,278	28,056	43,192	32,910	45,956
III. Other Deposit Accounts	14,155	1,418	29,590	2,160	31,832	2,478
IV. Saving Deposits	3,966,199	2,431,022	4,430,339	3,010,036	4,021,938	3,195,100
V. Fixed or Term Deposits	337,481	1,014,907	354,825	1,148,986	369,272	1,238,621
1) Less Than Three Months	28,226	205,389	36,320	301,066	39,979	378,746
2) For Three Months and Over but Less Than Six Months	9,744	266,864	9,690	218,969	10,162	231,798
3) For Six Months and Over but Less Than One Year	6,455	132,672	23,702	171,851	6,645	152,149
4) For One Year & Over but Less Than Two Years	197,720	317,015	200,568	369,020	224,989	396,246
5) For Two Years & Over but Less Than Three Years	6,645	8,624	2,335	3,166	1,480	1,551
6) For Three Years & Over but Less Than Four Years	8,290	12,594	6,418	10,586	5,811	11,100
7) For Four Years & Over but Less Than Five Years	1,965	5,470	2,575	8,283	15,077	8,002
8) For Five Years & Over but Less Than Ten Years	77,846	66,160	72,691	65,933	64,615	58,941
9) For Ten Years and Over	590	119	526	110	514	88
<b>Total</b>	<b>14,814,093</b>	<b>5,794,300</b>	<b>16,511,603</b>	<b>6,814,371</b>	<b>16,753,700</b>	<b>7,268,184</b>

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.6 Deposits Distributed by Type of Accounts and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	56,804,998	5,936,225	21,643,607	1,358,452	790,249	437,873	2,370,696	2,533,953	81,609,550	10,266,502
of which:										
Basic Banking Accounts	2,634,519	166,936	1,130,762	71,177	27,884	1,209	40,364	1,919	3,833,529	241,241
II. Call Deposits	199,655	159,325	11,547	24,541	11,379	26,732	120,312	333,759	342,893	544,356
III. Other Deposit Accounts	197,812	41,799	23,753	3,449	3,267	39,956	7,080	844,379	231,912	929,584
IV. Saving Deposits	14,444,416	4,936,443	6,032,148	1,938,221	877,026	893,604	733,633	5,743,733	22,087,223	13,512,000
V. Fixed or Term Deposits	602,776	920,868	212,457	283,925	77,713	198,070	66,746	3,525,598	959,692	4,928,462
1) Less Than Three Months	49,437	168,285	12,412	55,023	9,671	39,390	19,716	608,767	91,236	871,466
2) For Three Months and Over but Less Than Six Months	34,314	80,818	7,951	17,633	2,145	17,917	6,065	467,404	50,475	583,772
3) For Six Months and Over but Less Than One Year	32,151	110,247	4,699	21,608	948	11,241	3,743	454,277	41,541	597,374
4) For One Year & Over but Less Than Two Years	283,563	478,016	126,035	157,870	55,183	81,975	23,008	1,770,173	487,789	2,488,034
5) For Two Years & Over but Less Than Three Years	7,605	4,038	2,567	1,947	547	668	592	41,044	11,311	47,697
6) For Three Years & Over but Less Than Four Years	13,663	13,312	6,400	4,873	1,753	1,303	4,518	55,403	26,334	74,891
7) For Four Years & Over but Less Than Five Years	25,219	5,845	3,890	2,371	389	2,343	456	3,345	29,954	13,905
8) For Five Years and Over but Less Than Ten Years	154,165	59,311	48,213	22,516	6,900	43,196	8,646	125,181	217,924	250,204
9) For ten years and over	2,659	997	290	84	177	35	2	3	3,128	1,120
<b>Total</b>	<b>72,249,657</b>	<b>11,994,660</b>	<b>27,923,512</b>	<b>3,608,589</b>	<b>1,759,634</b>	<b>1,596,235</b>	<b>3,298,467</b>	<b>12,981,421</b>	<b>105,231,270</b>	<b>30,180,905</b>

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

## 2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	737,621	780,934	411,819	5,633	15,549	319,601	26,705
1) Official	120,785	122,800	49,984	2,247	-	64,966	965
2) Business	163,295	154,497	124,618	139	8,625	22,109	10,017
3) Personal	453,541	503,513	237,212	3,248	6,924	232,410	15,723
4) Trust Funds and Non Profit Organizations	-	124	5	-	-	115	-
2. DOMESTIC CONSTITUENTS	23,945,795	26,853,197	9,854,683	538,723	914,036	13,192,399	1,428,532
I. GOVERNMENT	3,704,081	3,912,060	433,625	63,597	674,760	1,770,297	199,799
A. Federal Government	2,360,642	2,409,189	276,183	55,333	560,557	927,020	170,510
B. Provincial Governments	1,185,944	1,325,020	134,161	8,061	113,930	688,203	28,268
C. Local Bodies	157,494	177,851	23,280	203	273	155,074	1,021
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,424,484	1,615,222	136,702	38,358	139,469	668,340	223,094
Agriculture, hunting and forestry	1,066	1,520	3	0	-	697	182
Services	34,718	50,999	1,873	11	825	30,087	2,901
Utilities	604,960	625,098	96,986	9,874	52,225	222,315	69,641
Transport, storage and communications	136,828	126,068	15,744	2,470	7,375	50,906	12,950
Manufacturing	293,338	331,232	8,845	7,635	8,650	137,078	41,608
Mining and Quarrying	193,345	296,027	8,848	18,243	26,997	116,355	93,091
Construction	38,797	22,690	103	1	269	10,144	400
Commerce and Trade	51,234	49,756	2,358	115	1,300	26,401	420
Others	70,197	111,833	1,941	10	41,827	74,358	1,901
III. NON-BANK FINANCIAL INSTITUTIONS	905,655	1,213,733	71,031	35,748	15,879	1,091,199	133,132
Mutual Funds and AMCs	397,797	661,713	17,430	12,504	1,544	595,897	103,876
Insurance & Pension Funds	170,439	204,182	11,500	8,442	10,351	215,334	9,443
MFIs and DFIs	37,635	34,565	5,524	71	24	28,406	11
Stock Exchange & Brokerage Houses	38,830	53,324	10,031	8,670	1	66,464	86
Modarabas	3,689	4,723	169	1	0	2,601	1,858
Other NBFI	257,266	255,226	26,377	6,060	3,960	182,497	17,858
IV. PRIVATE SECTOR (BUSINESS)	5,536,064	6,161,597	2,996,578	218,566	19,759	2,540,037	500,248
A. Agriculture, forestry and fishing	196,117	199,827	91,153	7,380	126	97,652	7,679
I. Crop and animal production, hunting and related service activities	189,588	192,317	86,554	7,069	125	95,667	7,452
Growing of Wheat, Rice, Sugar Cane & Cotton	98,573	104,936	38,053	4,839	71	60,264	2,732
Growing of tropical, subtropical, pome and stone fruits & vegetables	6,941	7,669	4,584	257	0	2,709	254
Growing of other fruits, vegetables and crops	27,775	31,699	12,032	940	9	16,513	3,399
Raising of livestock and other related activities	44,205	36,530	23,529	673	44	12,533	679
Other agricultural support activities	11,986	11,393	8,275	361	1	3,619	375
Hunting, trapping and related service activities	107	90	81	-	-	28	12
02 - Forestry and logging	1,325	529	498	45	0	67	-
03 - Fishing and aquaculture	5,204	6,981	4,101	265	2	1,918	227
B. Mining and quarrying	229,882	242,004	56,188	986	1,439	206,683	40,751
05 - Mining of coal and lignite	52,312	81,971	25,052	161	-	82,159	254
06 - Extraction of crude petroleum and natural gas	150,598	133,001	18,211	184	196	113,935	32,980
07 - Mining of metal ores	4,887	3,644	4,991	50	1,243	604	86
08-Other mining and quarrying	21,135	22,533	6,891	581	-	9,811	7,428
09 - Mining support service activities	950	855	1,042	11	-	173	3
C. Manufacturing	1,563,156	1,685,852	763,442	77,602	7,296	487,531	198,500
10 - Manufacture of food products	269,507	285,549	151,632	15,224	234	80,649	34,003
11 - Manufacture of beverages	60,967	60,164	16,238	708	1	32,282	905
12 - Manufacture of tobacco products	53,600	29,036	15,412	254	-	4,939	12,839
13 - Manufacture of textiles	200,970	230,981	127,172	14,535	1,851	43,436	18,710
Preparation and spinning of textile fibres	54,757	66,082	31,646	6,870	596	15,788	3,947
Weaving of textiles	24,809	26,786	15,908	1,238	602	5,390	1,456
Finishing of textiles	19,955	24,393	16,076	3,513	223	3,112	758
Manufacture of knitted and crocheted fabrics	14,177	16,640	8,411	388	22	937	4,629
Manufacture of made-up textile articles, except apparel	29,497	35,356	21,160	2,254	78	4,938	1,370
Manufacture of carpets and rugs	1,927	1,705	1,379	5	-	501	30
Manufacture of other textiles n.e.c.	55,847	60,019	32,591	266	329	12,770	6,522
14 - Manufacture of wearing apparel	72,032	70,609	42,670	569	262	12,966	4,471
15 - Manufacture of leather and related products	23,072	25,084	14,362	1,030	72	5,888	1,582

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
9,479	54,910	369	1,344	24	3,479	18	96,329	848,931
1,316	8,490	58	755	-	1,472	-	13,054	130,252
1,875	2,432	2	23	-	175	-	14,525	170,015
6,289	43,986	302	567	24	1,833	18	68,742	548,536
-	2	6	-	-	-	-	8	128
587,895	2,433,124	47,328	73,547	13,881	246,724	1,101	4,832,133	29,331,974
75,896	996,540	40,256	45,133	2,948	77,268	-	1,437,840	4,380,118
59,455	559,640	40,069	8,279	2,315	50,217	-	890,484	2,709,578
16,345	433,466	181	36,713	633	26,896	-	542,502	1,486,856
96	3,434	6	142	-	155	-	4,854	183,684
214,244	441,557	-	-	-	21,748	-	900,642	1,883,511
-	1,016	-	-	-	-	-	1,198	1,898
1,803	15,107	-	-	-	33	-	19,843	52,639
110	265,674	-	-	-	359	-	335,784	717,185
3,457	55,509	-	-	-	1,304	-	73,220	149,714
92,529	12,655	-	-	-	52	-	146,843	309,051
104,776	57,407	-	-	-	20,000	-	275,273	445,716
8,558	3,721	-	-	-	-	-	12,679	23,197
2	6,117	-	-	-	-	-	6,539	36,712
3,009	24,353	-	-	-	-	-	29,262	147,398
25,696	19,860	-	3	114	21	-	178,825	1,392,683
22,471	7	-	-	-	-	-	126,354	753,729
1,530	3,518	-	-	114	14	-	14,619	260,246
761	5,546	-	-	-	-	-	6,319	40,344
122	31	-	-	-	-	-	239	85,405
75	1	-	3	-	-	-	1,936	4,707
737	10,757	-	-	-	6	-	29,358	248,252
130,060	205,589	1,085	4,046	101	27,725	58	868,913	6,643,852
505	6,707	37	235	23	2,245	45	17,475	213,786
505	6,079	37	235	23	2,245	45	16,621	206,037
264	3,172	20	201	21	2,097	35	8,543	111,770
4	472	1	3	-	14	-	748	8,298
12	649	7	19	1	67	10	4,166	33,660
12	935	0	4	-	43	-	1,673	38,452
213	851	8	8	-	24	0	1,480	13,735
-	-	-	-	-	-	-	12	122
-	9	-	-	-	-	-	9	619
-	618	-	-	-	-	-	845	7,130
16,687	1,686	72	87	3	429	-	59,715	325,011
34	16	-	-	-	1	-	304	107,676
15,949	1,427	71	86	3	403	-	50,921	183,446
323	-	-	-	-	-	-	409	7,298
381	232	1	0	-	25	-	8,067	25,351
-	10	-	-	-	-	-	13	1,239
55,328	39,313	228	409	8	1,060	0	294,846	1,630,717
2,135	7,931	12	162	-	245	-	44,487	292,226
100	30	-	1	-	-	-	1,035	50,265
2,875	4	0	-	-	-	-	15,718	36,323
2,266	9,422	154	56	-	203	-	30,812	217,806
804	4,010	24	4	-	25	-	8,813	63,714
177	626	116	3	-	6	-	2,384	25,524
207	183	1	2	-	10	-	1,162	24,087
32	2,036	-	-	-	-	-	6,697	16,455
163	1,022	4	48	-	160	-	2,767	31,197
9	1	-	-	-	-	-	40	1,925
874	1,543	8	-	-	2	-	8,949	54,905
2,785	971	1	30	-	21	-	8,277	64,745
849	805	8	6	-	46	-	3,296	24,648

## 2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
Tanning and dressing of leather; dressing and dyeing of fur	6,020	6,589	3,545	62	23	1,081	387	
Manufacture of luggage, handbags and the like, saddlery and harness	3,365	4,032	2,374	688	1	339	339	
Manufacture of footwear	13,688	14,463	8,442	280	48	4,467	857	
a. Leather wear	11,631	12,085	6,767	125	48	3,754	795	
b. Rubber and Plastic wear	2,056	2,379	1,676	155	0	713	61	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,357	3,407	2,377	67	0	204	22	
17 - Manufacture of paper and paper products	15,736	8,801	6,183	332	130	2,423	452	
18 - Printing and reproduction of recorded media	16,680	21,472	15,600	602	0	3,025	2,520	
Printing and other service activities related to printing	15,036	20,207	15,002	562	0	2,979	1,999	
Reproduction of recorded media	1,644	1,265	598	40	-	46	521	
19 - Manufacture of coke and refined petroleum products	138,227	169,226	29,201	7,703	2,305	53,329	18,408	
20 - Manufacture of chemicals and chemical products	168,162	193,076	53,161	11,007	916	60,513	21,927	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,479	57,534	28,873	2,775	0	23,134	10,471	
22 - Manufacture of rubber and plastics products	23,770	24,268	18,922	1,549	442	2,554	1,413	
23 - Manufacture of other non-metallic mineral products	25,795	30,989	13,326	801	425	11,843	1,709	
24 - Manufacture of basic metals	48,008	43,942	29,930	2,484	26	14,567	5,746	
25. Manufacture of fabricated metal products, except machinery and equipment	12,637	12,096	6,707	215	166	2,304	991	
26 - Manufacture of computer, electronic and optical products	26,262	28,042	19,769	1,926	1	3,279	1,542	
27 - Manufacture of electrical equipment	79,269	57,343	32,869	3,362	6	22,751	5,810	
28 - Manufacture of machinery and equipment	41,985	55,502	13,509	1,363	3	6,362	35,729	
29 - Manufacture of motor vehicles, trailers and semi-trailers	95,205	118,484	21,609	4,172	3	50,531	13,425	
30 - Manufacture of other transport equipment	11,889	13,422	6,683	147	206	4,063	243	
31 - Manufacture of furniture	4,773	3,745	2,912	56	0	583	81	
32. Other manufacturing	115,827	138,353	90,923	5,476	247	45,418	5,409	
Manufacture of jewellery and related articles	3,254	3,418	2,339	121	-	1,579	216	
Manufacture of imitation jewellery and related articles	198	243	297	20	-	20	1	
Manufacture of musical instruments	8,341	3,050	2,927	490	-	922	16	
Manufacture of sports goods	23,946	37,722	32,146	653	152	6,146	1,397	
Manufacture of games and toys	93	125	50	-	-	130	-	
Manufacture of medical and dental instruments and supplies	10,361	13,028	10,009	346	41	1,855	2,003	
Manufacture of Handicrafts	534	1,252	908	2	28	249	3	
Other manufacturing n.e.c.	69,098	79,515	42,246	3,844	26	34,517	1,773	
33 - Repair and installation of machinery and equipment	2,944	4,727	3,402	1,246	-	487	92	
D. Electricity, gas, steam and air conditioning supply	364,822	577,886	72,090	8,924	533	563,081	29,286	
Electric power generation, transmission and distribution	318,732	514,358	68,718	8,290	532	467,301	29,269	
a) Hydal	47,676	53,233	8,059	1,309	0	25,515	8,855	
b) Thermal	16,791	15,272	5,033	3,073	501	18,254	342	
c) Coal Based	106,810	173,971	1,640	1,503	0	230,442	4,300	
d) Wind	11,943	20,178	1,678	-	-	5,641	10,001	
e) Solar	4,554	13,387	8,137	593	1	5,978	324	
f) Other	130,958	238,318	44,171	1,812	31	181,471	5,446	
Manufacture of gas; distribution of gaseous fuels through mains	44,633	62,468	2,528	439	0	95,451	17	
Steam and air conditioning supply	1,458	1,060	844	196	-	328	-	
E. Water supply; sewerage, waste management and remediation activities	13,584	18,655	6,427	577	-	2,789	331	
36 - Water collection, treatment and supply	1,141	1,186	851	7	-	80	38	
37 - Sewerage	648	1,311	1,013	0	-	30	-	
38 - Waste collection, treatment and disposal activities; materials recovery	8,725	15,120	4,098	567	-	1,881	2	
39 - Remediation activities and other waste management	3,070	1,038	465	2	-	798	291	
F. Construction	427,324	401,398	254,139	29,364	152	183,272	15,319	
41 - Construction of buildings	214,957	181,423	128,862	13,628	12	51,217	7,623	
42 - Civil engineering	159,994	173,594	84,514	11,965	140	115,681	6,439	
43 - Specialized construction activities	52,373	46,380	40,763	3,771	0	16,374	1,257	

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
470	78	-	-	-	3	-	938	5,649
151	112	-	-	-	-	-	601	4,004
229	616	8	6	-	43	-	1,757	14,995
229	510	8	6	-	43	-	1,591	12,284
-	105	-	-	-	-	-	167	2,711
21	10	-	-	-	-	-	53	2,700
15	59	-	10	-	2	-	538	9,606
210	606	2	-	-	26	-	3,363	22,591
210	541	2	-	-	26	-	2,778	21,321
-	65	-	-	-	-	-	586	1,270
33,005	1,047	19	40	-	232	-	52,751	145,289
3,891	3,143	0	67	8	205	-	29,241	154,838
508	320	4	4	-	26	-	11,332	66,115
171	417	-	11	-	1	-	2,014	25,481
1,666	1,267	-	1	-	10	-	4,652	31,047
1,231	1,159	13	13	-	1	-	8,163	55,170
6	172	8	1	0	4	-	1,182	10,574
303	4,195	0	1	-	-	-	6,040	31,015
611	3,214	3	4	-	16	-	9,657	68,645
731	1,263	3	0	-	-	-	37,727	58,963
48	69	-	3	-	14	-	13,560	89,874
70	140	-	-	-	-	-	453	11,552
-	17	-	-	-	-	-	98	3,649
1,824	3,013	3	1	-	8	0	10,258	152,321
34	59	-	0	-	-	-	309	4,348
-	10	-	-	-	-	-	11	349
-	-	-	-	-	-	-	16	4,356
25	17	-	-	-	-	-	1,438	40,535
100	-	-	-	-	-	-	100	280
25	262	-	-	-	0	-	2,290	14,541
-	27	1	0	-	-	-	31	1,218
1,640	2,639	2	0	-	8	0	6,063	86,695
8	39	-	-	-	-	-	139	5,273
7,732	3,549	248	2,219	1	20,279	-	63,315	707,943
5,564	2,924	247	2,219	1	20,276	-	60,501	605,342
16	0	-	-	-	-	-	8,872	43,755
-	389	-	-	-	-	-	731	27,592
-	250	-	-	-	-	-	4,550	238,136
-	2	-	-	-	-	-	10,003	17,322
192	249	0	-	1	-	-	767	15,475
5,356	2,033	247	2,219	-	20,276	-	35,578	263,063
2,168	610	1	-	-	3	-	2,799	101,216
-	16	-	-	-	-	-	16	1,384
800	146	-	1	-	-	-	1,278	11,071
-	22	-	1	-	-	-	61	999
210	9	-	-	-	-	-	219	1,262
590	110	-	-	-	-	-	702	7,247
-	6	-	-	-	-	-	297	1,562
8,053	15,969	74	282	57	62	4	39,820	506,748
1,774	11,769	1	183	57	9	-	21,416	215,135
5,946	3,460	27	80	-	5	1	15,959	228,260
333	740	46	19	-	49	2	2,445	63,353

## 2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	953,157	1,075,802	757,544	43,275	510	283,930	43,386	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,060	52,672	36,655	1,962	2	14,988	1,995	
46 - Wholesale trade, except of motor vehicles and motorcycles	339,612	378,235	275,778	25,231	474	76,225	19,957	
47 - Retail trade, except of motor vehicles and motorcycles	563,485	644,895	445,112	16,082	34	192,717	21,434	
H. Transportation and storage	427,767	474,729	204,775	5,446	225	175,154	68,793	
49 - Land transport and transport via pipelines	45,378	46,494	30,089	1,930	3	12,834	490	
50 - Water transport	67,515	82,581	28,537	60	26	16,852	18,726	
51 - Air transport	161,369	191,507	97,488	43	-	43,500	24,920	
52 - Warehousing and support activities for transportation	130,944	140,686	43,982	3,327	193	97,520	24,612	
53 - Courier activities other than national post activities	22,562	13,461	4,678	86	3	4,448	44	
I. Accommodation and food service activities	29,824	32,354	19,065	1,080	18	11,132	2,888	
55 - Accommodation	10,447	11,126	4,957	787	4	4,064	816	
56 - Food and beverage service activities	19,377	21,228	14,108	293	15	7,067	2,072	
J. Information and communication	211,348	253,251	124,209	2,542	2,780	75,902	15,973	
58 - Publishing activities	21,390	22,893	15,939	397	138	3,814	713	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,263	891	890	90	-	339	44	
60 - Programming and broadcasting activities	3,048	1,778	1,450	34	315	505	8	
61 - Telecommunications	89,657	100,562	30,301	462	648	39,604	11,080	
62 - Computer programming, consultancy and related activities	66,510	90,855	50,066	1,202	818	27,608	3,860	
63 - Information service activities	29,482	36,272	25,562	357	862	4,032	268	
K. Real estate activities	209,150	161,168	90,791	10,392	84	44,655	6,099	
L. Professional, scientific and technical activities	134,405	131,087	72,004	2,410	279	69,431	11,843	
69 - Legal and accounting activities	16,011	20,855	8,763	333	100	8,926	745	
70 - Activities of head offices; management consultancy	12,076	15,822	7,118	160	39	2,572	5,857	
71 - Architectural and engineering activities; technical testing and analysis	29,355	23,980	14,422	944	-	8,880	1,679	
72 - Scientific research and development	10,652	9,070	5,097	179	0	7,039	1,318	
73 - Advertising and market research	13,858	13,614	8,489	241	133	5,071	589	
74 - Other professional, scientific and technical activities	51,260	46,332	26,484	545	7	36,726	1,643	
75 - Veterinary activities	1,195	1,413	1,632	8	-	216	12	
M. Administrative and support service activities	112,274	128,283	85,444	3,827	3	38,316	3,713	
77 - Rental and leasing activities	3,310	4,031	2,420	240	-	1,920	159	
78 - Employment activities	1,175	2,027	1,357	3	-	838	0	
79 - Travel agency, tour operator, reservation service and related activities	25,229	34,167	22,718	1,168	1	8,002	319	
80 - Security and investigation activities	3,822	4,497	2,177	328	-	1,789	47	
81 - Services to buildings and landscape activities	3,699	5,008	4,627	410	0	1,207	429	
82 - Office administrative, office support and other business support activities	75,040	78,554	52,144	1,679	2	24,558	2,758	
N. Education	111,355	140,677	37,687	5,479	131	56,452	12,453	
O. Human health and social work activities	81,213	88,767	31,238	3,472	10	36,737	8,509	
86 - Human health activities	62,761	67,705	23,954	3,018	10	22,179	6,177	
87 - Residential care activities	972	912	413	13	-	317	34	
88 - Social work activities with and without accommodation	17,480	20,150	6,871	441	-	14,242	2,298	
P. Arts, entertainment and recreation	2,500	2,772	1,914	118	0	627	151	
Q. Other service activities	468,184	547,084	328,467	15,692	6,173	206,695	34,575	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	615,920	702,213	124,680	14,871	17	276,771	94,579	
A. Private Trusts and Non-profit Organizations	416,220	500,546	75,487	12,885	12	203,177	76,001	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	199,700	201,666	49,192	1,986	5	73,594	18,579	
VI. PERSONAL	11,695,312	13,176,989	6,059,975	134,812	57,257	6,831,850	277,318	
A. Salaried persons	3,388,737	3,830,891	1,897,147	12,847	2,092	2,041,344	62,404	
B. Self employed	4,937,559	5,478,701	2,657,259	90,688	10,782	2,711,668	97,360	
C. Other Personal	3,369,016	3,867,398	1,505,569	31,277	44,383	2,078,838	117,555	
VII. OTHER	64,279	71,383	32,093	32,772	6,895	13,905	362	
<b>Total</b>	<b>24,683,416</b>	<b>27,634,131</b>	<b>10,266,502</b>	<b>544,356</b>	<b>929,584</b>	<b>13,512,000</b>	<b>1,455,238</b>	

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
7,853	25,991	149	192	5	375	4	77,956	1,163,214
145	1,218	1	23	2	8	-	3,391	56,998
2,872	9,682	55	14	1	88	-	32,668	410,376
4,836	15,091	94	155	2	280	4	41,896	695,840
4,955	2,240	20	10	0	11	-	76,028	461,627
107	695	1	3	-	6	-	1,302	46,157
-	451	-	-	-	1	-	19,178	64,652
3,413	53	0	1	0	2	-	28,390	169,421
1,205	984	18	5	-	2	-	26,826	171,849
230	57	-	1	-	-	-	332	9,548
164	639	0	2	-	10	-	3,704	34,998
33	280	0	2	-	2	-	1,132	10,944
131	360	-	-	-	8	-	2,571	24,054
2,025	33,555	6	22	2	305	-	51,889	257,322
25	3,670	-	5	-	1	-	4,413	24,700
60	142	-	-	-	-	-	245	1,564
-	17	-	-	-	0	-	25	2,329
382	28,782	0	6	-	2	-	40,253	111,268
1,449	616	6	6	-	300	-	6,237	85,931
109	328	-	6	2	3	-	716	31,530
1,919	11,861	5	24	2	46	-	19,956	165,878
2,436	3,262	32	75	-	1,941	-	19,588	163,711
1,119	310	2	4	-	35	-	2,214	20,335
37	100	-	-	-	7	-	6,000	15,890
175	1,336	1	3	-	0	-	3,194	27,440
519	52	-	-	-	-	-	1,890	14,204
100	298	-	-	-	4	-	990	14,924
486	1,146	28	68	-	1,896	-	5,267	69,029
-	21	-	-	-	-	-	34	1,890
1,213	4,690	28	46	1	80	1	9,771	137,360
-	110	-	-	-	2	-	270	4,850
-	384	-	-	-	-	-	385	2,583
451	435	16	39	1	56	0	1,317	33,207
-	33	-	0	-	-	-	80	4,374
90	123	-	-	-	-	-	642	6,886
672	3,605	12	7	-	22	1	7,077	85,460
4,314	16,431	108	129	-	58	1	33,494	133,243
11,747	10,816	34	146	-	430	2	31,684	103,141
8,320	8,512	26	124	-	98	2	23,258	72,418
3	44	-	2	-	-	-	82	826
3,424	2,260	8	21	-	332	-	8,343	29,897
1	187	0	5	-	-	-	343	3,002
4,326	28,547	45	160	1	394	3	68,050	625,078
33,727	181,715	113	7,204	212	4,026	3	321,581	737,919
19,449	132,749	57	6,248	212	3,126	-	237,840	529,401
14,279	48,967	57	956	-	901	3	83,741	208,518
108,272	585,454	5,873	17,162	10,505	115,836	1,040	1,121,460	14,205,354
19,459	125,531	1,031	3,582	692	15,877	271	228,848	4,182,278
47,571	223,693	1,995	7,004	1,210	24,547	451	403,829	5,874,226
41,241	236,229	2,848	6,576	8,604	75,413	317	488,783	4,148,850
-	2,410	-	1	-	100	1	2,873	88,537
597,374	2,488,034	47,697	74,891	13,905	250,204	1,120	4,928,462	30,180,905

## 2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
<b>1. FOREIGN CONSTITUENTS</b>	26,805	28,197	8,513	107	0	14,444	1,111	
1) Official	2,908	2,733	-	-	-	2,735	-	
2) Business	2,702	2,823	2,506	-	-	0	-	
3) Personal	21,195	22,641	6,007	107	0	11,709	1,111	
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	
<b>2. DOMESTIC CONSTITUENTS</b>	4,769,151	5,005,262	1,225,869	71,835	890,965	2,235,971	215,291	
<b>I. GOVERNMENT</b>	2,128,288	2,153,026	295,836	679	672,413	801,357	125,651	
A. Federal Government	1,110,296	1,064,407	192,238	104	558,212	149,684	109,871	
B. Provincial Governments	865,750	918,816	82,759	489	113,929	499,906	14,777	
C. Local Bodies	152,242	169,803	20,839	86	273	151,767	1,004	
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	473,724	519,499	59,411	44	134,414	80,035	55,815	
Agriculture, hunting and forestry	928	765	3	0	-	612	182	
Services	5,392	5,341	522	7	325	3,599	101	
Utilities	203,968	192,015	45,901	29	51,972	17,237	15,329	
Transport, storage and communications	42,834	33,324	3,127	0	7,335	1,575	11,959	
Manufacturing	77,727	90,469	866	-	8,645	26,994	10,940	
Mining and Quarrying	69,406	100,570	7,948	-	22,741	466	14,884	
Construction	34,865	20,412	100	-	269	7,877	400	
Commerce and Trade	5,202	6,326	505	-	1,300	619	120	
Others	33,401	70,275	438	8	41,827	21,058	1,901	
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	95,096	56,378	2,381	7	15,420	46,972	3,059	
Mutual Funds and AMCs	54,669	12,754.96	1	-	1,544	16,279	-	
Insurance & Pension Funds	23,480	22,855.85	328	-	10,277	15,431	-	
MFLs and DFLs	4,175	2,757.25	102	-	24	4,786	-	
Stock Exchange & Brokerage Houses	1,869	1,248.55	215	-	0	772	-	
Modarabas	437	499.67	26	-	0	128	412	
Other NBFIs	10,466.02	16,261.60	1,708.01	6.50	3,576.16	9,575.53	2,646.78	
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	536,147	589,935	258,813	28,826	5,250	286,789	13,067	
A. Agriculture, forestry and fishing	82,196	77,033	26,970	1,976	125	48,206	256	
I. Crop and animal production, hunting and related service activities	82,125	76,986	26,946	1,974	125	48,190	256	
Growing of Wheat, Rice, Sugar Cane & Cotton	54,400	57,987	18,708	1,545	71	36,711	227	
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,540	1,311	636	1	0	723	1	
Growing of other fruits, vegetables and crops	7,232	9,720	3,747	163	9	6,678	17	
Raising of livestock and other related activities	17,907	6,866	3,213	236	44	3,539	6	
Other agricultural support activities	1,044	1,102	636	31	1	538	5	
Hunting, trapping and related service activities	0	0	7	-	-	-	-	
02 - Forestry and logging	7	6	1	2	-	1	-	
03 - Fishing and aquaculture	64	41	24	-	-	15	-	
B. Mining and quarrying	1,378	1,674	1,130	16	195	1,073	505	
05 - Mining of coal and lignite	317	499	158	-	-	232	-	
06 - Extraction of crude petroleum and natural gas	607	754	649	0	195	628	505	
07 - Mining of metal ores	133	136	140	0	-	4	-	
08-Other mining and quarrying	290	253	176	16	-	183	-	
09 - Mining support service activities	32	31	8	-	-	25	-	
C. Manufacturing	78,440	101,154	30,421	1,765	2,078	26,779	8,303	
10 - Manufacture of food products	10,053	12,674	7,247	169	10	3,691	354	
11 - Manufacture of beverages	289	1,344	1,371	-	1	370	-	
12 - Manufacture of tobacco products	14	1	94	-	-	0	-	
13 - Manufacture of textiles	7,520	9,030	4,997	246	60	1,437	592	
Preparation and spinning of textile fibres	2,933	3,175	2,187	234	53	128	316	
Weaving of textiles	1,153	575	654	0	0	116	35	
Finishing of textiles	761	641	341	-	0	424	76	
Manufacture of knitted and crocheted fabrics	58	230	193	8	0	365	-	
Manufacture of made-up textile articles, except apparel	1,872	3,784	1,027	4	-	319	165	
Manufacture of carpets and rugs	167	32	7	-	-	25	-	
Manufacture of other textiles n.e.c.	576	593	588	-	7	60	-	
14 - Manufacture of wearing apparel	825	881	1,245	-	0	372	-	
15 - Manufacture of leather and related products	288	427	109	-	0	144	-	
	0							

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-24 P

Deposits

For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
693	3,637	7	47	-	215	-	5,710	28,773
-	-	-	-	-	-	-	-	2,735
-	-	-	-	-	-	-	-	2,507
693	3,637	7	47	-	215	-	5,710	23,532
-	-	-	-	-	-	-	-	-
174,463	653,793	41,454	39,029	13,323	105,390	755	1,243,498	5,668,138
30,372	386,929	40,136	37,251	2,948	43,145	-	666,431	2,436,717
19,076	141,933	39,955	4,455	2,315	30,046	-	347,650	1,247,888
11,200	244,546	175	32,654	633	12,974	-	316,959	1,014,042
96	450	6	142	-	125	-	1,822	174,788
106,971	147,160	-	-	-	1,420	-	311,367	585,270
-	45	-	-	-	-	-	227	843
290	1,392	-	-	-	2	-	1,785	6,238
10	104,255	-	-	-	100	-	119,694	234,833
500	11,009	-	-	-	1,304	-	24,772	36,809
15,165	1,855	-	-	-	15	-	27,975	64,479
81,996	465	-	-	-	-	-	97,345	128,500
8,550	3,300	-	-	-	-	-	12,250	20,496
-	1,670	-	-	-	-	-	1,790	4,214
460	23,168	-	-	-	-	-	25,529	88,859
11	1,299	-	-	114	6	-	4,490	69,269
-	-	-	-	-	-	-	-	17,824
11	54	-	-	114	-	-	180	26,216
-	350	-	-	-	-	-	350	5,262
-	-	-	-	-	-	-	-	987
-	-	-	-	-	-	-	412	567
-	895.00	-	-	-	6.12	-	3,548	18,414
25,063	39,831	317	419	77	2,987	37	81,798	661,475
237	1,179	6	182	23	2,044	37	3,964	81,242
237	1,179	6	182	23	2,044	37	3,964	81,199
233	956	4	162	21	1,982	33	3,618	60,652
-	1	1	-	-	-	-	3	1,363
0	106	1	18	1	22	4	168	10,765
4	116	-	3	-	40	-	169	7,200
-	0	1	-	-	0	-	6	1,212
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	39
-	-	-	-	-	-	-	505	2,920
-	-	-	-	-	-	-	505	390
-	-	-	-	-	-	-	-	1,977
-	-	-	-	-	-	-	-	144
-	-	-	-	-	-	-	-	374
-	-	-	-	-	-	-	-	34
21,575	4,107	103	5	-	109	-	34,202	95,245
0	36	0	4	-	2	-	395	11,512
100	-	-	-	-	-	-	100	1,841
-	-	-	-	-	-	-	-	94
10	1,340	101	-	-	0	-	2,043	8,782
-	717	-	-	-	0	-	1,033	3,635
0	-	100	-	-	-	-	135	905
-	42	1	-	-	-	-	119	884
-	-	-	-	-	-	-	-	566
10	297	-	-	-	-	-	472	1,822
-	-	-	-	-	-	-	-	33
-	284	-	-	-	-	-	284	938
-	-	-	-	-	-	-	-	1,617
-	-	-	-	-	-	-	-	253

## 2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	10	74	21	-	-	4	-
Manufacture of luggage, handbags and the like, saddlery and harness	5	7	12	-	-	-	-
Manufacture of footwear	274	346	76	-	0	140	-
a. Leather wear	196	315	43	-	-	137	-
b. Rubber and Plastic wear	78	31	33	-	0	3	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	84	280	113	13	0	26	-
17 - Manufacture of paper and paper products	4,572	349	172	1	130	52	-
2.3.1	468	488	425	3	0	95	1
Printing and other service activities related to printing	284	315	291	3	0	87	1
Reproduction of recorded media	184	173	134	-	-	8	-
19 - Manufacture of coke and refined petroleum products	22,787	32,755	630	29	1,836	2,879	4,123
20 - Manufacture of chemicals and chemical products	11,473	10,209	1,751	22	0	5,661	1,576
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,064	738	642	25	0	220	-
22 - Manufacture of rubber and plastics products	273	287	225	3	-	41	-
23 - Manufacture of other non-metallic mineral products	2,393	1,783	747	148	2	947	269
24 - Manufacture of basic metals	1,059	1,369	693	9	0	72	839
25 - Manufacture of fabricated metal products, except machinery and equipment	199	232	104	7	0	11	-
26 - Manufacture of computer, electronic and optical products	193	829	282	11	1	38	-
27 - Manufacture of electrical equipment	690	2,680	619	6	0	324	6
28 - Manufacture of machinery and equipment	774	825	853	45	0	475	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	475	3,187	157	0	1	1,471	-
30 - Manufacture of other transport equipment	41	28	30	9	-	7	-
31 - Manufacture of furniture	362	228	147	15	0	117	9
32 - Other manufacturing	12,381	20,470	7,725	1,000	38	8,319	535
Manufacture of jewellery and related articles	175	151	78	4	-	46	-
Manufacture of imitation jewellery and related articles	10	16	17	20	-	4	-
Manufacture of musical instruments	20	19	15	-	-	7	-
Manufacture of sports goods	358	466	457	1	-	23	-
Manufacture of games and toys	1	69	8	-	-	117	-
Manufacture of medical and dental instruments and supplies	464	882	407	12	10	287	-
Manufacture of Handicrafts	53	71	37	-	28	2	-
Other manufacturing n.e.c.	11,301	18,795	6,705	964	0	7,833	535
33 - Repair and installation of machinery and equipment	162	60	43	3	-	11	-
D. Electricity, gas, steam and air conditioning supply	16,010	15,067	2,537	308	532	7,568	469
Electric power generation, transmission and distribution	12,370	10,692	1,603	1	532	7,368	469
a) Hydal	2,333	5,212	506	1	-	808	-
b) Thermal	7,919	2,242	442	-	501	4,104	286
c) Coal Based	265	1,282	160	-	0	1,561	-
d) Wind	1,260	1,279	373	-	-	556	152
e) Solar	181	137	51	0	-	191	30
f) Other	411	540	70	-	31	148	0
Manufacture of gas; distribution of gaseous fuels through mains	2,587	3,682	416	251	0	67	-
Steam and air conditioning supply	1,054	692	518	55	-	132	-
E. Water supply; sewerage, waste management and remediation activities	51	37	72	0	-	37	-
36 - Water collection, treatment and supply	16	19	20	-	-	31	-
37 - Sewerage	4	8	7	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	30	10	45	-	-	5	-
39 - Remediation activities and other waste management services	0	0	0	-	-	1	-
F. Construction	74,309	57,010	36,220	7,038	148	28,871	313
41 - Construction of buildings	16,357	11,493	6,210	964	8	3,180	52
42 - Civil engineering	44,842	35,925	23,271	3,755	140	21,907	231
43 - Specialized construction activities	13,110	9,592	6,740	2,320	0	3,785	30
	-	-	-	-	-	-	-

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-24 P

Deposits

For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	26
-	-	-	-	-	-	-	-	12
-	-	-	-	-	-	-	-	215
-	-	-	-	-	-	-	-	180
-	-	-	-	-	-	-	-	36
-	-	-	-	-	-	-	-	153
-	6	-	-	-	-	-	6	361
-	31	-	-	-	-	-	32	555
-	1	-	-	-	-	-	2	382
-	30	-	-	-	-	-	30	172
18,628	-	-	-	-	-	-	22,751	28,125
-	89	-	-	-	69	-	1,734	9,168
-	-	-	-	-	26	-	26	912
-	-	-	-	-	-	-	-	269
1,265	91	-	-	-	7	-	1,631	3,475
-	21	-	1	-	-	-	861	1,635
-	-	-	-	-	-	-	-	122
12	-	-	-	-	-	-	12	342
60	3	-	-	-	-	-	69	1,019
613	-	-	-	-	-	-	613	1,986
-	8	-	-	-	-	-	8	1,637
-	-	-	-	-	-	-	-	45
-	-	-	-	-	-	-	9	289
887	2,482	2	0	-	5	-	3,911	20,993
28	-	-	-	-	-	-	28	155
-	-	-	-	-	-	-	-	41
-	-	-	-	-	-	-	-	22
10	-	-	-	-	-	-	10	491
-	-	-	-	-	-	-	-	124
-	-	-	-	-	-	-	-	716
-	-	-	-	-	-	-	-	68
849	2,482	2	0	-	5	-	3,874	19,376
-	-	-	-	-	-	-	-	58
-	34	0	-	-	-	-	503	11,447
-	33	0	-	-	-	-	502	10,006
-	-	-	-	-	-	-	-	1,315
-	29	-	-	-	-	-	315	5,362
-	-	-	-	-	-	-	-	1,721
-	-	-	-	-	-	-	152	1,082
-	-	-	-	-	-	-	30	272
-	4	0	-	-	-	-	4	253
-	-	-	-	-	-	-	-	734
-	1	-	-	-	-	-	1	706
-	-	-	-	-	-	-	-	110
-	-	-	-	-	-	-	-	51
-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	50
-	-	-	-	-	-	-	-	1
100	7,171	23	-	50	2	-	7,658	79,935
11	5,443	-	-	50	1	-	5,558	15,919
46	1,325	23	-	-	1	-	1,625	50,697
42	403	-	-	-	-	-	475	13,319

## 2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	100,012	115,972	73,397	6,412	80	53,974	1,190	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,456	2,175	1,587	102	2	819	16	
46 - Wholesale trade, except of motor vehicles and motorcycles	12,645	12,403	10,733	258	49	5,852	353	
47 - Retail trade, except of motor vehicles and motorcycles	84,911	101,394	61,077	6,051	29	47,302	821	
H. Transportation and storage	2,450	3,902	1,027	38	222	963	11	
49 - Land transport and transport via pipelines	752	507	205	28	2	113	-	
50 - Water transport	17	39	18	-	26	0	-	
51 - Air transport	326	231	87	0	-	46	-	
52 - Warehousing and support activities for transportation	1,268	3,038	624	6	192	804	9	
53 - Courier activities other than national post activities	88	87	94	4	3	0	2	
I. Accommodation and food service activities	1,554	1,194	472	30	4	454	0	
55 - Accommodation	913	561	106	12	4	215	-	
56 - Food and beverage service activities	641	632	366	18	0	238	0	
J. Information and communication	3,641	8,780	1,881	155	514	1,977	117	
58 - Publishing activities	1,155	962	743	93	138	90	107	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	15	17	18	-	-	3	-	
60 - Programming and broadcasting activities	185	119	34	33	-	39	-	
61 - Telecommunications	1,685	6,964	373	3	324	1,639	-	
62 - Computer programming, consultancy and related activities	320	369	424	23	-	129	-	
63 - Information service activities	281	350	288	2	53	77	10	
K. Real estate activities	19,599	20,939	7,622	1,472	41	7,693	140	
L. Professional, scientific and technical activities	6,200	5,530	2,332	192	0	3,292	53	
69 - Legal and accounting activities	1,659	2,220	345	45	0	1,732	2	
70 - Activities of head offices; management consultancy activities	3,043	1,554	645	91	-	933	51	
71 - Architectural and engineering activities; technical testing and analysis	303	325	304	10	-	19	-	
72 - Scientific research and development	368	275	297	26	0	67	-	
73 - Advertising and market research	101	309	112	4	0	121	-	
74 - Other professional, scientific and technical activities	685	821	609	15	0	365	0	
75 - Veterinary activities	41	25	21	0	-	55	-	
M. Administrative and support service activities	4,947	5,295	2,550	209	3	2,456	-	
77 - Rental and leasing activities	385	377	195	8	-	226	-	
78 - Employment activities	58	44	28	0	-	19	-	
79 - Travel agency, tour operator, reservation service and related activities	1,353	1,649	527	2	1	1,218	-	
80 - Security and investigation activities	322	125	122	3	-	42	-	
81 - Services to buildings and landscape activities	1,378	1,679	1,540	196	0	748	-	
82 - Office administrative, office support and other business support activities	1,452	1,421	138	0	2	204	-	
N. Education	12,242	14,036	4,453	802	112	3,220	6	
O. Human health and social work activities	7,669	6,318	2,649	217	10	9,032	120	
86 - Human health activities	6,026	4,437	1,370	217	10	6,005	120	
87 - Residential care activities	18	25	12	-	-	14	-	
88 - Social work activities with and without accommodation	1,624	1,856	1,267	-	-	3,013	-	
P. Arts, entertainment and recreation	228	199	50	0	0	178	1	
Q. Other service activities	125,221	155,796	65,029	8,195	1,187	91,015	1,584	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	58,305	54,231	3,730	574	16	16,873	1,354	
A. Private Trusts and Non-profit Organizations	38,953	36,848	1,491	150	12	10,002	564	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19,352	17,383	2,238	424	4	6,871	790	
VI. PERSONAL	1,421,160	1,567,270	575,031	17,781	56,556	991,064	16,324	
A. Salaried persons	448,270	497,994	237,806	1,841	1,898	386,265	978	
B. Self employed	380,718	335,615	112,596	1,831	10,346	230,454	2,426	
C. Other Personal	592,172	733,661	224,629	14,109	44,312	374,345	12,920	
VII. OTHER	56,430	64,924	30,668	23,924	6,895	12,881	21	
<b>Total</b>	<b>4,795,956</b>	<b>5,033,459</b>	<b>1,234,381</b>	<b>71,941</b>	<b>890,965</b>	<b>2,250,416</b>	<b>216,402</b>	

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-24 P

Deposits

For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
360	3,196	32	95	2	204	-	5,079	138,942
-	126	-	-	-	-	-	142	2,652
-	56	-	6	-	42	-	457	17,350
360	3,014	32	89	2	162	-	4,480	118,940
51	48	-	-	-	-	-	111	2,361
-	28	-	-	-	-	-	28	376
-	-	-	-	-	-	-	-	43
51	-	-	-	-	-	-	51	184
-	2	-	-	-	-	-	11	1,636
-	18	-	-	-	-	-	21	121
-	-	-	-	-	1	-	1	960
-	-	-	-	-	-	-	-	337
-	-	-	-	-	1	-	1	624
20	5,626	-	-	2	242	-	6,007	10,533
-	-	-	-	-	-	-	107	1,170
20	-	-	-	-	-	-	20	41
-	0	-	-	-	0	-	0	107
0	5,625	-	-	-	-	-	5,625	7,964
-	-	-	-	-	240	-	240	816
-	0	-	-	2	2	-	14	435
17	1,253	1	15	-	12	-	1,438	18,265
-	84	2	3	-	25	-	167	5,983
-	58	2	3	-	18	-	82	2,204
-	9	-	-	-	-	-	60	1,729
-	-	-	-	-	-	-	-	332
-	2	-	-	-	-	-	2	393
-	-	-	-	-	-	-	-	237
-	15	-	-	-	7	-	22	1,011
-	-	-	-	-	-	-	-	76
6	1,364	11	2	-	2	-	1,384	6,603
-	-	-	-	-	-	-	-	429
-	-	-	-	-	-	-	-	47
6	12	11	2	-	2	-	33	1,780
-	2	-	0	-	-	-	2	168
-	20	-	-	-	-	-	20	2,504
-	1,330	-	-	-	-	-	1,330	1,674
90	5,214	104	1	-	2	-	5,417	14,004
253	211	3	-	-	96	-	683	12,591
253	211	3	-	-	96	-	683	8,285
-	-	-	-	-	-	-	-	26
-	-	-	-	-	-	-	-	4,280
0	2	-	5	-	-	-	8	237
2,353	10,341	33	112	-	249	-	14,671	180,098
375	29,911	72	169	212	652	-	32,745	53,938
345	22,982	20	82	212	18	-	24,223	35,879
31	6,929	53	87	-	633	-	8,522	18,059
11,672	46,373	929	1,190	9,971	57,079	718	144,255	1,784,688
2,371	5,659	58	209	613	3,574	164	13,626	641,436
752	11,321	295	392	1,026	6,942	333	23,487	378,714
8,549	29,393	576	589	8,332	46,563	221	107,143	764,538
-	2,291	-	0	-	100	-	2,412	76,780
175,156	657,431	41,461	39,076	13,323	105,605	755	1,249,208	5,696,911

## 2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Jun-23	Mar-24	Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months Fixed
<b>1. FOREIGN CONSTITUENTS</b>	693,980	739,219	392,172	5,527	15,549	302,072	25,595
1) Official	107,468	114,302	47,249	2,247	-	59,287	965
2) Business	154,358	144,121	113,725	139	8,625	22,081	10,017
3) Personal	432,154	480,672	231,193	3,141	6,924	220,589	14,612
4) Trust Funds and Non Profit Organizations	-	124	5	-	-	115	-
<b>2. DOMESTIC CONSTITUENTS</b>	18,682,713	21,198,781	8,507,609	466,889	23,070	10,452,320	1,126,542
<b>I. GOVERNMENT</b>	1,575,792	1,759,035	137,788	62,918	2,346	968,940	74,148
A. Federal Government	1,250,346	1,344,782	83,945	55,230	2,345	777,336	60,639
B. Provincial Governments	320,194	406,204	51,402	7,572	1	188,297	13,491
C. Local Bodies	5,252	8,048	2,441	117	-	3,307	18
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	950,754	1,095,718	77,290	38,314	5,055	588,304	167,278
Agriculture, hunting and forestry	138	756	0	-	-	85	-
Services	29,325	45,657	1,350	4	500	26,488	2,799
Utilities	400,992	433,083	51,085	9,845	254	205,078	54,312
Transport, storage and communications	93,990	92,740	12,615	2,470	40	49,331	991
Manufacturing	215,610	240,762	7,979	7,635	6	110,083	30,668
Mining and Quarrying	123,939	195,456	900	18,243	4,256	115,888	78,207
Construction	3,932	2,278	4	1	-	2,267	-
Commerce and Trade	46,032	43,429	1,853	115	-	25,782	300
Others	36,795	41,558	1,503	2	-	53,301	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	810,258	1,156,962	68,543	35,742	459	1,044,001	130,073
Mutual Funds and AMCs	343,128	648,958	17,429	12,504	-	579,618	103,876
Insurance & Pension Funds	146,727	181,088	11,126	8,442	75	199,686	9,443
MFIs and DFIs	33,391	31,748	5,360	71	-	23,611	11
Stock Exchange & Brokerage Houses	36,961	51,981	9,816	8,670	1	65,692	86
Modarabas	3,252	4,223	143	1	-	2,472	1,445
Other NBFIs	246,800	238,965	24,669	6,054	384	172,921	15,211
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	4,507,943	4,924,995	2,617,088	189,740	14,508	1,750,737	400,548
A. Agriculture, forestry and fishing	112,581	122,310	63,773	5,404	2	49,375	7,423
1. Crop and animal production, hunting and related service activities	106,123	114,848	59,199	5,095	-	47,407	7,196
Growing of Wheat, Rice, Sugar Cane & Cotton	44,173	46,949	19,345	3,294	-	23,554	2,506
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,401	6,358	3,948	256	-	1,986	253
Growing of other fruits, vegetables and crops	19,823	21,657	7,902	777	-	9,781	3,382
Raising of livestock and other related activities	26,250	29,621	20,303	438	-	8,993	674
Other agricultural support activities	10,369	10,173	7,626	330	-	3,064	370
Hunting, trapping and related service activities	107	90	-	-	-	28	12
02 - Forestry and logging	1,318	523	497	43	0	66	-
03 - Fishing and aquaculture	5,140	6,939	4,077	265	2	1,902	227
B. Mining and quarrying	191,660	171,617	38,638	970	1,244	109,630	40,246
05 - Mining of coal and lignite	15,770	17,408	8,927	161	-	8,533	254
06 - Extraction of crude petroleum and natural gas	149,637	127,909	17,139	184	1	90,917	32,475
07 - Mining of metal ores	4,600	3,318	4,846	49	1,243	434	86
08-Other mining and quarrying	20,738	22,158	6,692	566	-	9,598	7,428
09 - Mining support service activities	915	824	1,033	11	-	148	3
C. Manufacturing	1,348,573	1,451,346	711,623	75,837	5,218	399,602	166,426
10 - Manufacture of food products	245,470	256,528	141,197	15,055	224	69,925	33,649
11 - Manufacture of beverages	32,218	29,871	7,979	708	-	21,495	905
12 - Manufacture of tobacco products	49,975	24,784	13,991	254	-	3,762	11,839
13 - Manufacture of textiles	193,150	221,643	121,890	14,288	1,791	41,992	18,119
Preparation and spinning of textile fibres	51,530	62,604	29,177	6,636	543	15,654	3,631
Weaving of textiles	23,655	26,210	15,254	1,238	602	5,274	1,421
Finishing of textiles	19,194	23,752	15,735	3,513	223	2,689	682
Manufacture of knitted and crocheted fabrics	14,119	16,410	8,219	380	22	572	4,629
Manufacture of made-up textile articles, except apparel	27,625	31,572	20,133	2,250	78	4,619	1,205
Manufacture of carpets and rugs	1,761	1,673	1,372	5	-	476	30
Manufacture of other textiles n.e.c.	55,266	59,421	32,001	266	322	12,709	6,522
14 - Manufacture of wearing apparel	71,162	69,611	41,318	569	262	12,557	4,471
15 - Manufacture of leather and related products	22,784	24,657	14,253	1,030	72	5,743	1,582
	-	-	-	-	-	-	-

## Deposit Holders and Type of Accounts

**Banks** (Million Rupees)

Jun-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
8,758	51,273	361	1,297	24	3,265	18	90,590	805,909
1,287	8,490	58	755	-	1,472	-	13,026	121,809
1,875	2,432	2	23	-	175	-	14,525	159,094
5,596	40,349	295	520	24	1,618	18	63,032	524,879
-	2	6	-	-	-	-	8	128
407,832	1,779,330	5,874	34,518	558	141,335	346	3,496,336	22,946,224
45,525	609,611	120	7,882	-	34,123	-	771,409	1,943,401
40,379	417,708	113	3,824	-	20,171	-	542,834	1,461,690
5,145	188,920	6	4,059	-	13,922	-	225,543	472,814
1	2,984	-	0	-	30	-	3,032	8,896
107,273	294,396	-	-	-	20,327	-	589,275	1,298,237
-	971	-	-	-	-	-	971	1,055
1,513	13,715	-	-	-	31	-	18,058	46,401
100	161,419	-	-	-	259	-	216,090	482,352
2,957	44,499	-	-	-	-	-	48,448	112,903
77,364	10,799	-	-	-	37	-	118,868	244,571
22,780	56,941	-	-	-	20,000	-	177,929	317,216
8	421	-	-	-	-	-	429	2,701
2	4,447	-	-	-	-	-	4,749	32,498
2,549	1,185	-	-	-	-	-	3,734	58,539
25,685	18,560	-	3	-	14	-	174,335	1,323,079
22,471	7	-	-	-	-	-	126,354	735,904
1,519	3,463	-	-	-	14	-	14,439	233,768
761	5,196	-	-	-	-	-	5,969	35,011
122	31	-	-	-	-	-	239	84,418
75	1	-	3	-	-	-	1,524	4,140
737	9,862	-	-	-	-	-	25,810	229,838
99,397	165,758	769	3,627	24	24,738	21	694,882	5,266,955
268	5,528	31	53	-	201	8	13,511	132,065
268	4,900	31	53	-	201	8	12,657	124,358
31	2,216	17	39	-	115	2	4,925	51,118
4	470	-	3	-	14	-	745	6,935
12	544	7	1	-	45	6	3,997	22,457
8	819	0	1	-	3	-	1,504	31,238
213	851	7	8	-	24	0	1,473	12,495
-	-	-	-	-	-	-	12	115
-	9	-	-	-	-	-	9	616
-	618	-	-	-	-	-	845	7,091
16,687	1,686	72	87	3	429	-	59,210	209,692
34	16	-	-	-	1	-	304	17,925
15,949	1,427	71	86	3	403	-	50,416	158,656
323	-	-	-	-	-	-	409	6,982
381	232	1	0	-	25	-	8,067	24,924
-	10	-	-	-	-	-	13	1,205
33,753	35,206	125	405	8	951	0	236,873	1,429,153
2,134	7,895	12	158	-	243	-	44,092	270,493
-	30	-	1	-	-	-	935	31,118
2,875	4	0	-	-	-	-	14,718	32,725
2,256	8,082	53	56	-	203	-	28,769	208,731
804	3,293	24	4	-	25	-	7,780	59,790
177	626	16	3	-	6	-	2,250	24,618
207	141	-	2	-	10	-	1,043	23,202
32	2,036	-	-	-	-	-	6,697	15,889
153	725	4	48	-	160	-	2,295	29,375
9	1	-	-	-	-	-	40	1,892
874	1,260	8	-	-	2	-	8,666	53,964
2,785	971	1	30	-	21	-	8,277	62,983
849	805	8	6	-	46	-	3,296	24,395

## 2.2.2 Deposits Distributed by Category of

### Domestic Private

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	6,010	6,514	3,524	62	23	1,077	387
Manufacture of luggage, handbags and the like, saddlery and harness	3,360	4,025	2,362	688	1	339	339
Manufacture of footwear	13,414	14,117	8,367	280	48	4,327	857
a. Leather wear	11,435	11,770	6,724	125	48	3,617	795
b. Rubber and Plastic wear	1,979	2,347	1,643	155	-	710	61
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,273	3,127	2,263	54	-	178	22
17 - Manufacture of paper and paper products	10,580	8,299	6,010	331	-	2,287	452
18 - Printing and reproduction of recorded media	15,538	20,480	15,142	600	-	2,930	1,999
Printing and other service activities related to printing	14,749	19,892	14,711	559	-	2,892	1,998
Reproduction of recorded media	789	588	431	40	-	37	1
19 - Manufacture of coke and refined petroleum products	105,311	136,088	28,437	7,674	469	50,429	10,586
20 - Manufacture of chemicals and chemical products	109,336	133,424	46,472	10,985	916	39,832	12,292
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	41,834	42,690	26,170	2,751	0	14,453	2,629
22 - Manufacture of rubber and plastics products	23,494	23,979	18,695	1,547	442	2,513	1,413
23 - Manufacture of other non-metallic mineral products	23,357	29,147	12,536	653	422	10,892	1,440
24 - Manufacture of basic metals	46,928	42,555	29,220	2,475	25	14,493	4,907
25 - Manufacture of fabricated metal products, except machinery and equipment	12,438	11,863	6,603	207	166	2,294	991
26 - Manufacture of computer, electronic and optical products	23,959	26,154	18,580	1,915	-	3,103	1,542
27 - Manufacture of electrical equipment	66,389	43,700	31,427	3,355	6	18,085	3,304
28 - Manufacture of machinery and equipment	39,673	52,894	12,280	1,317	2	4,395	35,729
29 - Manufacture of motor vehicles, trailers and semi-trailers	93,560	114,932	21,436	4,171	2	49,054	13,425
30 - Manufacture of other transport equipment	11,603	13,112	6,610	138	206	3,888	243
31 - Manufacture of furniture	4,411	3,517	2,765	41	-	465	72
32 - Other manufacturing	99,348	113,625	82,991	4,475	210	24,360	4,724
Manufacture of jewellery and related articles	3,080	3,266	2,261	117	-	1,533	216
Manufacture of imitation jewellery and related articles	188	227	280	-	-	17	1
Manufacture of musical instruments	8,322	3,031	1,952	490	-	915	16
Manufacture of sports goods	23,588	37,256	31,688	652	152	6,123	1,397
Manufacture of games and toys	93	56	42	-	-	13	-
Manufacture of medical and dental instruments and supplies	9,838	12,070	9,395	334	31	1,568	1,853
Manufacture of Handicrafts	481	1,181	871	2	-	246	3
Other manufacturing n.e.c.	53,759	56,538	36,501	2,880	26	13,945	1,238
33 - Repair and installation of machinery and equipment	2,782	4,667	3,358	1,242	-	475	92
D. Electricity, gas, steam and air conditioning supply	229,699	315,203	33,551	8,616	1	284,949	24,928
Electric power generation, transmission and distribution	187,346	257,129	31,126	8,288	1	190,241	24,911
a) Hydal	37,589	33,406	4,631	1,307	0	15,064	8,855
b) Thermal	8,871	13,030	4,590	3,073	-	14,149	56
c) Coal Based	9,467	6,241	775	1,503	-	3,867	4,300
d) Wind	4,911	8,428	170	-	-	787	5,960
e) Solar	2,921	9,328	7,967	593	1	3,281	294
f) Other	123,588	186,697	12,992	1,812	0	153,093	5,446
Manufacture of gas; distribution of gaseous fuels through mains	41,949	57,707	2,099	188	-	94,511	17
Steam and air conditioning supply	404	368	326	140	-	196	-
E. Water supply; sewerage, waste management and remediation activities	13,532	18,614	6,354	577	-	2,749	331
36 - Water collection, treatment and supply	1,125	1,166	831	7	-	49	38
37 - Sewerage	643	1,302	1,006	0	-	28	-
38 - Waste collection, treatment and disposal activities; materials recovery services	8,694	15,108	4,052	567	-	1,875	2
services	3,070	1,038	465	2	-	797	291
F. Construction	332,756	325,873	214,241	22,326	4	147,342	14,514
41 - Construction of buildings	195,037	166,141	122,511	12,664	4	45,150	7,570
42 - Civil engineering	98,455	122,944	57,707	8,210	0	89,604	5,716
43 - Specialized construction activities	39,263	36,787	34,023	1,452	-	12,589	1,228

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
470	78	-	-	-	3	-	938	5,623
151	112	-	-	-	-	-	601	3,992
229	616	8	6	-	43	-	1,757	14,780
229	510	8	6	-	43	-	1,591	12,105
-	105	-	-	-	-	-	167	2,675
21	10	-	-	-	-	-	53	2,547
15	53	-	10	-	2	-	532	9,160
210	575	2	-	-	26	-	2,811	21,483
210	540	2	-	-	26	-	2,776	20,938
-	35	-	-	-	-	-	36	545
14,376	1,047	19	40	-	232	-	26,300	113,310
3,891	3,054	0	67	8	135	-	19,448	117,653
508	320	4	4	-	-	-	3,464	46,839
171	417	-	11	-	1	-	2,014	25,210
401	1,176	-	1	-	3	-	3,021	27,524
1,231	1,138	13	13	-	1	-	7,302	53,516
6	172	8	1	0	4	-	1,182	10,452
291	4,195	0	1	-	-	-	6,028	29,627
551	3,211	3	4	-	16	-	7,088	59,962
119	1,263	3	0	-	-	-	37,114	55,109
48	61	-	3	-	14	-	13,551	88,215
70	140	-	-	-	-	-	453	11,295
-	17	-	-	-	-	-	89	3,360
937	531	1	0	-	3	0	6,196	118,232
6	59	-	0	-	-	-	281	4,193
-	10	-	-	-	-	-	11	307
-	-	-	-	-	-	-	16	3,374
15	17	-	-	-	-	-	1,428	40,044
100	-	-	-	-	-	-	100	155
25	262	-	-	-	0	-	2,140	13,468
-	27	1	0	-	-	-	31	1,151
791	157	-	-	-	3	0	2,189	55,540
8	39	-	-	-	-	-	139	5,215
7,732	3,515	248	2,219	1	20,279	-	58,923	386,041
5,564	2,890	247	2,219	1	20,276	-	56,110	285,766
16	0	-	-	-	-	-	8,872	29,874
-	360	-	-	-	-	-	416	22,228
-	250	-	-	-	-	-	4,550	10,695
-	2	-	-	-	-	-	5,962	6,919
192	249	0	-	1	-	-	737	12,578
5,356	2,029	247	2,219	-	20,276	-	35,574	203,471
2,168	610	1	-	-	3	-	2,799	99,596
-	15	-	-	-	-	-	15	678
800	146	-	1	-	-	-	1,278	10,958
-	22	-	1	-	-	-	61	948
210	9	-	-	-	-	-	219	1,253
590	110	-	-	-	-	-	702	7,196
-	6	-	-	-	-	-	297	1,561
2,354	8,798	51	282	7	61	4	26,070	409,983
1,763	6,326	1	183	7	8	-	15,859	196,187
300	2,135	5	80	-	4	1	8,241	163,763
290	337	46	19	-	49	2	1,970	50,033

## 2.2.2 Deposits Distributed by Category of

### Domestic Private

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	829,927	927,287	681,318	36,863	429	202,010	41,674
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	47,604	50,497	35,068	1,859	0	14,169	1,979
46 - Wholesale trade, except of motor vehicles and motorcycles	304,638	338,984	263,014	24,973	425	42,535	19,330
47 - Retail trade, except of motor vehicles and motorcycles	477,685	537,807	383,237	10,030	4	145,306	20,364
H. Transportation and storage	341,992	399,399	176,315	5,408	3	164,429	40,210
49 - Land transport and transport via pipelines	43,489	43,794	29,136	1,901	1	11,677	490
50 - Water transport	60,412	67,836	28,517	60	-	12,221	4,226
51 - Air transport	107,805	159,664	71,967	43	-	42,101	24,920
52 - Warehousing and support activities for transportation	107,913	115,075	42,154	3,321	2	94,651	10,531
53 - Courier activities other than national post activities	22,372	13,031	4,542	82	-	3,780	42
I. Accommodation and food service activities	24,397	29,369	18,523	1,050	15	7,596	2,188
55 - Accommodation	9,525	10,565	4,851	775	-	3,849	816
56 - Food and beverage service activities	14,872	18,804	13,673	274	15	3,747	1,372
J. Information and communication	163,670	195,739	113,402	2,388	2,266	50,785	7,226
58 - Publishing activities	14,495	16,861	10,930	305	-	3,719	606
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,247	874	343	90	-	336	44
60 - Programming and broadcasting activities	2,863	1,659	1,416	1	315	466	8
61 - Telecommunications	51,287	52,203	27,547	459	324	14,882	2,450
62 - Computer programming, consultancy and related activities	64,702	88,415	47,644	1,179	818	27,428	3,860
63 - Information service activities	29,076	35,726	25,522	354	809	3,954	258
K. Real estate activities	189,549	140,229	83,169	8,920	43	36,962	5,959
L. Professional, scientific and technical activities	118,156	117,292	67,118	2,218	279	62,434	6,001
69 - Legal and accounting activities	14,352	18,634	8,415	288	100	7,194	743
70 - Activities of head offices; management consultancy activities	4,293	12,034	5,234	70	39	1,639	17
71 - Architectural and engineering activities; technical testing and analysis	25,568	19,258	13,457	934	-	6,063	1,679
72 - Scientific research and development	10,269	8,724	4,792	152	-	6,943	1,318
73 - Advertising and market research	13,219	13,002	8,105	237	133	4,833	589
74 - Other professional, scientific and technical activities	49,301	44,252	25,504	530	7	35,600	1,643
75 - Veterinary activities	1,153	1,388	1,611	8	-	162	12
M. Administrative and support service activities	107,302	122,943	82,888	3,618	0	35,828	3,713
77 - Rental and leasing activities	2,924	3,654	2,225	232	-	1,695	159
78 - Employment activities	1,098	1,940	1,324	3	-	788	0
79 - Travel agency, tour operator, reservation service and related activities	23,876	32,518	22,191	1,167	0	6,784	319
80 - Security and investigation activities	3,496	4,371	2,054	325	-	1,747	47
81 - Services to buildings and landscape activities	2,321	3,329	3,087	213	-	459	429
82 - Office administrative, office support and other business support activities	73,587	77,133	52,006	1,678	-	24,355	2,758
N. Education	99,113	126,641	33,229	4,677	19	53,232	12,447
O. Human health and social work activities	73,321	81,627	27,767	3,255	-	27,705	8,389
86 - Human health activities	56,511	62,446	21,762	2,800	-	16,174	6,057
87 - Residential care activities	954	887	401	13	-	303	34
88 - Social work activities with and without accommodation	15,856	18,293	5,604	441	-	11,228	2,298
P. Arts, entertainment and recreation	2,272	2,573	1,865	118	0	448	150
Q. Other service activities	329,443	376,932	263,313	7,496	4,986	115,660	18,724
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	557,092	647,171	120,788	14,297	1	259,243	93,225
A. Private Trusts and Non-profit Organizations	376,788	462,948	73,906	12,735	-	192,520	75,436
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	180,304	184,223	46,882	1,562	1	66,723	17,789
VI. PERSONAL	10,273,036	11,608,649	5,484,695	117,030	701	5,840,254	260,929
A. Salaried persons	2,939,614	3,332,084	1,659,101	11,006	194	1,654,667	61,421
B. Self employed	4,556,733	5,142,979	2,544,656	88,857	436	2,481,178	94,884
C. Other Personal	2,776,689	3,133,586	1,280,938	17,168	72	1,704,409	104,624
VII. OTHER	7,837	6,250	1,418	8,847	-	842	341
<b>Total</b>	<b>19,376,692</b>	<b>21,938,000</b>	<b>8,899,781</b>	<b>472,415</b>	<b>38,619</b>	<b>10,754,391</b>	<b>1,152,136</b>

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
7,494	22,795	117	97	3	171	4	72,354	992,975
145	1,091	1	23	2	8	-	3,249	54,346
2,872	9,626	55	8	1	45	-	31,938	362,885
4,476	12,078	62	65	-	118	4	37,167	575,744
4,904	2,192	20	10	0	11	-	47,346	393,501
107	667	1	3	-	6	-	1,274	43,989
-	451	-	-	-	1	-	4,678	45,475
3,362	53	0	1	0	2	-	28,339	142,450
1,205	982	18	5	-	2	-	12,744	152,871
230	39	-	1	-	-	-	311	8,715
164	639	0	2	-	9	-	3,002	30,186
33	280	0	2	-	2	-	1,132	10,607
131	360	-	-	-	7	-	1,870	19,579
2,005	27,929	6	22	-	63	-	37,252	206,092
25	3,670	-	5	-	1	-	4,306	19,260
40	142	-	-	-	-	-	225	995
-	17	-	-	-	-	-	25	2,222
382	23,156	0	6	-	2	-	25,997	69,208
1,449	616	6	6	-	60	-	5,997	83,066
109	328	-	6	-	1	-	702	31,341
1,902	10,608	4	10	2	35	-	18,519	147,613
2,436	3,178	30	72	-	1,916	-	13,632	145,681
1,119	251	-	1	-	17	-	2,131	18,128
37	91	-	-	-	7	-	151	7,132
175	1,336	1	3	-	0	-	3,194	23,648
519	50	-	-	-	-	-	1,888	13,775
100	298	-	-	-	4	-	990	14,298
486	1,131	28	68	-	1,889	-	5,245	66,886
-	21	-	-	-	-	-	34	1,814
1,207	3,326	17	43	1	78	1	8,386	130,720
-	110	-	-	-	2	-	270	4,422
-	384	-	-	-	-	-	385	2,499
445	423	5	37	1	54	0	1,284	31,426
-	31	-	-	-	-	-	79	4,205
90	103	-	-	-	-	-	622	4,382
672	2,274	12	7	-	22	1	5,747	83,786
4,224	11,217	4	128	-	57	1	28,077	119,234
11,494	10,605	31	146	-	334	2	31,001	89,728
8,067	8,301	23	124	-	2	2	22,575	63,311
3	44	-	2	-	-	-	82	800
3,424	2,260	8	21	-	332	-	8,343	25,617
1	184	0	-	-	-	-	335	2,766
1,972	18,205	12	49	1	145	3	39,112	430,567
33,352	151,805	41	7,035	-	3,375	3	288,836	683,164
19,104	109,767	37	6,166	-	3,107	-	213,617	492,777
14,248	42,038	4	869	-	267	3	75,219	190,387
96,600	539,081	4,944	15,972	534	58,757	321	977,139	12,419,819
17,088	119,872	973	3,373	79	12,303	107	215,217	3,540,185
46,819	212,373	1,700	6,612	184	17,604	117	380,293	5,495,418
32,693	206,836	2,272	5,987	272	28,850	97	381,629	3,384,215
-	119	-	0	-	-	1	461	11,569
416,590	1,830,603	6,235	35,816	582	144,599	365	3,586,926	23,752,133

## 2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
<b>1. FOREIGN CONSTITUENTS</b>	16,836	13,518	11,134	-	-	3,085	-
1) Official	10,409	5,765	2,735	-	-	2,945	-
2) Business	6,235	7,553	8,387	-	-	28	-
3) Personal	192	200	13	-	-	112	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	493,932	649,154	121,205	-	-	504,108	86,699
<b>I. GOVERNMENT</b>	0	0	-	-	-	0	-
A. Federal Government	0	0	-	-	-	0	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	6	5	2	-	-	1	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	4	4	2	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	-	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	0	-	-	-	-	0	-
Others	1	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	301	393	108	-	-	227	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	231	238	45	-	-	217	-
MFIs and DFIs	70	60	62	-	-	10	-
Stock Exchange & Brokerage Houses	1	94	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	491,974	646,667	120,677	-	-	502,512	86,633
A. Agriculture, forestry and fishing	1,340	484	409	-	-	71	-
I. Crop and animal production, hunting and related service activities	1,340	484	409	-	-	71	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	720	322	384	-	-	55	-
Raising of livestock and other related activities	48	42	13	-	-	-	-
Other agricultural support activities	573	119	12	-	-	16	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	36,844	68,713	16,419	-	-	95,979	-
05 - Mining of coal and lignite	36,225	64,065	15,967	-	-	73,394	-
06 - Extraction of crude petroleum and natural gas	354	4,337	423	-	-	22,390	-
07 - Mining of metal ores	154	189	6	-	-	166	-
08-Other mining and quarrying	107	122	23	-	-	30	-
09 - Mining support service activities	3	0	0	-	-	-	-
C. Manufacturing	136,143	133,352	21,398	-	-	61,150	23,771
10 - Manufacture of food products	13,985	16,347	3,188	-	-	7,033	-
11 - Manufacture of beverages	28,461	28,949	6,888	-	-	10,417	-
12 - Manufacture of tobacco products	3,611	4,251	1,327	-	-	1,177	1,000
13 - Manufacture of textiles	301	309	286	-	-	7	-
Preparation and spinning of textile fibres	294	303	283	-	-	7	-
Weaving of textiles	1	0	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	0	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	5	5	3	-	-	0	-
14 - Manufacture of wearing apparel	45	118	107	-	-	38	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
29	-	-	-	-	-	-	29	14,248	
29	-	-	-	-	-	-	29	5,709	
-	-	-	-	-	-	-	-	8,415	
-	-	-	-	-	-	-	-	125	
-	-	-	-	-	-	-	-	-	
5,600	-	-	-	-	-	-	92,299	717,613	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	3	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	334	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	262	
-	-	-	-	-	-	-	-	72	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
5,600	-	-	-	-	-	-	92,233	715,422	
-	-	-	-	-	-	-	-	480	
-	-	-	-	-	-	-	-	480	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	438	
-	-	-	-	-	-	-	-	13	
-	-	-	-	-	-	-	-	28	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	112,399	
-	-	-	-	-	-	-	-	89,361	
-	-	-	-	-	-	-	-	22,813	
-	-	-	-	-	-	-	-	172	
-	-	-	-	-	-	-	-	53	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	23,771	106,320	
-	-	-	-	-	-	-	-	10,221	
-	-	-	-	-	-	-	-	17,305	
-	-	-	-	-	-	-	1,000	3,505	
-	-	-	-	-	-	-	-	293	
-	-	-	-	-	-	-	-	289	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	3	
-	-	-	-	-	-	-	-	145	
-	-	-	-	-	-	-	-	0	

## 2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	-	-	-	-
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	585	153	1	-	-	85	-
18 - Printing and reproduction of recorded media	674	505	33	-	-	-	520
Printing and other service activities related to printing	3	0	0	-	-	-	-
Reproduction of recorded media	671	504	33	-	-	-	520
19 - Manufacture of coke and refined petroleum products	10,129	383	134	-	-	21	3,700
20 - Manufacture of chemicals and chemical products	47,353	49,443	4,937	-	-	15,020	8,059
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	9,580	14,106	2,061	-	-	8,461	7,842
22 - Manufacture of rubber and plastics products	3	2	2	-	-	0	-
23 - Manufacture of other non-metallic mineral products	44	59	43	-	-	5	-
24 - Manufacture of basic metals	21	19	17	-	-	2	-
25. Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,110	1,058	907	-	-	139	-
27 - Manufacture of electrical equipment	12,190	10,963	823	-	-	4,342	2,500
28 - Manufacture of machinery and equipment	1,538	1,783	376	-	-	1,492	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,171	364	17	-	-	6	-
30 - Manufacture of other transport equipment	245	283	44	-	-	168	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32. Other manufacturing	4,098	4,257	207	-	-	12,738	150
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	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	59	76	207	-	-	-	150
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	4,039	4,182	1	-	-	12,738	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	119,113	247,616	36,003	-	-	270,563	3,889
Electric power generation, transmission and distribution	119,016	246,537	35,989	-	-	269,692	3,889
a) Hydal	7,754	14,614	2,922	-	-	9,643	-
b) Thermal	1	1	0	-	-	2	-
c) Coal Based	97,078	166,449	705	-	-	225,014	-
d) Wind	5,772	10,471	1,135	-	-	4,297	3,889
e) Solar	1,452	3,923	118	-	-	2,506	-
f) Other	6,959	51,080	31,109	-	-	28,230	-
Manufacture of gas; distribution of gaseous fuels through mains	97	1,079	13	-	-	872	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	1	4	0	-	-	3	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	0	2	-	-	-	2	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	2	0	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	20,260	18,515	3,678	-	-	7,059	493
41 - Construction of buildings	3,562	3,789	142	-	-	2,888	-
42 - Civil engineering	16,697	14,725	3,537	-	-	4,171	493
43 - Specialized construction activities	0	0	-	-	-	0	-

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	86
-	-	-	-	-	-	-	520	553
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	520	553
-	-	-	-	-	-	-	3,700	3,855
-	-	-	-	-	-	-	8,059	28,017
-	-	-	-	-	-	-	7,842	18,364
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	48
-	-	-	-	-	-	-	-	19
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,046
-	-	-	-	-	-	-	2,500	7,665
-	-	-	-	-	-	-	-	1,867
-	-	-	-	-	-	-	-	22
-	-	-	-	-	-	-	-	211
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	150	13,096
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	150	357
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	12,739
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	3,889	310,455
-	-	-	-	-	-	-	3,889	309,570
-	-	-	-	-	-	-	-	12,565
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	225,719
-	-	-	-	-	-	-	3,889	9,321
-	-	-	-	-	-	-	-	2,624
-	-	-	-	-	-	-	-	59,339
-	-	-	-	-	-	-	-	885
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
5,600	-	-	-	-	-	-	6,093	16,830
-	-	-	-	-	-	-	-	3,029
5,600	-	-	-	-	-	-	6,093	13,800
-	-	-	-	-	-	-	-	0

## 2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	23,219	32,543	2,829	-	-	27,946	523
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	22,329	26,848	2,030	-	-	27,838	274
47 - Retail trade, except of motor vehicles and motorcycles	889	5,695	798	-	-	109	249
H. Transportation and storage	83,325	71,428	27,432	-	-	9,762	28,571
49 - Land transport and transport via pipelines	1,138	2,192	747	-	-	1,045	-
50 - Water transport	7,086	14,707	2	-	-	4,631	14,500
51 - Air transport	53,238	31,612	25,434	-	-	1,352	-
52 - Warehousing and support activities for transportation	21,762	22,574	1,205	-	-	2,065	14,071
53 - Courier activities other than national post activities	102	343	43	-	-	668	-
I. Accommodation and food service activities	3,873	1,792	70	-	-	3,082	700
55 - Accommodation	9	0	0	-	-	0	-
56 - Food and beverage service activities	3,864	1,792	69	-	-	3,081	700
J. Information and communication	44,037	48,733	8,926	-	-	23,141	8,630
58 - Publishing activities	5,739	5,070	4,265	-	-	5	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	36,685	41,395	2,382	-	-	23,084	8,630
62 - Computer programming, consultancy and related activities	1,488	2,071	1,999	-	-	51	-
63 - Information service activities	125	196	280	-	-	1	-
K. Real estate activities	3	0	-	-	-	0	-
L. Professional, scientific and technical activities	10,050	8,265	2,553	-	-	3,705	5,789
69 - Legal and accounting activities	0	0	3	-	-	-	-
70 - Activities of head offices; management consultancy activities	4,739	2,235	1,239	-	-	-	5,789
71 - Architectural and engineering activities; technical testing and analysis	3,483	4,398	661	-	-	2,798	-
72 - Scientific research and development	15	71	8	-	-	29	-
73 - Advertising and market research	538	302	272	-	-	117	-
74 - Other professional, scientific and technical activities	1,274	1,259	371	-	-	761	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	24	45	6	-	-	32	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	19	43	4	-	-	32	-
79 - Travel agency, tour operator, reservation service and related activities	0	0	0	-	-	-	-
80 - Security and investigation activities	4	1	1	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	0	0	-	-	-	-
N. Education	0	0	6	-	-	0	-
O. Human health and social work activities	224	822	822	-	-	-	-
86 - Human health activities	224	822	822	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	13,519	14,355	126	-	-	20	14,267
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	522	810	162	-	-	655	-
A. Private Trusts and Non-profit Organizations	479	750	90	-	-	655	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	43	60	72	-	-	-	-
VI. PERSONAL	1,116	1,070	250	-	-	532	66
A. Salaried persons	854	813	240	-	-	412	5
B. Self employed	108	106	7	-	-	36	50
C. Other Personal	155	150	2	-	-	84	11
VII. OTHER	12	210	6	-	-	182	-
Total	510,768	662,672	132,340	-	-	507,193	86,699

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	523	31,298	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	274	30,142	
-	-	-	-	-	-	-	249	1,156	
-	-	-	-	-	-	-	28,571	65,765	
-	-	-	-	-	-	-	-	1,792	
-	-	-	-	-	-	-	14,500	19,133	
-	-	-	-	-	-	-	-	26,787	
-	-	-	-	-	-	-	14,071	17,342	
-	-	-	-	-	-	-	-	711	
-	-	-	-	-	-	-	700	3,851	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	700	3,851	
-	-	-	-	-	-	-	8,630	40,697	
-	-	-	-	-	-	-	-	4,271	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	8,630	34,095	
-	-	-	-	-	-	-	-	2,050	
-	-	-	-	-	-	-	-	281	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	5,789	12,047	
-	-	-	-	-	-	-	-	3	
-	-	-	-	-	-	-	5,789	7,028	
-	-	-	-	-	-	-	-	3,459	
-	-	-	-	-	-	-	-	37	
-	-	-	-	-	-	-	-	389	
-	-	-	-	-	-	-	-	1,131	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	37	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	36	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	6	
-	-	-	-	-	-	-	-	822	
-	-	-	-	-	-	-	-	822	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	14,267	14,413	
-	-	-	-	-	-	-	-	817	
-	-	-	-	-	-	-	-	745	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	72	
-	-	-	-	-	-	-	66	847	
-	-	-	-	-	-	-	5	657	
-	-	-	-	-	-	-	50	93	
-	-	-	-	-	-	-	11	97	
-	-	-	-	-	-	-	-	188	
5,629	-	-	-	-	-	-	92,328	731,861	

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>I. FOREIGN CONSTITUENTS</b>	1,058,920	737,621	1,111,343	780,934	1,028,404	848,931
1) Official	152,166	120,785	171,548	122,800	172,007	130,252
2) Business	60,978	163,295	39,403	154,497	33,551	170,015
3) Personal	845,776	453,541	900,378	503,513	822,832	548,536
4) Trust Funds and Non Profit Organizations	-	-	14	124	14	128
<b>2. DOMESTIC CONSTITUENTS</b>	93,902,870	23,945,795	102,589,772	26,853,197	104,202,866	29,331,974
<b>I. GOVERNMENT</b>	505,734	3,704,081	535,098	3,912,060	558,129	4,380,118
A. Federal Government	99,313	2,360,642	119,586	2,409,189	132,907	2,709,578
B. Provincial Governments	372,180	1,185,944	380,265	1,325,020	389,204	1,486,856
C. Local Bodies	34,241	157,494	35,247	177,851	36,018	183,684
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	22,337	1,424,484	23,431	1,615,222	23,745	1,883,511
Agriculture, hunting and forestry	41	1,066	49	1,520	51	1,898
Services	1,150	34,718	1,182	50,999	1,248	52,639
Utilities	11,792	604,960	12,077	625,098	11,355	717,185
Transport, storage and communications	5,014	136,828	5,589	126,068	5,428	149,714
Manufacturing	2,093	293,338	2,151	331,232	2,240	309,051
Mining and Quarrying	452	193,345	502	296,027	583	445,716
Construction	191	38,797	161	22,690	166	23,197
Commerce and Trade	672	51,234	688	49,756	642	36,712
Others	932	70,197	1,032	111,833	2,032	147,398
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	51,932	905,655	129,074	1,213,733	79,528	1,392,683
Mutual Funds and AMCs	7,524	397,797	7,372	661,713	7,748	753,729
Insurance & Pension Funds	9,616	170,439	83,594	204,182	20,790	260,246
MFIs and DFIs	1,877	37,635	2,448	34,565	11,583	40,344
Stock Exchange & Brokerage Houses	8,753	38,830	9,332	53,324	11,715	85,405
Modarabas	491	3,689	548	4,723	536	4,707
Other NBFIs	23,464	257,266	25,780	255,226	27,156	248,252
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	9,698,591	5,536,064	9,652,752	6,161,597	10,069,743	6,643,852
<b>A. Agriculture, forestry and fishing</b>	1,843,159	196,117	1,904,505	199,827	1,865,576	213,786
<b>I. Crop and animal production, hunting and related service activities</b>	1,839,783	189,588	1,900,431	192,317	1,861,491	206,037
Growing of Wheat, Rice, Sugar Cane & Cotton	1,105,693	98,573	1,097,789	104,936	1,080,106	111,770
Growing of tropical, subtropical, pome and stone fruits & vegetables	129,220	6,941	131,767	7,669	124,461	8,298
Growing of other fruits, vegetables and crops	361,896	27,775	406,175	31,699	388,422	33,660
Raising of livestock and other related activities	187,625	44,205	203,877	36,530	210,513	38,452
Other agricultural support activities	55,228	11,986	60,643	11,393	57,769	13,735
Hunting, trapping and related service activities	121	107	180	90	220	122
<b>02 - Forestry and logging</b>	619	1,325	737	529	750	619
<b>03 - Fishing and aquaculture</b>	2,757	5,204	3,337	6,981	3,335	7,130
<b>B. Mining and quarrying</b>	78,128	229,882	633,603	242,004	455,809	325,011
<b>05 - Mining of coal and lignite</b>	45,456	52,312	544,705	81,971	345,185	107,676
<b>06 - Extraction of crude petroleum and natural gas</b>	13,232	150,598	75,386	133,001	89,283	183,446
<b>07 - Mining of metal ores</b>	3,927	4,887	1,173	3,644	1,168	7,298
<b>08-Other mining and quarrying</b>	14,745	21,135	11,318	22,533	19,182	25,351
<b>09 - Mining support service activities</b>	768	950	1,021	855	991	1,239
<b>C. Manufacturing</b>	1,160,429	1,563,156	1,030,341	1,685,852	1,373,359	1,630,717
<b>10 - Manufacture of food products</b>	229,640	269,507	233,466	285,549	285,052	292,226
<b>11 - Manufacture of beverages</b>	9,206	60,967	10,498	60,164	11,582	50,265
<b>12 - Manufacture of tobacco products</b>	507	53,600	433	29,036	428	36,323
<b>13 - Manufacture of textiles</b>	83,267	200,970	126,494	230,981	292,085	217,806
Preparation and spinning of textile fibres	22,364	54,757	43,179	66,082	174,928	63,714
Weaving of textiles	13,511	24,809	20,602	26,786	33,086	25,524
Finishing of textiles	9,139	19,955	10,848	24,393	11,210	24,087
Manufacture of knitted and crocheted fabrics	3,834	14,177	3,553	16,640	3,507	16,455
Manufacture of made-up textile articles, except apparel	16,624	29,497	24,771	35,356	45,442	31,197
Manufacture of carpets and rugs	2,027	1,927	2,039	1,705	2,022	1,925
Manufacture of other textiles n.e.c.	15,768	55,847	21,502	60,019	21,890	54,905
<b>14 - Manufacture of wearing apparel</b>	44,292	72,032	31,264	70,609	32,513	64,745
<b>15 - Manufacture of leather and related products</b>	15,971	23,072	19,076	25,084	15,494	24,648

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	3,347	6,020	3,257	6,589	2,925	5,649
Manufacture of luggage, handbags and the like, saddlery and harness	1,735	3,365	1,644	4,032	1,652	4,004
Manufacture of footwear	10,889	13,688	14,175	14,463	10,917	14,995
a. Leather wear	9,240	11,631	12,527	12,085	9,325	12,284
b. Rubber and Plastic wear	1,649	2,056	1,648	2,379	1,592	2,711
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	8,418	3,357	5,877	3,407	7,254	2,700
17 - Manufacture of paper and paper products	30,966	15,736	9,661	8,801	9,025	9,606
18 - Printing and reproduction of recorded media	16,954	16,680	17,421	21,472	16,898	22,591
Printing and other service activities related to printing	16,115	15,036	16,658	20,207	16,143	21,321
Reproduction of recorded media	839	1,644	763	1,265	755	1,270
19 - Manufacture of coke and refined petroleum products	14,671	138,227	26,876	169,226	11,266	145,289
20 - Manufacture of chemicals and chemical products	123,786	168,162	166,918	193,076	170,977	154,838
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	22,613	52,479	25,420	57,534	25,938	66,115
22 - Manufacture of rubber and plastics products	30,767	23,770	24,358	24,268	50,451	25,481
23 - Manufacture of other non-metallic mineral products	66,893	25,795	19,566	30,989	27,729	31,047
24 - Manufacture of basic metals	39,122	48,008	36,088	43,942	41,755	55,170
25. Manufacture of fabricated metal products, except machinery and equipment	8,297	12,637	7,514	12,096	7,991	10,574
26 - Manufacture of computer, electronic and optical products	12,667	26,262	16,727	28,042	20,760	31,015
27 - Manufacture of electrical equipment	30,598	79,269	34,439	57,343	37,261	68,645
28 - Manufacture of machinery and equipment	18,993	41,985	18,193	55,502	19,363	58,963
29 - Manufacture of motor vehicles, trailers and semi-trailers	268,796	95,205	55,627	118,484	98,425	89,874
30 - Manufacture of other transport equipment	9,135	11,889	7,653	13,422	7,557	11,552
31 - Manufacture of furniture	8,293	4,773	7,233	3,745	7,411	3,649
32. Other manufacturing	62,400	115,827	125,239	138,353	171,644	152,321
Manufacture of jewellery and related articles	8,515	3,254	6,634	3,418	7,131	4,348
Manufacture of imitation jewellery and related articles	840	198	562	243	596	349
Manufacture of musical instruments	802	4,322	1,326	3,050	1,265	4,356
Manufacture of sports goods	9,238	23,946	13,506	37,722	13,506	40,535
Manufacture of games and toys	335	93	197	125	193	280
Manufacture of medical and dental instruments and supplies	7,420	10,361	7,300	13,028	7,457	14,541
Manufacture of Handicrafts	1,273	534	941	1,252	915	1,218
Other manufacturing n.e.c.	34,096	74,260	94,773	79,515	140,581	86,695
33 - Repair and installation of machinery and equipment	4,177	2,944	4,300	4,727	4,500	5,273
D. Electricity, gas, steam and air conditioning supply	120,946	364,822	48,958	577,886	21,668	707,943
Electric power generation, transmission and distribution	106,134	318,732	39,990	514,358	12,372	605,342
a) Hydal	4,725	47,676	4,114	53,233	4,439	43,755
b) Thermal	812	16,791	586	15,272	618	27,592
c) Coal Based	366	106,810	285	173,971	283	238,136
d) Wind	285	11,943	230	20,178	506	17,322
e) Solar	1,081	4,554	1,503	13,387	1,700	15,475
f) Other	98,865	130,958	33,272	238,318	4,826	263,063
Manufacture of gas; distribution of gaseous fuels through mains	9,300	44,633	7,802	62,468	8,112	101,216
Steam and air conditioning supply	5,512	1,458	1,166	1,060	1,184	1,384
E. Water supply; sewerage, waste management and remediation activities	13,242	13,584	10,321	18,655	11,259	11,071
36 - Water collection, treatment and supply	3,377	1,141	3,582	1,186	3,640	999
37 - Sewerage	1,117	648	2,298	1,311	2,559	1,262
38 - Waste collection, treatment and disposal activities; materials recovery	8,343	8,725	3,900	15,120	4,537	7,247
39 - Remediation activities and other waste management services	405	3,070	541	1,038	523	1,562
F. Construction	2,055,743	427,324	939,404	401,398	323,119	506,748
41 - Construction of buildings	1,925,149	214,957	798,099	181,423	176,267	215,135
42 - Civil engineering	87,552	159,994	96,805	173,594	104,206	228,260
43 - Specialized construction activities	43,042	52,373	44,500	46,380	42,646	63,353

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	1,809,992	953,157	2,078,300	1,075,802	2,149,295	1,163,214
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	366,054	50,060	68,497	52,672	71,245	56,998
46 - Wholesale trade, except of motor vehicles and motorcycles	414,251	339,612	493,585	378,235	496,123	410,376
47 - Retail trade, except of motor vehicles and motorcycles	1,029,687	563,485	1,516,218	644,895	1,581,927	695,840
<b>H. Transportation and storage</b>	76,623	427,767	123,831	474,729	121,510	461,627
49 - Land transport and transport via pipelines	41,932	45,378	87,147	46,494	83,919	46,157
50 - Water transport	1,819	67,515	1,959	82,581	1,937	64,652
51 - Air transport	3,632	161,369	4,806	191,507	4,744	169,421
52 - Warehousing and support activities for transportation	24,940	130,944	25,456	140,686	25,329	171,849
53 - Courier activities other than national post activities	4,300	22,562	4,463	13,461	5,581	9,548
<b>I. Accommodation and food service activities</b>	49,411	29,824	152,119	32,354	80,887	34,998
55 - Accommodation	24,289	10,447	115,812	11,126	17,981	10,944
56 - Food and beverage service activities	25,122	19,377	36,307	21,228	62,906	24,054
<b>J. Information and communication</b>	333,343	211,348	115,755	253,251	186,013	257,322
58 - Publishing activities	11,756	21,390	12,545	22,893	13,341	24,700
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,001	607	4,164	891	5,488	1,564
60 - Programming and broadcasting activities	1,279	3,048	1,457	1,778	1,494	2,329
61 - Telecommunications	283,270	89,657	27,616	100,562	28,141	111,268
62 - Computer programming, consultancy and related activities	23,217	66,510	27,850	90,855	96,499	85,931
63 - Information service activities	9,820	30,138	42,123	36,272	41,050	31,530
<b>K. Real estate activities</b>	130,720	209,150	236,075	161,168	171,384	165,878
<b>L. Professional, scientific and technical activities</b>	66,710	134,405	215,669	131,087	547,837	163,711
69 - Legal and accounting activities	18,471	16,011	21,249	20,855	19,064	20,335
70 - Activities of head offices; management consultancy activities	5,890	12,076	5,777	15,822	5,667	15,890
71 - Architectural and engineering activities; technical testing and analysis	11,296	29,355	14,863	23,980	11,447	27,440
72 - Scientific research and development	2,730	10,652	2,811	9,070	2,739	14,204
73 - Advertising and market research	9,725	13,858	10,287	13,614	10,073	14,924
74 - Other professional, scientific and technical activities	17,573	51,260	159,390	46,332	497,428	69,029
75 - Veterinary activities	1,025	1,195	1,292	1,413	1,419	1,890
<b>M. Administrative and support service activities</b>	162,660	112,274	169,924	128,283	157,104	137,360
77 - Rental and leasing activities	8,758	3,310	7,991	4,031	7,461	4,850
78 - Employment activities	1,245	1,175	1,494	2,027	1,578	2,583
79 - Travel agency, tour operator, reservation service and related activities	35,555	25,229	41,771	34,167	42,605	33,207
80 - Security and investigation activities	4,684	3,822	5,063	4,497	4,990	4,374
81 - Services to buildings and landscape activities	4,897	3,699	5,675	5,008	5,844	6,886
82 - Office administrative, office support and other business support activities	107,521	75,040	107,930	78,554	94,626	85,460
<b>N. Education</b>	381,008	111,355	510,353	140,677	678,316	133,243
<b>O. Human health and social work activities</b>	152,895	81,213	66,657	88,767	81,772	103,141
86 - Human health activities	144,780	62,761	33,693	67,705	34,292	72,418
87 - Residential care activities	978	972	1,111	912	1,111	826
88 - Social work activities with and without accommodation	7,137	17,480	31,853	20,150	46,369	29,897
<b>P. Arts, entertainment and recreation</b>	3,086	2,500	3,692	2,772	3,877	3,002
<b>Q. Other service activities</b>	1,260,496	468,184	1,413,245	547,084	1,840,958	625,078
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	559,076	615,920	432,127	702,213	481,467	737,919
A. Private Trusts and Non-profit Organizations	490,380	416,220	317,751	500,546	355,662	529,401
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	68,696	199,700	114,376	201,666	125,805	208,518
<b>VI. PERSONAL</b>	82,838,059	11,695,312	91,655,241	13,176,989	92,759,512	14,205,354
A. Salaried persons	24,141,164	3,388,737	30,054,724	3,830,891	29,559,242	4,182,278
B. Self employed	19,886,861	4,937,559	24,239,286	5,478,701	24,962,726	5,874,226
C. Other Personal	38,810,034	3,369,016	37,361,231	3,867,398	38,237,544	4,148,850
<b>VII. OTHER</b>	227,141	64,279	162,049	71,383	230,742	88,537
<b>Total</b>	94,961,790	24,683,416	103,701,115	27,634,131	105,231,270	30,180,905

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
			No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	615,859	497,791	566,457	527,942	580,836	574,717
1) Official	10,234	33,508	6,763	27,989	6,352	28,635
2) Business	15,988	107,330	11,006	100,436	11,018	113,985
3) Personal	589,637	356,952	548,687	399,516	563,465	432,096
4) Trust Funds and Non Profit Organizations	-	-	1	0	1	0
<b>2. DOMESTIC CONSTITUENTS</b>	79,531,838	18,391,325	86,623,055	20,291,819	87,896,734	22,338,005
<b>I. GOVERNMENT</b>	454,163	3,463,158	479,789	3,600,935	489,274	4,085,945
A. Federal Government	86,273	2,217,559	105,426	2,210,279	106,812	2,532,386
B. Provincial Governments	340,277	1,112,063	346,339	1,239,940	353,673	1,398,554
C. Local Bodies	27,613	133,535	28,024	150,716	28,789	155,005
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	18,640	1,312,150	20,221	1,471,267	19,707	1,717,677
Agriculture, hunting and forestry	39	1,066	46	1,519	47	1,897
Services	1,078	32,625	1,083	42,841	1,158	39,562
Utilities	9,898	543,971	10,736	540,242	9,308	623,592
Transport, storage and communications	3,582	117,374	4,207	108,174	4,104	133,608
Manufacturing	1,976	283,530	1,984	318,475	2,108	287,925
Mining and Quarrying	387	183,321	423	287,938	516	433,086
Construction	183	38,139	151	21,407	158	21,705
Commerce and Trade	622	42,419	636	39,244	591	29,287
Others	875	69,706	955	111,425	1,717	147,014
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	42,114	364,990	122,343	559,233	67,021	743,735
Mutual Funds and AMCs	4,673	99,893	5,511	223,995	4,793	318,743
Insurance & Pension Funds	7,044	92,725	81,706	183,323	18,222	208,519
MFIs and DFIs	1,681	37,052	2,343	31,932	11,332	35,794
Stock Exchange & Brokerage Houses	7,118	21,244	8,425	39,280	7,371	61,901
Modarabas	134	142	150	127	149	150
Other NBFIs	21,259	113,935	24,208	80,577	25,154	118,628
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	6,773,177	3,850,971	6,746,378	4,343,122	6,876,869	4,649,559
A. Agriculture, forestry and fishing	1,702,392	147,859	1,738,637	144,465	1,701,041	153,188
1. Crop and animal production, hunting and related service activities	1,700,447	142,545	1,736,441	138,685	1,698,799	147,248
Growing of Wheat, Rice, Sugar Cane & Cotton	1,048,498	81,765	1,037,583	86,284	1,022,094	90,261
Growing of tropical, subtropical, pome and stone fruits & vegetables	110,991	2,625	110,548	2,967	106,321	3,058
Growing of other fruits, vegetables and crops	340,937	21,376	379,959	24,836	364,263	26,686
Raising of livestock and other related activities	158,032	29,195	162,412	18,189	161,520	18,845
Other agricultural support activities	41,911	7,523	45,818	6,350	44,446	8,326
Hunting, trapping and related service activities	78	62	121	58	155	71
02 - Forestry and logging	399	1,175	457	427	476	480
03 - Fishing and aquaculture	1,546	4,138	1,739	5,353	1,766	5,460
B. Mining and quarrying	18,810	194,571	625,313	210,305	448,603	292,183
05 - Mining of coal and lignite	2,868	49,125	540,413	80,081	341,755	105,914
06 - Extraction of crude petroleum and natural gas	11,935	130,698	74,196	115,613	88,119	166,811
07 - Mining of metal ores	581	3,286	759	1,880	770	3,111
08 - Other mining and quarrying	3,137	10,659	9,457	12,020	17,446	15,331
09 - Mining support service activities	289	804	488	711	513	1,016
C. Manufacturing	542,135	1,109,919	756,698	1,192,590	987,677	1,119,405
10 - Manufacture of food products	138,812	199,374	202,456	206,480	223,199	206,597
11 - Manufacture of beverages	6,691	43,982	9,217	47,358	8,734	39,051
12 - Manufacture of tobacco products	404	53,431	364	28,632	362	35,838
13 - Manufacture of textiles	52,247	129,397	99,176	153,110	263,580	142,738
Preparation and spinning of textile fibres	16,085	41,880	35,950	52,143	169,460	50,052
Weaving of textiles	8,090	16,114	17,213	17,791	28,984	17,429
Finishing of textiles	6,218	13,732	8,434	18,461	7,844	16,529
Manufacture of knitted and crocheted fabrics	1,938	9,941	2,022	11,018	2,016	10,852
Manufacture of made-up textile articles, except apparel	11,243	20,340	20,509	25,983	40,899	21,891
Manufacture of carpets and rugs	1,473	1,702	1,722	1,468	1,478	1,677
Manufacture of other textiles n.e.c.	7,200	25,687	13,326	26,246	12,899	24,307
14 - Manufacture of wearing apparel	11,885	40,731	17,727	40,988	19,563	36,266
15 - Manufacture of leather and related products	7,478	11,522	12,089	13,018	8,477	13,339

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,520	3,900	1,821	4,452	1,544	3,899
Manufacture of luggage, handbags and the like, saddlery and harness	1,034	1,588	1,120	2,386	1,146	2,962
Manufacture of footwear	4,924	6,035	9,148	6,180	5,787	6,479
a. Leather wear	4,487	5,595	8,638	5,353	5,263	5,704
b. Rubber and Plastic wear	437	440	510	827	524	775
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,046	1,341	3,657	1,532	3,033	1,298
17 - Manufacture of paper and paper products	6,597	11,277	7,981	6,865	6,491	7,149
18 - Printing and reproduction of recorded media	7,664	9,967	8,699	9,562	8,790	11,445
Printing and other service activities related to printing	7,192	8,552	8,218	8,448	8,321	10,361
Reproduction of recorded media	472	1,415	481	1,115	469	1,083
19 - Manufacture of coke and refined petroleum products	9,779	112,972	25,985	140,696	10,103	108,581
20 - Manufacture of chemicals and chemical products	87,796	127,954	65,176	151,245	65,418	109,377
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	16,660	39,414	21,071	42,616	18,791	50,188
22 - Manufacture of rubber and plastics products	9,857	13,959	13,229	13,471	12,849	15,814
23 - Manufacture of other non-metallic mineral products	53,529	16,901	14,871	16,824	21,830	20,427
24 - Manufacture of basic metals	23,317	28,984	27,891	28,262	26,807	31,311
25. Manufacture of fabricated metal products, except machinery and equipment	4,371	7,880	5,142	7,951	5,203	7,232
26 - Manufacture of computer, electronic and optical products	5,982	16,777	12,773	19,354	16,317	20,669
27 - Manufacture of electrical equipment	18,385	63,117	25,081	44,278	29,274	51,362
28 - Manufacture of machinery and equipment	10,137	12,439	11,594	12,883	11,044	15,385
29 - Manufacture of motor vehicles, trailers and semi-trailers	14,689	66,637	51,623	91,274	90,441	64,016
30 - Manufacture of other transport equipment	5,648	6,772	6,399	9,115	5,437	7,593
31 - Manufacture of furniture	4,236	2,173	4,583	1,705	4,490	1,976
32. Other manufacturing	40,363	90,643	106,893	102,028	124,320	117,777
Manufacture of jewellery and related articles	4,526	2,198	3,714	2,423	4,046	2,840
Manufacture of imitation jewellery and related articles	278	86	357	153	387	264
Manufacture of musical instruments	683	3,179	692	2,999	658	2,921
Manufacture of sports goods	6,327	20,142	7,360	26,003	7,643	28,834
Manufacture of games and toys	128	26	145	106	141	160
Manufacture of medical and dental instruments and supplies	5,334	8,276	5,983	11,095	5,889	12,120
Manufacture of Handicrafts	460	322	455	656	444	851
Other manufacturing n.e.c.	22,627	56,414	88,187	58,593	105,112	69,786
33 - Repair and installation of machinery and equipment	2,562	2,277	3,021	3,343	3,124	3,975
D. Electricity, gas, steam and air conditioning supply	109,126	310,409	45,861	522,422	15,846	644,714
Electric power generation, transmission and distribution	98,006	267,531	37,862	463,246	8,481	547,252
a) Hydal	3,420	40,582	3,706	46,673	3,270	39,565
b) Thermal	502	8,175	509	6,931	534	18,548
c) Coal Based	196	102,558	154	170,202	155	230,420
d) Wind	226	11,854	212	19,590	486	16,982
e) Solar	607	3,497	922	10,547	1,101	12,525
f) Other	93,055	100,866	32,359	209,302	2,935	229,213
Manufacture of gas; distribution of gaseous fuels through mains	5,945	41,596	7,002	58,378	6,349	96,546
Steam and air conditioning supply	5,175	1,281	997	799	1,016	916
E. Water supply; sewerage, waste management and remediation activities	3,907	5,330	4,073	8,724	4,850	4,842
36 - Water collection, treatment and supply	2,374	638	2,526	581	2,371	593
37 - Sewerage	223	75	219	168	202	81
38 - Waste collection, treatment and disposal activities; materials recovery	1,084	4,554	1,090	7,772	2,040	3,457
39 - Remediation activities and other waste management services	226	63	238	203	237	712
F. Construction	1,634,832	311,676	212,705	302,175	227,183	385,060
41 - Construction of buildings	1,540,592	149,544	117,152	120,155	126,581	147,888
42 - Civil engineering	61,613	118,572	61,705	143,375	69,703	182,904
43 - Specialized construction activities	32,627	43,560	33,848	38,646	30,899	54,268

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	770,191	527,037	1,106,276	577,402	1,119,975	624,601
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	34,323	34,048	35,872	34,480	36,533	37,053
46 - Wholesale trade, except of motor vehicles and motorcycles	318,366	276,069	385,848	300,936	362,289	327,060
47 - Retail trade, except of motor vehicles and motorcycles	417,502	216,920	684,556	241,986	721,153	260,488
<b>H. Transportation and storage</b>	40,537	332,398	91,085	388,998	85,723	381,076
49 - Land transport and transport via pipelines	25,029	32,392	68,740	30,490	64,199	30,415
50 - Water transport	1,038	48,740	1,091	74,867	1,107	55,997
51 - Air transport	1,845	157,164	2,954	183,746	2,917	162,683
52 - Warehousing and support activities for transportation	9,653	89,375	14,844	93,157	13,523	127,533
53 - Courier activities other than national post activities	2,972	4,727	3,456	6,737	3,977	4,448
<b>I. Accommodation and food service activities</b>	19,864	17,461	132,470	18,431	41,660	21,001
55 - Accommodation	7,497	6,356	111,075	7,474	12,288	7,053
56 - Food and beverage service activities	12,367	11,106	21,395	10,957	29,372	13,948
<b>J. Information and communication</b>	300,825	155,880	82,725	190,084	80,911	189,484
58 - Publishing activities	6,973	16,028	7,896	17,653	7,657	17,820
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,001	607	4,809	1,037	4,058	1,118
60 - Programming and broadcasting activities	1,065	1,945	1,170	1,258	1,188	1,623
61 - Telecommunications	271,659	74,121	17,801	83,493	17,030	92,331
62 - Computer programming, consultancy and related activities	11,700	40,914	14,345	57,199	14,012	52,819
63 - Information service activities	5,427	22,266	36,704	29,443	36,966	23,772
<b>K. Real estate activities</b>	63,879	111,517	90,896	77,810	79,156	73,955
<b>L. Professional, scientific and technical activities</b>	38,655	90,116	171,754	93,928	293,611	98,641
69 - Legal and accounting activities	9,143	7,364	10,409	9,407	10,384	9,939
70 - Activities of head offices; management consultancy activities	5,317	10,495	5,050	14,323	4,911	14,356
71 - Architectural and engineering activities; technical testing and analysis	5,231	18,065	9,727	16,204	6,061	16,789
72 - Scientific research and development	1,217	3,565	1,207	2,656	1,177	3,195
73 - Advertising and market research	5,138	10,419	4,974	10,449	5,002	11,326
74 - Other professional, scientific and technical activities	12,023	39,635	139,630	39,957	265,209	41,598
75 - Veterinary activities	586	574	757	932	867	1,438
<b>M. Administrative and support service activities</b>	95,338	67,171	96,792	75,840	93,133	84,884
77 - Rental and leasing activities	2,834	1,350	3,629	1,492	3,096	2,351
78 - Employment activities	982	681	1,149	1,377	1,189	1,434
79 - Travel agency, tour operator, reservation service and related activities	23,192	15,053	24,294	19,805	24,554	18,676
80 - Security and investigation activities	3,449	2,131	4,087	2,590	3,610	2,659
81 - Services to buildings and landscape activities	3,717	2,586	4,329	3,650	4,426	5,279
82 - Office administrative, office support and other business support activities	61,164	45,369	59,304	46,926	56,258	54,486
<b>N. Education</b>	275,674	87,580	447,689	104,654	484,056	97,844
<b>O. Human health and social work activities</b>	116,460	51,038	40,301	58,464	64,370	63,093
86 - Human health activities	111,039	38,167	20,294	44,859	18,585	44,832
87 - Residential care activities	626	781	660	341	654	436
88 - Social work activities with and without accommodation	4,795	12,090	19,347	13,264	45,131	17,825
<b>P. Arts, entertainment and recreation</b>	2,090	1,801	2,343	2,051	2,379	2,188
<b>Q. Other service activities</b>	1,038,462	329,209	1,100,760	374,779	1,146,695	413,400
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	445,912	380,256	409,413	402,566	452,824	417,980
A. Private Trusts and Non-profit Organizations	389,499	234,963	306,976	265,391	339,564	275,848
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	56,413	145,294	102,437	137,175	113,260	142,132
<b>VI. PERSONAL</b>	71,581,181	8,968,389	78,693,077	9,853,689	79,771,794	10,652,180
A. Salaried persons	19,583,124	2,641,462	24,128,004	2,926,802	23,775,009	3,217,781
B. Self employed	15,957,634	3,663,807	19,854,947	3,980,163	20,487,943	4,288,698
C. Other Personal	36,040,423	2,663,120	34,710,126	2,946,725	35,508,842	3,145,701
<b>VII. OTHER</b>	216,651	51,410	151,834	61,007	219,245	70,929
<b>Total</b>	<b>80,147,697</b>	<b>18,889,115</b>	<b>87,189,512</b>	<b>20,819,761</b>	<b>88,477,570</b>	<b>22,912,722</b>

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	443,061	239,831	544,886	252,993	447,568	274,214
1) Official	141,932	87,277	164,785	94,811	165,655	101,617
2) Business	44,990	55,965	28,397	54,060	22,533	56,029
3) Personal	256,139	96,589	351,691	103,997	259,367	116,440
4) Trust Funds and Non Profit Organizations	-	-	13	124	13	128
<b>2. DOMESTIC CONSTITUENTS</b>	14,371,032	5,554,470	15,966,717	6,561,378	16,306,132	6,993,969
<b>I. GOVERNMENT</b>	51,571	240,923	55,309	311,125	68,855	294,173
A. Federal Government	13,040	143,083	14,160	198,910	26,095	177,192
B. Provincial Governments	31,903	73,881	33,926	85,080	35,531	88,302
C. Local Bodies	6,628	23,959	7,223	27,135	7,229	28,680
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	3,697	112,333	3,210	143,955	4,038	165,834
Agriculture, hunting and forestry	2	0	3	1	4	1
Services	72	2,093	99	8,157	90	13,077
Utilities	1,894	60,989	1,341	84,856	2,047	93,593
Transport, storage and communications	1,432	19,454	1,382	17,895	1,324	16,106
Manufacturing	117	9,808	167	12,757	132	21,126
Mining and Quarrying	65	10,025	79	8,088	67	12,630
Construction	8	658	10	1,283	8	1,492
Commerce and Trade	50	8,815	52	10,511	51	7,425
Others	57	491	77	408	315	384
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	9,818	540,665	6,731	654,499	12,507	648,948
Mutual Funds and AMCs	2,851	297,904	1,861	437,718	2,955	434,985
Insurance & Pension Funds	2,572	77,714	1,888	52,259	2,568	51,727
MFIs and DFIs	196	584	105	2,633	251	4,550
Stock Exchange & Brokerage Houses	1,635	17,586	907	14,044	4,344	23,504
Modarabas	357	3,547	398	4,596	387	4,557
Other NBFIs	2,205	143,330	1,572	143,250	2,002	129,623
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	2,925,414	1,685,093	2,906,374	1,818,474	3,192,874	1,994,294
A. Agriculture, forestry and fishing	140,767	48,258	165,868	55,362	164,535	60,598
1. Crop and animal production, hunting and related service activities	139,336	47,042	163,990	53,632	162,692	58,789
Growing of Wheat, Rice, Sugar Cane & Cotton	57,195	16,808	60,206	18,652	58,012	21,509
Growing of tropical, subtropical, pome and stone fruits & vegetables	18,229	4,316	21,219	4,702	18,140	5,240
Growing of other fruits, vegetables and crops	20,959	6,400	26,216	6,862	24,159	6,974
Raising of livestock and other related activities	29,593	15,010	41,465	18,341	48,993	19,606
Other agricultural support activities	13,317	4,463	14,825	5,043	13,323	5,409
Hunting, trapping and related service activities	43	46	59	32	65	51
02 - Forestry and logging	220	150	280	102	274	140
03 - Fishing and aquaculture	1,211	1,066	1,598	1,628	1,569	1,670
B. Mining and quarrying	59,318	35,311	8,290	31,699	7,206	32,828
05 - Mining of coal and lignite	42,588	3,187	4,292	1,890	3,430	1,762
06 - Extraction of crude petroleum and natural gas	1,297	19,900	1,190	17,388	1,164	16,635
07 - Mining of metal ores	3,346	1,601	414	1,763	398	4,187
08 - Other mining and quarrying	11,608	10,476	1,861	10,513	1,736	10,020
09 - Mining support service activities	479	146	533	145	478	223
C. Manufacturing	618,294	453,236	273,643	493,262	385,682	511,313
10 - Manufacture of food products	90,828	70,133	31,010	79,068	61,853	85,628
11 - Manufacture of beverages	2,515	16,985	1,281	12,806	2,848	11,214
12 - Manufacture of tobacco products	103	169	69	404	66	485
13 - Manufacture of textiles	31,020	71,573	27,318	77,871	28,505	75,068
Preparation and spinning of textile fibres	6,279	12,877	7,229	13,939	5,468	13,662
Weaving of textiles	5,421	8,694	3,389	8,995	4,102	8,094
Finishing of textiles	2,921	6,223	2,414	5,932	3,366	7,557
Manufacture of knitted and crocheted fabrics	1,896	4,236	1,531	5,622	1,491	5,603
Manufacture of made-up textile articles, except apparel	5,381	9,157	4,262	9,373	4,543	9,306
Manufacture of carpets and rugs	554	225	317	237	544	247
Manufacture of other textiles n.e.c.	8,568	30,160	8,176	33,773	8,991	30,598
14 - Manufacture of wearing apparel	32,407	31,301	13,537	29,622	12,950	28,479
15 - Manufacture of leather and related products	8,493	11,550	6,987	12,066	7,017	11,309

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,827	2,120	1,436	2,137	1,381	1,750
Manufacture of luggage, handbags and the like, saddlery and harness	701	1,777	524	1,646	506	1,042
Manufacture of footwear	5,965	7,653	5,027	8,284	5,130	8,516
a. Leather wear	4,753	6,036	3,889	6,732	4,062	6,580
b. Rubber and Plastic wear	1,212	1,617	1,138	1,552	1,068	1,936
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	5,372	2,017	2,220	1,874	4,221	1,402
17 - Manufacture of paper and paper products	24,369	4,459	1,680	1,936	2,534	2,458
18 - Printing and reproduction of recorded media	9,290	6,713	8,722	11,910	8,108	11,146
Printing and other service activities related to printing	8,923	6,483	8,440	11,760	7,822	10,959
Reproduction of recorded media	367	229	282	150	286	187
19 - Manufacture of coke and refined petroleum products	4,892	25,256	891	28,530	1,163	36,708
20 - Manufacture of chemicals and chemical products	35,990	40,208	101,742	41,831	105,559	45,461
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,953	13,065	4,349	14,918	7,147	15,927
22 - Manufacture of rubber and plastics products	20,910	9,812	11,129	10,797	37,602	9,668
23 - Manufacture of other non-metallic mineral products	13,364	8,894	4,695	14,165	5,899	10,620
24 - Manufacture of basic metals	15,805	19,025	8,197	15,680	14,948	23,859
25. Manufacture of fabricated metal products, except machinery and equipment	3,926	4,757	2,372	4,145	2,788	3,342
26 - Manufacture of computer, electronic and optical products	6,685	9,485	3,954	8,688	4,443	10,346
27 - Manufacture of electrical equipment	12,213	16,153	9,358	13,065	7,987	17,283
28 - Manufacture of machinery and equipment	8,856	29,546	6,599	42,620	8,319	43,578
29 - Manufacture of motor vehicles, trailers and semi-trailers	254,107	28,569	4,004	27,210	7,984	25,858
30 - Manufacture of other transport equipment	3,487	5,117	1,254	4,307	2,120	3,959
31 - Manufacture of furniture	4,057	2,600	2,650	2,040	2,921	1,673
32. Other manufacturing	22,037	25,184	18,346	36,324	47,324	34,544
Manufacture of jewellery and related articles	3,989	1,057	2,920	995	3,085	1,508
Manufacture of imitation jewellery and related articles	562	112	205	90	209	85
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2,911	3,804	6,146	11,720	5,863	11,701
Manufacture of games and toys	207	67	52	19	52	119
Manufacture of medical and dental instruments and supplies	2,086	2,086	1,317	1,933	1,568	2,421
Manufacture of Handicrafts	813	212	486	595	471	367
Other manufacturing n.e.c.	11,469	17,846	7,220	20,973	36,076	18,343
33 - Repair and installation of machinery and equipment	1,615	668	1,279	1,384	1,376	1,297
D. Electricity, gas, steam and air conditioning supply	11,820	54,414	3,097	55,464	5,822	63,229
Electric power generation, transmission and distribution	8,128	51,200	2,128	51,113	3,891	58,090
a) Hydal	1,305	7,095	408	6,559	1,169	4,190
b) Thermal	310	8,616	77	8,341	84	9,044
c) Coal Based	170	4,252	131	3,770	128	7,716
d) Wind	59	89	18	588	20	340
e) Solar	474	1,057	581	2,839	599	2,950
f) Other	5,810	30,092	913	29,015	1,891	33,850
Manufacture of gas; distribution of gaseous fuels through mains	3,355	3,037	800	4,090	1,763	4,670
Steam and air conditioning supply	337	177	169	262	168	469
E. Water supply; sewerage, waste management and remediation activities	9,335	8,254	6,248	9,931	6,409	6,229
36 - Water collection, treatment and supply	1,003	504	1,056	604	1,269	407
37 - Sewerage	894	573	2,079	1,143	2,357	1,182
38 - Waste collection, treatment and disposal activities; materials recovery	7,259	4,170	2,810	7,348	2,497	3,790
39 - Remediation activities and other waste management services	179	3,007	303	835	286	850
F. Construction	420,911	115,648	726,699	99,222	95,936	121,688
41 - Construction of buildings	384,557	65,414	680,947	61,268	49,686	67,247
42 - Civil engineering	25,939	41,422	35,100	30,220	34,503	45,356
43 - Specialized construction activities	10,415	8,813	10,652	7,734	11,747	9,085

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

Category of Deposit Holder	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,039,801	426,120	972,024	498,400	1,029,320	538,613
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	331,731	16,012	32,625	18,193	34,712	19,945
46 - Wholesale trade, except of motor vehicles and motorcycles	95,885	63,543	107,737	77,299	133,834	83,316
47 - Retail trade, except of motor vehicles and motorcycles	612,185	346,565	831,662	402,909	860,774	435,352
H. Transportation and storage	36,086	95,369	32,746	85,731	35,787	80,551
49 - Land transport and transport via pipelines	16,903	12,986	18,407	16,003	19,720	15,742
50 - Water transport	781	18,775	868	7,714	830	8,656
51 - Air transport	1,787	4,204	1,852	7,761	1,827	6,738
52 - Warehousing and support activities for transportation	15,287	41,569	10,612	47,529	11,806	44,316
53 - Courier activities other than national post activities	1,328	17,835	1,007	6,724	1,604	5,099
I. Accommodation and food service activities	29,547	12,363	19,649	13,924	39,227	13,997
55 - Accommodation	16,792	4,091	4,737	3,653	5,693	3,891
56 - Food and beverage service activities	12,755	8,271	14,912	10,271	33,534	10,106
J. Information and communication	32,518	55,468	33,030	63,167	105,102	67,838
58 - Publishing activities	4,783	5,362	4,649	5,240	5,684	6,881
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	214	1,103	287	520	306	706
61 - Telecommunications	11,611	15,536	9,815	17,068	11,111	18,936
62 - Computer programming, consultancy and related activities	11,517	25,596	13,505	33,656	82,487	33,112
63 - Information service activities	4,393	7,872	4,774	6,683	5,514	8,203
K. Real estate activities	66,841	97,634	145,179	83,358	92,228	91,923
L. Professional, scientific and technical activities	28,055	44,289	43,915	37,159	254,226	65,070
69 - Legal and accounting activities	9,328	8,647	10,840	11,448	8,680	10,396
70 - Activities of head offices; management consultancy activities	573	1,581	727	1,499	756	1,533
71 - Architectural and engineering activities; technical testing and analysis	6,065	11,290	5,136	7,776	5,386	10,650
72 - Scientific research and development	1,513	7,087	1,604	6,415	1,562	11,010
73 - Advertising and market research	4,587	3,439	5,313	3,165	5,071	3,598
74 - Other professional, scientific and technical activities	5,550	11,626	19,760	6,375	232,219	27,431
75 - Veterinary activities	439	621	535	482	552	452
M. Administrative and support service activities	67,322	45,103	73,132	52,444	63,971	52,476
77 - Rental and leasing activities	5,924	1,959	4,362	2,539	4,365	2,499
78 - Employment activities	263	494	345	649	389	1,149
79 - Travel agency, tour operator, reservation service and related activities	12,363	10,176	17,477	14,362	18,051	14,531
80 - Security and investigation activities	1,235	1,691	976	1,907	1,380	1,716
81 - Services to buildings and landscape activities	1,180	1,112	1,346	1,358	1,418	1,607
82 - Office administrative, office support and other business support activities	46,357	29,671	48,626	31,629	38,368	30,974
N. Education	105,334	23,775	62,664	36,024	194,260	35,399
O. Human health and social work activities	36,435	30,176	26,356	30,303	17,402	40,048
86 - Human health activities	33,741	24,594	13,399	22,846	15,707	27,586
87 - Residential care activities	352	191	451	572	457	390
88 - Social work activities with and without accommodation	2,342	5,391	12,506	6,885	1,238	12,072
P. Arts, entertainment and recreation	996	699	1,349	721	1,498	814
Q. Other service activities	222,034	138,975	312,485	172,304	694,263	211,678
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	113,164	235,664	22,714	299,647	28,643	319,939
A. Private Trusts and Non-profit Organizations	100,881	181,257	10,775	235,155	16,098	253,553
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	12,283	54,406	11,939	64,492	12,545	66,386
VI. PERSONAL	11,256,878	2,726,925	12,962,164	3,323,300	12,987,718	3,553,174
A. Salaried persons	4,558,040	747,277	5,926,720	904,089	5,784,233	964,497
B. Self employed	3,929,227	1,273,752	4,384,339	1,498,538	4,474,783	1,585,527
C. Other Personal	2,769,611	705,897	2,651,105	920,673	2,728,702	1,003,149
VII. OTHER	10,490	12,867	10,215	10,377	11,497	17,608
<b>Total</b>	<b>14,814,093</b>	<b>5,794,300</b>	<b>16,511,603</b>	<b>6,814,371</b>	<b>16,753,700</b>	<b>7,268,184</b>

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	870,359	512,125	70,583	78,274	76,957	104,345	10,505	154,187	1,028,404	848,931
1) Official	124,984	71,208	6,823	5,179	38,833	29,633	1,367	24,232	172,007	130,252
2) Business	18,275	30,287	1,534	2,407	4,680	7,698	9,062	129,622	33,551	170,015
3) Personal	727,100	410,629	62,226	70,687	33,444	67,014	62	205	822,832	548,536
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	128	14	128
<b>2. DOMESTIC CONSTITUENTS</b>	71,379,298	11,482,535	27,852,929	3,530,315	1,682,677	1,491,890	3,287,962	12,827,235	104,202,866	29,331,974
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	558,129	4,380,118	558,129	4,380,118
A. Federal Government	-	-	-	-	-	-	132,907	2,709,578	132,907	2,709,578
B. Provincial Governments	-	-	-	-	-	-	389,204	1,486,856	389,204	1,486,856
C. Local Bodies	-	-	-	-	-	-	36,018	183,684	36,018	183,684
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	23,745	1,883,511	23,745	1,883,511
Agriculture, hunting and forestry	-	-	-	-	-	-	51	1,898	51	1,898
Services	-	-	-	-	-	-	1,248	52,639	1,248	52,639
Utilities	-	-	-	-	-	-	11,355	717,185	11,355	717,185
Transport, storage and communications	-	-	-	-	-	-	5,428	149,714	5,428	149,714
Manufacturing	-	-	-	-	-	-	2,240	309,051	2,240	309,051
Mining and Quarrying	-	-	-	-	-	-	583	445,716	583	445,716
Construction	-	-	-	-	-	-	166	23,197	166	23,197
Commerce and Trade	-	-	-	-	-	-	642	36,712	642	36,712
Others	-	-	-	-	-	-	2,032	147,398	2,032	147,398
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	79,528	1,392,683	79,528	1,392,683
Mutual Funds and AMCs	-	-	-	-	-	-	7,748	753,729	7,748	753,729
Insurance & Pension Funds	-	-	-	-	-	-	20,790	260,246	20,790	260,246
MFIs and DFIs	-	-	-	-	-	-	11,583	40,344	11,583	40,344
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11,715	85,405	11,715	85,405
Modarabas	-	-	-	-	-	-	536	4,707	536	4,707
Other NBFI	-	-	-	-	-	-	27,156	248,252	27,156	248,252
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	7,336,943	1,988,974	476,630	134,101	125,550	148,688	2,130,620	4,372,089	10,069,743	6,643,852
<b>A. Agriculture, forestry and fishing</b>	1,560,382	131,236	106,104	9,597	26,406	10,068	172,684	62,885	1,865,576	213,786
<b>I. Crop and animal production, hunting and related service activities</b>	1,557,115	126,583	106,041	9,567	26,296	9,938	172,039	59,948	1,861,491	206,037
Growing of Wheat, Rice, Sugar Cane & Cotton	899,194	74,359	62,207	5,969	11,280	4,338	107,425	27,104	1,080,106	111,770
Growing of tropical, subtropical, pome and stone fruits & vegetables	116,911	6,856	5,450	331	1,128	606	972	505	124,461	8,298
Growing of other fruits, vegetables and crops	323,069	14,852	22,277	1,758	10,691	1,369	32,385	15,681	388,422	33,660
Raising of livestock and other related activities	173,711	23,345	14,033	1,269	2,183	2,431	20,586	11,406	210,513	38,452
Other agricultural support activities	44,045	7,101	2,067	240	1,007	1,191	10,650	5,203	57,769	13,735
Hunting, trapping and related service activities	185	70	7	0	7	3	21	48	220	122
02 - Forestry and logging	479	385	13	6	21	14	237	214	750	619
03 - Fishing and aquaculture	2,788	4,267	50	24	89	115	408	2,723	3,335	7,130
<b>B. Mining and quarrying</b>	449,146	61,066	101	55	359	973	6,203	262,917	455,809	325,011
05 - Mining of coal and lignite	342,977	13,982	20	2	48	281	2,140	93,411	345,185	107,676
06 - Extraction of crude petroleum and natural gas	87,252	39,496	23	24	99	127	1,909	143,798	89,283	183,446
07 - Mining of metal ores	717	2,293	6	6	28	242	417	4,757	1,168	7,298
08-Other mining and quarrying	17,340	4,538	46	22	155	317	1,641	20,474	19,182	25,351
09 - Mining support service activities	860	757	6	0	29	7	96	476	991	1,239
<b>C. Manufacturing</b>	840,994	311,159	10,166	9,772	15,975	41,336	506,224	1,268,451	1,373,359	1,630,717
10 - Manufacture of food products	165,658	69,445	1,546	981	4,538	14,110	113,310	207,690	285,052	292,226
11 - Manufacture of beverages	1,791	2,338	65	52	301	2,503	9,425	45,373	11,582	50,265
12 - Manufacture of tobacco products	167	2,316	8	0	48	683	205	33,325	428	36,323
13 - Manufacture of textiles	241,960	58,042	1,537	2,871	3,064	4,907	45,524	151,987	292,085	317,806
Preparation and spinning of textile fibres	159,472	20,740	237	261	1,391	1,579	13,828	41,134	174,928	63,714
Weaving of textiles	25,590	10,505	216	311	411	662	6,869	14,045	33,086	25,524
Finishing of textiles	4,192	5,239	216	171	680	1,305	6,122	17,372	11,210	24,087
Manufacture of knitted and crocheted fabrics	1,606	1,595	166	1,540	108	578	1,627	12,742	3,507	16,455
Manufacture of made-up textile articles, except apparel	37,221	10,378	329	190	162	306	7,730	20,323	45,442	31,197
Manufacture of carpets and rugs	429	167	18	1	25	4	1,550	1,753	2,022	1,925
Manufacture of other textiles n.e.c.	13,450	9,418	355	398	287	473	7,798	44,617	21,890	54,905
14 - Manufacture of wearing apparel	19,836	15,233	2,372	1,239	595	1,035	9,710	47,239	32,513	64,745
15 - Manufacture of leather and related products	7,778	8,342	330	310	290	614	7,096	15,382	15,494	24,648

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	1,672	1,538	150	163	111	96	992	3,851	2,925	5,649
Manufacture of luggage, handbags and the like, saddlery and harness	826	958	37	23	89	143	700	2,880	1,652	4,004
Manufacture of footwear	5,280	5,846	143	124	90	375	5,404	8,651	10,917	14,995
a. Leather wear	4,205	4,099	100	74	64	142	4,956	7,969	9,325	12,284
b. Rubber and Plastic wear	1,075	1,746	43	50	26	232	448	682	1,592	2,711
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,741	1,427	64	50	116	29	2,333	1,194	7,254	2,700
17 - Manufacture of paper and paper products	2,555	1,588	136	67	137	154	6,197	7,798	9,025	9,606
18 - Printing and reproduction of recorded media	11,364	7,620	650	480	661	973	4,223	13,519	16,898	22,591
Printing and other service activities related to printing	11,024	7,341	633	479	605	953	3,881	12,548	16,143	21,321
Reproduction of recorded media	340	279	17	1	56	19	342	971	755	1,270
19 - Manufacture of coke and refined petroleum products	898	2,761	24	14	118	191	10,226	142,323	11,266	145,289
20 - Manufacture of chemicals and chemical products	114,137	18,239	389	561	794	863	55,657	135,175	170,977	154,838
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,884	3,672	98	155	626	1,098	22,330	61,190	25,938	66,115
22 - Manufacture of rubber and plastics products	31,610	5,833	196	223	280	503	18,365	18,922	50,451	25,481
23 - Manufacture of other non-metallic mineral products	18,372	5,433	164	224	323	3,247	8,870	22,142	27,729	31,047
24 - Manufacture of basic metals	13,118	11,656	252	456	600	2,235	27,785	40,823	41,755	55,170
25. Manufacture of fabricated metal products, except machinery and equipment	3,210	4,108	79	26	160	259	4,542	6,181	7,991	10,574
26 - Manufacture of computer, electronic and optical	14,289	10,369	178	156	254	281	6,039	20,209	20,760	31,015
27 - Manufacture of electrical equipment	19,514	12,975	244	173	470	2,736	17,033	52,761	37,261	68,645
28 - Manufacture of machinery and equipment	9,674	4,796	261	99	554	653	8,874	53,415	19,363	58,963
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,096	8,397	131	155	257	386	90,941	80,936	98,425	89,874
30 - Manufacture of other transport equipment	1,322	1,974	28	4	69	78	6,138	9,495	7,557	11,552
31 - Manufacture of furniture	4,519	2,103	109	63	105	144	2,678	1,339	7,411	3,649
32. Other manufacturing	140,829	50,351	1,214	1,366	1,521	3,551	28,080	97,052	171,644	152,321
Manufacture of jewellery and related articles	4,582	1,550	77	59	152	83	2,320	2,655	7,131	4,348
Manufacture of imitation jewellery and related articles	448	226	26	17	10	7	112	99	596	349
Manufacture of musical instruments	361	164	20	8	20	72	864	4,112	1,265	4,356
Manufacture of sports goods	8,689	11,317	244	95	530	2,032	4,043	27,092	13,506	40,535
Manufacture of games and toys	140	147	-	-	9	14	44	119	193	280
Manufacture of medical and dental instruments and	3,306	4,016	112	121	513	909	3,526	9,494	7,457	14,541
Manufacture of Handicrafts	513	271	173	55	36	12	193	880	915	1,218
Other manufacturing n.e.c.	122,790	32,660	562	1,012	251	422	16,978	52,602	140,581	86,695
33 - Repair and installation of machinery and equipment	3,672	2,140	91	48	94	104	643	2,981	4,500	5,273
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	21,668	707,943	21,668	707,943
Electric power generation, transmission and distribution	-	-	-	-	-	-	12,372	605,342	12,372	605,342
a) Hydal	-	-	-	-	-	-	4,439	43,755	4,439	43,755
b) Thermal	-	-	-	-	-	-	618	27,592	618	27,592
c) Coal Based	-	-	-	-	-	-	283	238,136	283	238,136
d) Wind	-	-	-	-	-	-	506	17,322	506	17,322
e) Solar	-	-	-	-	-	-	1,700	15,475	1,700	15,475
f) Other	-	-	-	-	-	-	4,826	263,063	4,826	263,063
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	8,112	101,216	8,112	101,216
Steam and air conditioning supply	-	-	-	-	-	-	1,184	1,384	1,184	1,384
E. Water supply; sewerage, waste management and remediation activities	4,504	4,677	177	53	288	311	6,290	6,030	11,259	11,071
36 - Water collection, treatment and supply	1,235	324	62	27	168	60	2,175	589	3,640	999
37 - Sewerage	413	230	46	3	13	3	2,087	1,026	2,559	1,262
38 - Waste collection, treatment and disposal activities; materials recovery	2,480	3,384	42	13	74	244	1,941	3,606	4,537	7,247
39 - Remediation activities and other waste management services	376	740	27	9	33	4	87	809	523	1,562
F. Construction	170,515	146,529	4,973	2,981	5,930	22,587	141,701	334,651	323,119	506,748
41 - Construction of buildings	86,535	63,867	1,389	1,508	2,530	3,857	85,813	145,903	176,267	215,135
42 - Civil engineering	61,898	51,468	2,107	1,133	2,521	17,938	37,680	157,721	104,206	228,260
43 - Specialized construction activities	22,082	31,195	1,477	339	879	791	18,208	31,028	42,646	63,353

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,684,713	705,913	80,590	43,145	47,195	38,059	336,797	376,097	2,149,295	1,163,214
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,818	25,595	1,024	818	1,529	1,159	19,874	29,426	71,245	56,998
46 - Wholesale trade, except of motor vehicles and motorcycle	304,212	204,086	8,800	6,438	14,395	11,821	168,716	188,032	496,123	410,376
47 - Retail trade, except of motor vehicles and motorcycles	1,331,683	476,232	70,766	35,888	31,271	25,079	148,207	158,640	1,581,927	695,840
H. Transportation and storage	91,617	63,955	1,071	1,104	1,582	2,528	27,240	394,040	121,510	461,627
49 - Land transport and transport via pipelines	68,744	28,490	492	556	715	1,021	13,968	16,091	83,919	46,157
50 - Water transport	867	1,207	38	42	64	31	968	63,373	1,937	64,652
51 - Air transport	3,167	15,719	51	59	35	72	1,491	153,571	4,744	169,421
52 - Warehousing and support activities for transportation	17,730	17,430	439	424	709	1,381	6,451	152,614	25,329	171,849
53 - Courier activities other than national post activities	1,109	1,110	51	22	59	24	4,362	8,391	5,581	9,548
I. Accommodation and food service activities	65,501	17,307	1,067	501	830	747	13,489	16,444	80,887	34,998
55 - Accommodation	10,630	4,420	217	100	241	232	6,893	6,193	17,981	10,941
56 - Food and beverage service activities	54,871	12,887	850	401	589	515	6,596	10,251	62,906	24,054
J. Information and communication	107,088	44,339	1,863	1,581	1,377	2,022	75,685	209,380	186,013	257,322
58 - Publishing activities	5,635	4,038	407	364	332	506	6,967	19,793	13,341	24,700
59 - Motion picture, video and television programme production, sound recording and music publishing activities	934	318	87	11	36	23	4,431	1,213	5,488	1,564
60 - Programming and broadcasting activities	1,018	1,352	93	15	16	65	367	897	1,494	2,329
61 - Telecommunications	12,642	9,125	240	161	370	212	14,889	101,770	28,141	111,268
62 - Computer programming, consultancy and related activities	80,847	20,635	668	803	480	1,076	14,504	63,417	96,499	85,931
63 - Information service activities	6,012	8,871	368	228	143	141	34,527	22,290	41,050	31,530
K. Real estate activities	105,995	73,168	1,991	1,405	4,125	5,967	59,273	85,338	171,384	165,878
L. Professional, scientific and technical activities	521,449	59,740	4,494	1,492	2,111	5,201	19,783	97,279	547,837	163,711
69 - Legal and accounting activities	10,866	7,849	2,922	394	861	1,854	4,415	10,239	19,064	20,335
70 - Activities of head offices; management consultancy activities	3,591	3,020	190	61	112	67	1,774	12,741	5,667	15,890
71 - Architectural and engineering activities; technical testing and analysis	6,452	4,588	256	510	198	444	4,541	21,897	11,447	27,440
72 - Scientific research and development	1,275	841	87	47	77	49	1,300	13,268	2,739	14,204
73 - Advertising and market research	5,268	2,684	400	325	244	2,456	4,161	9,460	10,073	14,924
74 - Other professional, scientific and technical activities	492,851	39,527	627	151	583	247	3,367	29,104	497,428	69,029
75 - Veterinary activities	1,146	1,231	12	5	36	83	225	571	1,419	1,890
M. Administrative and support service activities	64,088	34,309	2,871	1,225	2,900	1,804	87,245	100,023	157,104	137,360
77 - Rental and leasing activities	6,273	2,170	168	167	211	305	809	2,208	7,461	4,850
78 - Employment activities	1,056	1,607	84	40	66	54	372	882	1,578	2,583
79 - Travel agency, tour operator, reservation service and related activities	16,444	7,974	481	269	959	497	24,721	24,467	42,605	33,207
80 - Security and investigation activities	911	456	20	27	141	272	3,918	3,620	4,990	4,374
81 - Services to buildings and landscape activities	3,721	4,871	76	60	187	118	1,860	1,836	5,844	6,886
82 - Office administrative, office support and other business support activities	35,683	17,231	2,042	662	1,336	557	55,565	67,010	94,626	85,460
N. Education	225,295	32,483	14,745	4,562	1,472	1,405	436,804	94,792	678,316	133,243
O. Human health and social work activities	56,410	23,063	2,064	2,153	1,742	2,440	21,556	75,484	81,772	103,141
86 - Human health activities	13,647	13,010	1,918	1,823	1,566	2,388	17,161	55,197	34,292	72,418
87 - Residential care activities	576	305	50	43	33	18	452	460	1,111	826
88 - Social work activities with and without accommodation	42,187	9,749	96	287	143	34	3,943	19,827	46,369	29,897
P. Arts, entertainment and recreation	2,181	1,007	330	68	172	149	1,194	1,778	3,877	3,002
Q. Other service activities	1,387,065	279,024	244,023	54,407	13,086	13,091	196,784	278,556	1,840,958	625,078
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	481,467	737,919	481,467	737,919
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	355,662	529,401	355,662	529,401
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	125,805	208,518	125,805	208,518
VI. PERSONAL	63,904,109	9,472,127	27,297,367	3,390,343	1,556,772	1,342,669	1,264	215	92,759,512	14,205,354
A. Salaried persons	23,531,196	3,205,981	5,579,676	670,950	448,225	305,338	145	10	29,559,242	4,182,278
B. Self employed	19,107,484	4,539,761	5,290,120	888,145	564,172	446,290	950	29	24,962,726	5,874,226
C. Other Personal	21,265,429	1,726,385	16,427,571	1,831,248	544,375	591,042	169	176	38,237,544	4,148,850
VII. OTHER	138,246	21,434	78,932	5,871	355	532	13,209	60,699	230,742	88,537
<b>Total</b>	<b>72,249,657</b>	<b>11,994,660</b>	<b>27,923,512</b>	<b>3,608,589</b>	<b>1,759,634</b>	<b>1,596,235</b>	<b>3,298,467</b>	<b>12,981,421</b>	<b>105,231,270</b>	<b>30,180,905</b>

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

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

## 2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Jun-23		Mar-24		Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
								Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	D	E	F	G	H	I
00.00	7,045,365	7,149,602	7,480,473	7,390,371	229,615	36,624	73,197	606	112
01.00*	243,675	177,183	-	-	-	13	142,367	5,787	9,473
02.00*	229,624	179,364	-	-	980	120	123,788	10,581	1,422
03.00*	12,254	84,578	-	-	-	139	108,944	2,640	511
04.00*	60,962	31,145	0	0	-	-	16,858	5,465	1,571
05.00*	59,226	148,670	-	-	-	-	1,010	11,269	12,934
05.25	27,708	7,094	-	-	-	-	-	4,975	1,944
05.50	31,111	2,718	-	-	-	-	-	1,057	581
05.75	4,086	4,374	-	-	-	-	-	336	20,503
06.00	34,929	10,283	-	-	-	-	76	4,448	3,285
06.25	1,228	6,033	-	-	-	-	-	1,054	1,137
06.50	3,081	16,196	-	-	-	-	0	6,929	1,314
06.75	1,455	3,692	-	-	-	-	-	18	132
07.00	9,288	16,717	-	-	-	-	1,914	4,730	3,882
07.25	4,335	9,086	-	-	-	-	-	185	641
07.50	21,691	17,735	-	-	-	-	-	717	2,425
07.75	2,407	2,754	-	-	-	-	-	6,769	972
08.00	16,792	35,209	-	-	-	-	9,047	2,349	15,823
08.25	10,913	14,303	-	-	-	-	-	5,874	2,524
08.50	13,128	14,116	-	-	-	-	-	6	12,186
08.75	5,287	2,315	-	-	-	-	-	8,496	637
09.00	9,243	21,378	-	-	-	-	2,121	4,648	26,997
09.25	19,061	20,288	-	-	-	-	-	10,034	15,399
09.50	43,282	21,008	-	-	-	-	-	-	30,235
09.75	9,520	40,457	-	-	-	-	-	8,601	15,019
10.00	30,556	35,369	-	-	-	-	91	571	22,908
10.25	12,477	10,230	-	-	-	-	-	2,789	18
10.50	6,278	9,966	-	-	-	-	-	-	-
10.75	18,798	11,484	-	-	-	-	-	-	-
11.00	9,148	22,583	-	-	-	-	-	1	26,637
11.25	12,043	10,479	-	-	-	-	-	-	-
11.50	11,641	3,410	-	-	-	-	-	1,947	-
11.75	35,291	5,490	-	-	-	-	-	-	-
12.00	35,718	37,757	-	-	-	-	-	3,150	-
12.25	6,713	30,708	-	-	-	-	-	-	-
12.50	15,290	8,332	-	-	-	-	-	1,522	13
12.75	11,908	1,157	-	-	-	-	-	-	-
13.00	150,352	4,321	-	-	-	-	-	2,671	3
13.25	4,116	154,352	-	-	-	-	-	-	-
13.50	12,077	3,521	-	-	-	-	-	2	0
13.75	4,737	4,774	-	-	-	-	-	-	-
14.00	33,091	19,129	-	-	-	-	-	501	5
14.25	15,702	2,663	-	-	-	-	-	-	-
14.50	100,739	11,450	-	-	-	-	150	415	11
14.75	20,413	46,172	-	-	-	-	-	-	-
15.00	41,648	13,938	-	-	-	-	-	16,927	80
15.25	30,410	567	-	-	-	-	-	262	-
15.50	52,978	29,272	-	-	-	-	-	21,892	164
15.75	111,718	3,253	-	-	-	-	-	3,793	274
16.00	160,356	8,689	-	-	-	-	-	1,678	3,982
16.25	86,119	3,877	-	-	-	-	-	69	132
16.50	50,403	7,388	-	-	-	-	-	3,556	269
16.75	33,839	2,040	-	-	-	-	-	198	205
17.00	54,355	10,032	-	-	-	-	-	10,078	747
17.25	33,646	721	-	-	-	-	-	2,350	823
17.50	17,835	5,797	-	-	-	-	-	10,419	9,366
17.75	21,952	1,417	-	-	-	-	-	3,302	6,161
18.00	38,527	29,297	-	-	-	-	-	43,655	5,414
18.25	31,948	8,676	-	-	-	-	-	3,553	995
18.50	26,764	88,395	-	-	-	-	1	54,916	7,708
18.75	59,965	59,428	-	-	-	-	-	65,643	7,915
19.00	199,533	111,797	-	-	-	-	197,344	97,247	24,131
19.25	41,945	32,861	-	-	-	-	3,915	44,260	3,809
19.50	6,031,011	384,795	-	-	-	262	81,457	25,700	9,113
19.75	963,913	46,540	-	-	-	-	-	10,928	4,671
20.00	666,504	176,261	-	-	-	-	-	31,841	9,469
20.25	138,865	75,978	-	-	-	-	2	5,200	3,940
20.50	472,775	8,191,155	-	-	133,528	883,169	8,417,099	51,075	11,726
20.75	304,571	1,165,786	-	-	95,632	3,938	952,098	23,929	416
21.00	174,113	599,398	-	-	24,082	-	126,968	29,478	4,888
21.25	129,357	227,929	-	-	3,313	-	38,125	8,338	352
21.50	59,451	258,290	-	-	11,249	2,842	602	952	1,615
21.75	109,702	243,864	-	-	-	-	5,823	659	-
22.00 & above	278,288	562,673	-	-	-	-	13,904	151,656	95,604
<b>Total</b>	<b>18,889,230</b>	<b>20,819,761</b>	<b>7,480,473</b>	<b>7,390,371</b>	<b>498,401</b>	<b>927,106</b>	<b>10,316,901</b>	<b>844,694</b>	<b>445,226</b>
<b>Weighted Average</b>	<b>14.56</b>	<b>18.76</b>	<b>0.00</b>	<b>0.00</b>	<b>11.11</b>	<b>19.69</b>	<b>19.60</b>	<b>13.96</b>	<b>9.30</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

### Banking Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
510	-	-	-	3	-	1,231	7,821,140	00.00	
6,344	-	-	-	1	-	21,606	163,985	01.00*	
3,029	-	-	-	5	-	15,037	139,925	02.00*	
1,342	-	-	-	-	-	4,493	113,577	03.00*	
1,616	101	20	-	21	-	8,794	25,652	04.00*	
13,440	17	13	-	10	5	37,688	38,698	05.00*	
300	-	5	1	65	-	7,289	7,289	05.25	
2,317	-	2	-	28	3	3,989	3,989	05.50	
989	12	8	0	44	-	21,893	21,893	05.75	
16,824	-	12	0	190	1	24,760	24,835	06.00	
4,217	-	54	1	98	-	6,562	6,562	06.25	
5,960	-	11	0	121	1	14,335	14,335	06.50	
49	29	29	2	20	-	279	279	06.75	
1,129	14	48	39	196	5	10,043	11,957	07.00	
367	-	28	3	525	-	1,749	1,749	07.25	
2,214	13	101	0	607	52	6,130	6,130	07.50	
40	-	245	2	133	0	8,160	8,160	07.75	
4,038	-	174	-	760	8	23,151	32,199	08.00	
2,427	37	94	1	923	-	11,880	11,880	08.25	
3,475	1	123	3	62	4	15,858	15,858	08.50	
1,737	8	37	0	96	4	11,014	11,014	08.75	
4,925	-	2,848	15	93	3	39,528	41,649	09.00	
8,319	1	34	0	32	-	33,819	33,819	09.25	
791	-	39	1	84	1	31,151	31,151	09.50	
560	42	2,103	1	148	0	26,474	26,474	09.75	
7,393	10	267	-	447	17	31,614	31,705	10.00	
442	-	421	1	435	4	4,110	4,110	10.25	
8,118	34	72	4	520	28	8,776	8,776	10.50	
80	0	74	-	11,088	2	11,243	11,243	10.75	
1,835	3	205	20	775	8	29,485	29,485	11.00	
1,803	12	841	1	1,591	3	4,251	4,251	11.25	
1,575	1	71	3,310	59,013	757	66,675	66,675	11.50	
16	214	12	-	501	13	756	756	11.75	
218	156	477	25	17,665	-	21,692	21,692	12.00	
8	2	327	1	10,833	53	11,225	11,225	12.25	
1,396	151	663	3	4,516	4	8,268	8,268	12.50	
4	808	853	-	681	3	2,350	2,350	12.75	
12	127	472	1	2,313	-	5,597	5,597	13.00	
15	15	1,064	-	320	-	1,414	1,414	13.25	
52	24	876	9	1,797	-	2,760	2,760	13.50	
4	38	154	-	149	0	346	346	13.75	
45	1,045	4,444	338	7,544	-	13,922	13,922	14.00	
8	400	462	6	1,102	-	1,978	1,978	14.25	
69	648	482	43	2,306	-	3,973	4,123	14.50	
281	67	123	4	783	55	1,313	1,313	14.75	
1,088	388	3,315	48	1,682	-	23,528	23,528	15.00	
55	44	195	12	10	-	577	577	15.25	
2,741	57	1,004	3	932	-	26,792	26,792	15.50	
1,488	48	53	-	48	-	5,704	5,704	15.75	
4,529	887	219	2	638	-	11,934	11,934	16.00	
1,035	28	1,573	-	783	-	3,621	3,621	16.25	
7,147	41	4,299	-	106	-	15,418	15,418	16.50	
402	81	10	-	1,623	-	2,519	2,519	16.75	
11,814	95	765	-	12,323	-	35,824	35,824	17.00	
2,127	18	11	-	87	-	5,417	5,417	17.25	
4,783	57	514	0	79	-	25,218	25,218	17.50	
736	20	-	-	4	-	10,223	10,223	17.75	
151,445	3	709	0	2,857	-	204,083	204,083	18.00	
25,279	3	12	-	-	-	29,841	29,841	18.25	
14,782	22	5	-	45	-	77,478	77,480	18.50	
11,214	-	-	-	-	-	84,772	84,772	18.75	
66,741	3	2	-	2,541	-	190,663	388,007	19.00	
23,427	-	-	-	-	-	71,496	75,411	19.25	
271,966	20	5	-	6	-	306,811	388,529	19.50	
47,280	-	10	-	7	-	62,897	62,897	19.75	
165,376	33	164	-	13	-	206,895	206,895	20.00	
59,634	-	-	-	-	-	68,775	68,777	20.25	
65,414	74	13,168	2	405	-	141,864	9,575,660	20.50	
104,177	49	-	-	-	-	128,571	1,180,240	20.75	
229,755	24	4	-	1	-	264,149	415,198	21.00	
65,511	-	-	-	-	-	74,201	115,639	21.25	
65,692	-	-	-	10	-	68,269	82,963	21.50	
53,897	-	-	-	-	-	54,556	60,379	21.75	
521,921	40,119	19,366	2,001	38,414	-	869,083	882,987	22.00 & above	
2,091,788	46,145	63,791	5,903	191,262	1,031	3,689,841	22,912,721	Total	
18.77	1.84	10.85	7.77	10.03	11.23	15.33	18.20	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

### 2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Jun-23		Mar-24		Jun-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	961,680	1,074,965	1,149,773	64,882	400	358	3	-
01.00*	17,672	12,992	-	-	13	6,077	36	33
02.00*	143,377	34,920	-	-	120	4,550	-	28
03.00*	5,115	75,806	-	-	139	108,349	910	39
04.00*	531	1,779	-	-	-	-	63	-
05.00*	200	104,384	-	-	-	32	161	45
05.25	17,568	792	-	-	-	-	4,915	3
05.50	26,845	161	-	-	-	-	49	32
05.75	3,594	2,675	-	-	-	-	336	20,268
06.00	24,779	1,078	-	-	-	49	-	38
06.25	53	76	-	-	-	-	792	113
06.50	557	595	-	-	-	0	2	71
06.75	1,076	783	-	-	-	-	4	2
07.00	1,068	1,424	-	-	-	-	1	153
07.25	977	1,127	-	-	-	-	58	36
07.50	2,590	920	-	-	-	-	693	312
07.75	365	1,233	-	-	-	-	-	14
08.00	5,129	6,091	-	-	-	-	158	3
08.25	6,036	9,334	-	-	-	-	6	474
08.50	4,405	5,479	-	-	-	-	-	199
08.75	143	229	-	-	-	-	-	-
09.00	848	7,301	-	-	-	-	-	117
09.25	3,531	3,344	-	-	-	-	-	-
09.50	1,468	17,236	-	-	-	-	-	15,071
09.75	4,214	4,016	-	-	-	-	-	-
10.00	1,937	6,388	-	-	-	91	14	-
10.25	530	599	-	-	-	-	-	-
10.50	2,516	875	-	-	-	-	-	-
10.75	2,609	280	-	-	-	-	-	-
11.00	806	1,797	-	-	-	-	-	-
11.25	5,997	4,402	-	-	-	-	-	-
11.50	186	1,972	-	-	-	-	-	-
11.75	11,278	551	-	-	-	-	-	-
12.00	1,729	1,784	-	-	-	-	-	-
12.25	1,458	245	-	-	-	-	-	-
12.50	5,180	4,414	-	-	-	-	-	13
12.75	401	270	-	-	-	-	-	-
13.00	145,441	1,806	-	-	-	-	1	1
13.25	964	152,853	-	-	-	-	-	-
13.50	845	640	-	-	-	-	2	0
13.75	906	73	-	-	-	-	-	-
14.00	20,617	1,199	-	-	-	-	1	5
14.25	2,129	321	-	-	-	-	-	-
14.50	60,041	1,774	-	-	-	150	0	11
14.75	3,018	44,850	-	-	-	-	-	-
15.00	10,074	1,751	-	-	-	-	34	65
15.25	3,185	27	-	-	-	-	-	-
15.50	7,976	2,715	-	-	-	-	237	-
15.75	29,257	220	-	-	-	-	-	0
16.00	69,589	1,325	-	-	-	-	-	-
16.25	26,101	903	-	-	-	-	69	-
16.50	28,404	4,138	-	-	-	-	-	1
16.75	21,055	317	-	-	-	-	-	-
17.00	16,177	759	-	-	-	-	323	131
17.25	26,740	410	-	-	-	-	442	19
17.50	3,549	228	-	-	-	-	10,135	8,736
17.75	2,435	87	-	-	-	-	-	3
18.00	4,349	169	-	-	-	-	14	1,018
18.25	20,774	3,965	-	-	-	-	434	163
18.50	3,501	2,126	-	-	-	1	85	1,340
18.75	2,339	426	-	-	-	-	555	1,336
19.00	89,034	8,864	-	-	-	72,818	6,837	2,779
19.25	16,713	16,079	-	-	-	7	1,392	674
19.50	1,676,702	82,527	-	-	262	81,419	8,238	977
19.75	93,976	2,252	-	-	-	-	1,415	258
20.00	300,439	14,331	-	-	-	-	2,406	2,822
20.25	26,339	14,954	-	-	-	2	2,283	2,057
20.50	85,959	2,282,669	-	1	883,169	1,721,880	9,933	8,851
20.75	135,244	106,895	-	-	3,938	19,309	13,575	233
21.00	63,498	52,615	-	-	-	428	451	2,906
21.25	56,435	125,679	-	-	-	-	400	352
21.50	4,429	39,818	-	-	2,842	143	-	190
21.75	38,990	111,634	-	-	-	-	-	-
22.00 & above	112,014	223,582	-	-	-	1,835	144,588	95,604
<b>Total</b>	<b>4,477,688</b>	<b>4,697,296</b>	<b>1,149,773</b>	<b>64,884</b>	<b>890,882</b>	<b>2,017,500</b>	<b>212,053</b>	<b>167,599</b>
<b>Weighted Average</b>	<b>13.96</b>	<b>18.23</b>	<b>-</b>	<b>0.00</b>	<b>20.49</b>	<b>19.31</b>	<b>5.69</b>	<b>5.65</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

# Interest and Type of Accounts

## Banking Banks

(Million Rupees)

Jun-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
2	-	-	-	-	-	5	1,215,419	00.00
144	-	-	-	-	-	213	6,303	01.00*
433	-	-	-	5	-	466	5,136	02.00*
334	-	-	-	-	-	1,283	109,771	03.00*
65	101	4	-	3	-	235	235	04.00*
22	-	-	-	-	-	227	260	05.00*
3	-	-	-	0	-	4,921	4,921	05.25
1	-	0	-	2	-	84	84	05.50
870	12	8	0	17	-	21,511	21,511	05.75
13,169	-	-	-	158	-	13,365	13,414	06.00
-	-	-	-	42	-	948	948	06.25
350	-	-	-	5	-	427	428	06.50
3	29	2	-	16	-	56	56	06.75
111	14	6	-	-	-	285	285	07.00
43	-	-	2	28	-	166	166	07.25
468	-	5	-	-	-	1,477	1,477	07.50
35	-	100	-	-	-	149	149	07.75
307	-	-	-	4	-	472	472	08.00
364	36	26	-	-	-	905	905	08.25
2,439	1	5	-	6	-	2,650	2,650	08.50
301	-	-	-	-	-	301	301	08.75
3,298	-	39	15	11	-	3,481	3,481	09.00
3,305	-	2	-	1	-	3,308	3,308	09.25
236	-	2	-	-	-	15,309	15,309	09.50
421	-	20	-	-	-	441	441	09.75
1,623	-	4	-	135	-	1,775	1,866	10.00
160	-	310	-	-	-	470	470	10.25
771	-	-	-	9	-	780	780	10.50
79	-	-	-	177	-	257	257	10.75
1,271	-	100	-	135	-	1,506	1,506	11.00
102	-	0	-	33	-	135	135	11.25
1,570	0	-	3,310	58,708	755	64,345	64,345	11.50
7	2	1	-	232	-	242	242	11.75
195	-	20	0	644	-	860	860	12.00
6	2	20	-	3	-	32	32	12.25
1,392	8	-	-	2,179	-	3,592	3,592	12.50
0	765	750	-	9	-	1,523	1,523	12.75
8	-	3	-	731	-	745	745	13.00
6	-	0	-	1	-	7	7	13.25
-	1	20	-	8	-	30	30	13.50
-	2	20	-	-	-	22	22	13.75
34	3	293	2	35	-	373	373	14.00
8	105	19	-	6	-	137	137	14.25
69	13	6	-	5	-	104	253	14.50
8	-	-	-	0	-	8	8	14.75
440	-	26	-	1	-	565	565	15.00
54	0	0	-	1	-	55	55	15.25
73	29	0	-	603	-	942	942	15.50
13	-	-	-	-	-	13	13	15.75
607	14	1	-	0	-	623	623	16.00
11	-	-	-	765	-	845	845	16.25
7	1	4,000	-	-	-	4,009	4,009	16.50
382	-	-	-	2	-	384	384	16.75
846	3	-	-	-	-	1,305	1,305	17.00
407	-	-	-	-	-	868	868	17.25
2,395	-	6	-	-	-	21,272	21,272	17.50
235	-	-	-	-	-	238	238	17.75
29,829	0	-	-	-	-	30,862	30,862	18.00
8,695	-	-	-	-	-	9,291	9,291	18.25
4,196	-	3	-	6	-	5,630	5,631	18.50
9,399	-	-	-	-	-	11,290	11,290	18.75
17,614	-	-	-	-	-	27,230	100,048	19.00
19,091	-	-	-	-	-	21,157	21,164	19.25
40,054	10	3	-	5	-	49,286	130,966	19.50
1,064	-	-	-	-	-	2,738	2,738	19.75
27,362	-	-	-	-	-	32,591	32,591	20.00
12,415	-	-	-	-	-	16,755	16,757	20.25
24,493	40	13,146	-	62	-	56,526	2,661,576	20.50
54,404	49	-	-	-	-	68,261	91,508	20.75
69,575	-	-	-	-	-	72,933	73,361	21.00
21,684	-	-	-	-	-	22,436	22,436	21.25
8,956	-	-	-	-	-	9,146	12,132	21.50
30,645	-	-	-	-	-	30,645	30,645	21.75
229,181	40,119	19,350	2,001	38,388	-	569,232	571,067	22.00 & above
648,158	41,359	38,320	5,330	103,178	755	1,216,753	5,339,792	Total
16.89	0.37	9.28	7.17	7.24	11.40	11.68	16.11	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

**2.3.2 Deposits Distributed by Rate of  
Conventional  
Domestic Private**

Rate of Interest	Jun-23		Mar-24		Jun-24 P					Fixed	
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
	A	B	C	D	D	E	F	G	H	I	
00.00	5,944,201	5,921,916	6,198,359	6,113,252	164,733	36,224	71,355	543	112		
01.00*	219,934	162,618	-	-	-	-	134,793	5,750	9,441		
02.00*	78,436	129,690	-	-	980	-	111,601	3,917	1,394		
03.00*	7,139	4,172	-	-	-	-	596	1,730	472		
04.00*	57,590	29,366	0	0	-	-	16,858	5,402	1,571		
05.00*	51,483	41,486	-	-	-	-	978	9,307	12,890		
05.25	10,040	6,302	-	-	-	-	-	60	1,942		
05.50	3,916	2,557	-	-	-	-	-	1,007	549		
05.75	492	1,699	-	-	-	-	-	-	235		
06.00	10,150	7,104	-	-	-	-	26	1,753	3,246		
06.25	1,174	5,957	-	-	-	-	-	262	1,024		
06.50	2,524	15,601	-	-	-	-	-	6,227	1,243		
06.75	378	2,909	-	-	-	-	-	14	130		
07.00	8,220	15,294	-	-	-	-	1,914	4,729	3,730		
07.25	3,358	7,959	-	-	-	-	-	127	605		
07.50	19,101	16,210	-	-	-	-	-	25	2,114		
07.75	2,042	1,521	-	-	-	-	-	6,769	958		
08.00	11,663	24,618	-	-	-	-	9,047	2,190	15,820		
08.25	4,878	4,969	-	-	-	-	-	5,869	2,050		
08.50	8,723	8,637	-	-	-	-	-	6	11,986		
08.75	5,144	2,085	-	-	-	-	-	8,496	637		
09.00	8,395	14,077	-	-	-	-	2,121	4,648	26,880		
09.25	15,530	16,944	-	-	-	-	-	10,034	15,399		
09.50	41,814	3,772	-	-	-	-	-	-	15,164		
09.75	5,306	36,442	-	-	-	-	-	8,601	15,019		
10.00	28,620	22,452	-	-	-	-	-	557	22,880		
10.25	11,947	9,631	-	-	-	-	-	2,789	18		
10.50	3,762	9,091	-	-	-	-	-	-	-		
10.75	16,190	11,204	-	-	-	-	-	-	-		
11.00	8,343	20,787	-	-	-	-	-	1	26,637		
11.25	6,047	6,077	-	-	-	-	-	-	-		
11.50	11,454	838	-	-	-	-	-	8	-		
11.75	24,013	4,938	-	-	-	-	-	-	-		
12.00	33,989	35,973	-	-	-	-	-	-	-		
12.25	5,255	30,463	-	-	-	-	-	-	-		
12.50	10,109	3,918	-	-	-	-	-	-	-		
12.75	11,506	887	-	-	-	-	-	-	-		
13.00	4,911	2,015	-	-	-	-	-	-	2		
13.25	3,147	1,498	-	-	-	-	-	-	-		
13.50	11,222	2,881	-	-	-	-	-	-	-		
13.75	3,831	372	-	-	-	-	-	-	-		
14.00	12,474	16,068	-	-	-	-	-	-	-		
14.25	13,573	2,091	-	-	-	-	-	-	-		
14.50	40,527	9,676	-	-	-	-	-	414	-		
14.75	17,394	1,323	-	-	-	-	-	-	-		
15.00	30,949	6,188	-	-	-	-	-	2,093	15		
15.25	27,225	540	-	-	-	-	-	262	-		
15.50	45,002	26,556	-	-	-	-	-	21,655	164		
15.75	82,461	3,033	-	-	-	-	-	2,543	274		
16.00	90,767	6,273	-	-	-	-	-	1,678	3,982		
16.25	60,017	2,974	-	-	-	-	-	-	132		
16.50	21,999	3,250	-	-	-	-	-	3,556	267		
16.75	12,784	1,723	-	-	-	-	-	198	205		
17.00	38,178	4,605	-	-	-	-	-	4,275	616		
17.25	6,906	311	-	-	-	-	-	909	804		
17.50	14,286	5,570	-	-	-	-	-	284	630		
17.75	19,517	1,330	-	-	-	-	-	602	6,158		
18.00	34,178	29,128	-	-	-	-	-	40,274	4,396		
18.25	11,174	4,711	-	-	-	-	-	1,719	832		
18.50	12,224	86,269	-	-	-	-	-	52,338	768		
18.75	25,052	25,620	-	-	-	-	-	38,622	6,579		
19.00	110,499	86,687	-	-	-	-	124,526	84,367	21,352		
19.25	25,232	15,282	-	-	-	-	3,909	42,868	3,135		
19.50	4,123,686	302,269	-	-	-	-	38	17,462	8,136		
19.75	868,533	44,288	-	-	-	-	-	9,513	4,413		
20.00	366,064	161,930	-	-	-	-	-	29,435	6,647		
20.25	112,526	61,023	-	-	-	-	-	2,917	1,884		
20.50	316,719	5,782,414	-	-	133,527	-	6,223,490	41,142	2,874		
20.75	169,305	1,058,890	-	-	95,632	-	932,789	10,354	183		
21.00	110,614	270,795	-	-	24,082	-	101,691	29,027	1,982		
21.25	72,922	102,250	-	-	3,313	-	38,125	7,938	-		
21.50	55,023	218,472	-	-	11,249	-	459	952	1,425		
21.75	70,712	132,230	-	-	-	-	5,823	659	-		
22.00 & above	166,275	339,091	-	-	-	-	12,069	7,069	-		
<b>Total</b>	<b>13,900,773</b>	<b>15,459,793</b>	<b>6,198,359</b>	<b>6,113,252</b>	<b>433,517</b>	<b>36,224</b>	<b>7,792,208</b>	<b>545,942</b>	<b>271,998</b>		
<b>Weighted Average</b>	<b>14.73</b>	<b>18.90</b>	<b>0.00</b>	<b>0.00</b>	<b>12.77</b>	<b>-</b>	<b>19.64</b>	<b>17.01</b>	<b>11.36</b>		

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

### Banking Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
508	-	-	-	3	-	1,166	6,471,838	00.00	
6,201	-	-	-	1	-	21,393	156,186	01.00*	
2,597	-	-	-	-	-	7,907	120,489	02.00*	
1,008	-	-	-	-	-	3,210	3,806	03.00*	
1,550	-	16	-	19	-	8,558	25,416	04.00*	
13,419	17	13	-	10	5	35,661	36,638	05.00*	
297	-	5	1	65	-	2,368	2,368	05.25	
2,317	-	2	-	27	3	3,905	3,905	05.50	
120	-	0	-	27	-	381	381	05.75	
3,655	-	12	0	32	1	8,700	8,726	06.00	
4,217	-	54	1	56	-	5,615	5,615	06.25	
5,610	-	11	0	116	1	13,208	13,208	06.50	
46	-	27	2	5	-	223	223	06.75	
1,017	-	42	39	196	5	9,758	11,672	07.00	
324	-	28	1	497	-	1,582	1,582	07.25	
1,746	13	96	0	607	52	4,652	4,652	07.50	
5	-	145	2	133	0	8,011	8,011	07.75	
3,731	-	174	-	756	8	22,679	31,727	08.00	
2,064	1	68	1	923	-	10,976	10,976	08.25	
1,036	-	118	3	55	4	13,208	13,208	08.50	
1,435	8	37	0	96	4	10,713	10,713	08.75	
1,626	-	2,808	-	82	3	36,047	38,168	09.00	
5,013	1	32	0	32	-	30,511	30,511	09.25	
555	-	37	1	84	1	15,842	15,842	09.50	
140	42	2,083	1	148	0	26,034	26,034	09.75	
5,770	10	263	-	313	17	29,810	29,810	10.00	
282	-	111	1	435	4	3,640	3,640	10.25	
7,347	34	72	4	511	28	7,996	7,996	10.50	
1	0	74	-	10,911	2	10,987	10,987	10.75	
564	3	105	20	641	8	27,979	27,979	11.00	
1,701	12	841	1	1,558	3	4,116	4,116	11.25	
5	1	71	-	305	2	392	392	11.50	
9	212	11	-	270	13	515	515	11.75	
23	156	457	25	17,021	-	17,682	17,682	12.00	
2	-	307	1	10,830	53	11,193	11,193	12.25	
4	143	663	3	2,336	4	3,154	3,154	12.50	
4	44	104	-	672	3	827	827	12.75	
3	127	468	1	1,582	-	2,182	2,182	13.00	
9	15	1,064	-	319	-	1,407	1,407	13.25	
52	23	857	9	1,790	-	2,730	2,730	13.50	
4	37	134	-	149	0	324	324	13.75	
11	1,042	4,151	336	7,509	-	13,049	13,049	14.00	
-	295	443	6	1,097	-	1,841	1,841	14.25	
0	636	476	43	2,301	-	3,870	3,870	14.50	
274	67	123	4	783	55	1,306	1,306	14.75	
648	388	3,289	48	1,681	-	8,163	8,163	15.00	
1	44	195	12	9	-	522	522	15.25	
2,668	28	1,003	3	329	-	25,849	25,849	15.50	
1,475	48	53	-	48	-	4,441	4,441	15.75	
3,922	873	218	2	638	-	11,312	11,312	16.00	
1,024	28	1,573	-	18	-	2,775	2,775	16.25	
7,140	40	299	-	106	-	11,409	11,409	16.50	
20	81	10	-	1,621	-	2,136	2,136	16.75	
10,968	92	765	-	12,323	-	29,039	29,039	17.00	
1,720	18	11	-	87	-	3,549	3,549	17.25	
2,389	57	508	0	79	-	3,946	3,946	17.50	
500	20	-	-	4	-	7,285	7,285	17.75	
121,616	3	709	0	2,857	-	169,855	169,855	18.00	
16,584	3	12	-	-	-	19,150	19,150	18.25	
10,586	22	2	-	40	-	63,756	63,756	18.50	
1,815	-	-	-	-	-	47,015	47,015	18.75	
49,128	3	2	-	2,541	-	157,391	281,917	19.00	
4,336	-	-	-	-	-	50,339	54,247	19.25	
231,912	10	3	-	2	-	257,525	257,563	19.50	
46,216	-	10	-	7	-	60,159	60,159	19.75	
138,014	33	164	-	13	-	174,304	174,304	20.00	
47,219	-	-	-	-	-	52,020	52,020	20.25	
40,921	34	22	2	342	-	85,338	6,442,355	20.50	
49,774	-	-	-	-	-	60,311	1,088,732	20.75	
160,179	24	4	-	1	-	191,216	316,989	21.00	
43,827	-	-	-	-	-	51,765	93,203	21.25	
56,737	-	-	-	10	-	59,123	70,831	21.50	
23,252	-	-	-	-	-	23,911	29,734	21.75	
292,740	-	16	-	27	-	299,851	311,920	22.00 & above	
1,443,630	4,787	25,471	573	88,084	276	2,380,760	16,841,068	Total	
19.61	14.52	13.21	13.29	13.29	10.75	17.15	18.79	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

### 2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Jun-23		Mar-24		Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	139,484	152,721	132,340	-	-	1,483	61	-	
01.00*	6,070	1,573	-	-	-	1,497	-	-	
02.00*	7,811	14,754	-	-	-	7,636	6,664	-	
03.00*	-	4,600	-	-	-	-	-	-	
04.00*	2,841	-	-	-	-	-	-	-	
05.00*	7,543	2,800	-	-	-	-	1,800	-	
05.25	100	-	-	-	-	-	-	-	
05.50	350	-	-	-	-	-	-	-	
05.75	-	-	-	-	-	-	-	-	
06.00	-	2,100	-	-	-	-	2,695	-	
06.25	-	-	-	-	-	-	-	-	
06.50	-	-	-	-	-	-	700	-	
06.75	-	-	-	-	-	-	-	-	
07.00	-	-	-	-	-	-	-	-	
07.25	-	-	-	-	-	-	-	-	
07.50	-	605	-	-	-	-	-	-	
07.75	-	-	-	-	-	-	-	-	
08.00	-	4,500	-	-	-	-	-	-	
08.25	-	-	-	-	-	-	-	-	
08.50	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	
10.00	-	6,529	-	-	-	-	-	29	
10.25	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	
11.25	-	-	-	-	-	-	-	-	
11.50	-	600	-	-	-	-	1,939	-	
11.75	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	3,150	-	
12.25	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	1,522	-	
12.75	-	-	-	-	-	-	-	-	
13.00	-	500	-	-	-	-	2,670	-	
13.25	5	-	-	-	-	-	-	-	
13.50	10	-	-	-	-	-	-	-	
13.75	-	4,330	-	-	-	-	-	-	
14.00	-	1,862	-	-	-	-	500	-	
14.25	-	250	-	-	-	-	-	-	
14.50	170	-	-	-	-	-	-	-	
14.75	-	-	-	-	-	-	-	-	
15.00	625	6,000	-	-	-	-	14,800	-	
15.25	-	-	-	-	-	-	-	-	
15.50	-	-	-	-	-	-	-	-	
15.75	-	-	-	-	-	-	1,250	-	
16.00	-	1,090	-	-	-	-	-	-	
16.25	-	-	-	-	-	-	-	-	
16.50	-	-	-	-	-	-	-	-	
16.75	-	-	-	-	-	-	-	-	
17.00	-	4,668	-	-	-	-	5,480	-	
17.25	-	-	-	-	-	-	1,000	-	
17.50	-	-	-	-	-	-	-	-	
17.75	-	-	-	-	-	-	2,700	-	
18.00	-	-	-	-	-	-	3,367	-	
18.25	-	-	-	-	-	-	1,400	-	
18.50	11,039	-	-	-	-	-	2,493	5,629	
18.75	32,574	33,382	-	-	-	-	26,467	-	
19.00	-	16,247	-	-	-	-	6,042	-	
19.25	-	1,500	-	-	-	-	-	-	
19.50	230,622	-	-	-	-	-	-	-	
19.75	1,404	-	-	-	-	-	-	-	
20.00	1	-	-	-	-	-	-	-	
20.25	-	-	-	-	-	-	-	-	
20.50	70,098	126,073	-	-	-	471,729	-	-	
20.75	21	-	-	-	-	-	-	-	
21.00	-	275,988	-	-	-	24,849	-	-	
21.25	-	-	-	-	-	-	-	-	
21.50	-	-	-	-	-	-	-	-	
21.75	-	-	-	-	-	-	-	-	
22.00 & above	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>510,768</b>	<b>662,672</b>	<b>132,340</b>	<b>-</b>	<b>-</b>	<b>507,193</b>	<b>86,699</b>	<b>5,629</b>	
<b>Weighted Average</b>	<b>15.06</b>	<b>19.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20.12</b>	<b>15.00</b>	<b>18.46</b>	

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

# Interest and Type of Accounts

Banking  
Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	61	133,884	00.00	
-	-	-	-	-	-	-	1,497	01.00*	
-	-	-	-	-	-	6,664	14,300	02.00*	
-	-	-	-	-	-	-	-	03.00*	
-	-	-	-	-	-	-	-	04.00*	
-	-	-	-	-	-	1,800	1,800	05.00*	
-	-	-	-	-	-	-	-	05.25	
-	-	-	-	-	-	-	-	05.50	
-	-	-	-	-	-	-	-	05.75	
-	-	-	-	-	-	2,695	2,695	06.00	
-	-	-	-	-	-	-	-	06.25	
-	-	-	-	-	-	700	700	06.50	
-	-	-	-	-	-	-	-	06.75	
-	-	-	-	-	-	-	-	07.00	
-	-	-	-	-	-	-	-	07.25	
-	-	-	-	-	-	-	-	07.50	
-	-	-	-	-	-	-	-	07.75	
-	-	-	-	-	-	-	-	08.00	
-	-	-	-	-	-	-	-	08.25	
-	-	-	-	-	-	-	-	08.50	
-	-	-	-	-	-	-	-	08.75	
-	-	-	-	-	-	-	-	09.00	
-	-	-	-	-	-	-	-	09.25	
-	-	-	-	-	-	-	-	09.50	
-	-	-	-	-	-	-	-	09.75	
-	-	-	-	-	-	29	29	10.00	
-	-	-	-	-	-	-	-	10.25	
-	-	-	-	-	-	-	-	10.50	
-	-	-	-	-	-	-	-	10.75	
-	-	-	-	-	-	-	-	11.00	
-	-	-	-	-	-	-	-	11.25	
-	-	-	-	-	-	1,939	1,939	11.50	
-	-	-	-	-	-	-	-	11.75	
-	-	-	-	-	-	3,150	3,150	12.00	
-	-	-	-	-	-	-	-	12.25	
-	-	-	-	-	-	1,522	1,522	12.50	
-	-	-	-	-	-	-	-	12.75	
-	-	-	-	-	-	2,670	2,670	13.00	
-	-	-	-	-	-	-	-	13.25	
-	-	-	-	-	-	-	-	13.50	
-	-	-	-	-	-	-	-	13.75	
-	-	-	-	-	-	500	500	14.00	
-	-	-	-	-	-	-	-	14.25	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	14.75	
-	-	-	-	-	-	14,800	14,800	15.00	
-	-	-	-	-	-	-	-	15.25	
-	-	-	-	-	-	-	-	15.50	
-	-	-	-	-	-	1,250	1,250	15.75	
-	-	-	-	-	-	-	-	16.00	
-	-	-	-	-	-	-	-	16.25	
-	-	-	-	-	-	-	-	16.50	
-	-	-	-	-	-	-	-	16.75	
-	-	-	-	-	-	5,480	5,480	17.00	
-	-	-	-	-	-	1,000	1,000	17.25	
-	-	-	-	-	-	-	-	17.50	
-	-	-	-	-	-	2,700	2,700	17.75	
-	-	-	-	-	-	3,367	3,367	18.00	
-	-	-	-	-	-	1,400	1,400	18.25	
-	-	-	-	-	-	8,093	8,093	18.50	
-	-	-	-	-	-	26,467	26,467	18.75	
-	-	-	-	-	-	6,042	6,042	19.00	
-	-	-	-	-	-	-	-	19.25	
-	-	-	-	-	-	-	-	19.50	
-	-	-	-	-	-	-	-	19.75	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	20.25	
-	-	-	-	-	-	-	471,729	20.50	
-	-	-	-	-	-	-	-	20.75	
-	-	-	-	-	-	-	24,849	21.00	
-	-	-	-	-	-	-	-	21.25	
-	-	-	-	-	-	-	-	21.50	
-	-	-	-	-	-	-	-	21.75	
-	-	-	-	-	-	-	-	22.00 & above	
-	-	-	-	-	-	92,328	731,861	Total	
-	-	-	-	-	-	15.21	19.37	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

## 2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Jun-23		Mar-24		Jun-24 P					Fixed	
	A	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
		B	C	D	D	E	F	G	H	I	I
00.00		2,318,728	2,650,820	2,772,044	2,772,044	45,861	2,397	20,462.76	596.89	33.37	
01.00*		186,345	202,412	6,712	6,712	-	-	214,321	1,536	392	
02.00*		69,636	15,081	-	-	-	-	77,963	751	1	
03.00*		26,195	83,557	-	-	-	-	4,308	2,227	2,285	
04.00*		2,805	10,722	-	-	-	-	4,494	831	961	
05.00*		46,903	6,049	-	-	-	-	3,025	2,752	1,035	
05.25		866	1,117	-	-	-	-	1,150	105	727	
05.50		1,823	1,882	-	-	-	-	310	567	317	
05.75		1,561	24,681	-	-	-	-	1,300	7	688	
06.00		6,159	2,130	-	-	-	-	85,525	759	1,836	
06.25		1,147	237	-	-	-	-	154	11	-	
06.50		34,850	5,831	-	-	-	-	2,197	1,944	975	
06.75		121,312	11,317	-	-	-	-	8,139	325	0	
07.00		68,894	108,456	-	-	-	-	9,964	1,490	528	
07.25		14,215	14,877	-	-	-	-	6,134	30	4	
07.50		11,880	5,638	-	-	-	-	9,214	437	1,253	
07.75		6,705	44,139	-	-	-	-	46,016	297	705	
08.00		14,708	14,977	-	-	-	-	12,779	667	50	
08.25		4,220	25,845	-	-	-	-	27,153	738	139	
08.50		72,892	72,207	-	-	-	-	120,330	911	7,682	
08.75		14,904	23,969	-	-	-	-	14,417	817	14	
09.00		17,661	29,700	-	-	-	-	31,135	1,283	1,097	
09.25		21,403	14,554	-	-	-	-	13,023	580	1	
09.50		15,601	13,219	-	-	-	-	15,474	260	45	
09.75		33,674	15,382	-	-	-	-	16,742	200	47	
10.00		382,437	12,690	-	-	-	-	11,307	1,692	61	
10.25		18,146	2,826	0	0	-	-	1,335	738	3	
10.50		175,206	9,821	-	-	-	-	1,766	3,075	39	
10.75		40,202	15,478	-	-	-	-	19,583	432	3	
11.00		42,560	498,616	-	-	-	-	82,035	865	5,588	
11.25		51,275	159,772	-	-	-	-	557,208	728	268	
11.50		27,055	25,726	251	251	-	-	151,449	7,323	40	
11.75		8,191	99,471	7,022	7,022	94	-	33,915	3,651	490	
12.00		11,287	49,552	-	-	-	-	9,927	707	1,839	
12.25		17,524	9,476	-	-	-	-	14,978	83	149	
12.50		34,622	29,642	-	-	-	-	30,231	150	114	
12.75		4,470	9,650	-	-	-	-	3,107	35	4	
13.00		8,040	7,215	0	0	-	-	5,958	892	34	
13.25		29,348	2,994	-	-	-	-	201	19	1	
13.50		54,621	19,860	-	-	-	-	8,561	207	37	
13.75		5,624	5,912	0	0	-	-	1,341	11	0	
14.00		31,167	14,536	-	-	-	-	99,871	698	41	
14.25		18,570	84,716	0	0	-	-	11,781	88	-	
14.50		71,722	29,902	-	-	-	-	24,362	178	34	
14.75		32,623	9,863	-	-	-	-	7,422	63	-	
15.00		79,456	34,902	-	-	-	-	38,428	261	53	
15.25		6,466	21,807	-	-	-	-	13,550	3,393	-	
15.50		72,013	42,900	-	-	-	-	27,605	5,519	650	
15.75		16,149	19,999	-	-	-	-	232,548	595	7	
16.00		64,190	51,668	-	-	-	-	12,839	1,075	251	
16.25		35,739	164,609	-	-	-	-	20,214	104	1	
16.50		34,090	75,263	-	-	-	-	6,942	653	225	
16.75		9,318	10,790	-	-	-	-	9,304	318	190	
17.00		47,911	36,832	-	-	-	-	15,932	3,128	3,871	
17.25		22,740	43,161	-	-	-	-	26,134	1,036	476	
17.50		38,342	57,572	-	-	-	-	13,868	14,352	5,227	
17.75		10,454	9,494	-	-	-	-	1,285	3,805	1,641	
18.00		64,708	94,549	-	-	-	-	23,807	91,899	8,488	
18.25		20,343	64,147	-	-	-	-	54,889	8,572	5,380	
18.50		65,374	81,257	-	-	-	-	83,609	11,954	8,961	
18.75		30,453	44,785	-	-	-	-	8,924	8,862	5,967	
19.00		91,524	75,405	-	-	-	-	74,388	24,048	9,099	
19.25		66,166	112,663	-	-	-	-	36,016	20,360	6,767	
19.50		221,211	63,400	-	-	-	-	99,283	53,622	8,701	
19.75		70,737	31,377	-	-	-	-	29,398	16,835	18,397	
20.00		53,406	75,668	-	-	-	-	89,139	81,319	5,505	
20.25		64,819	54,990	-	-	-	-	11,186	33,757	3,299	
20.50		223,504	300,708	-	-	-	81	279,896	54,959	5,433	
20.75		28,937	217,262	-	-	-	-	35,365	16,905	2,787	
21.00		27,757	241,508	-	-	-	-	57,040	21,091	20,844	
21.25		24,167	60,161	-	-	-	-	360	30,229	37	
21.50		21,956	124,050	-	-	-	-	71,079	42,871	330	
21.75		54,044	40,776	-	-	-	-	-	3,723	-	
22.00 & above		48,433	66,149	-	-	-	-	-	13,545	-	
<b>Total</b>		<b>5,794,187</b>	<b>6,814,371</b>	<b>2,786,030</b>	<b>2,786,030</b>	<b>45,956</b>	<b>2,478</b>	<b>3,195,100</b>	<b>610,543</b>	<b>152,149</b>	
<b>Weighted Average</b>		<b>11.11</b>	<b>14.48</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.67</b>	<b>13.00</b>	<b>18.86</b>	<b>17.11</b>	

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to Islamic banking portfolio

# Return and Type of Accounts

## Banking Banks

(Million Rupees)

Jun-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return
J	K	L	M	N	O	P	Q	R
1,697.15	8.05	64.55	-	128.78	-	2,529	2,843,294	00.00
545	3	2	-	2	-	2,480	223,512	01.00*
99	-	-	-	-	-	851	78,814	02.00*
9,748	-	2,604	-	-	-	16,864	21,172	03.00*
159	-	-	-	-	-	1,951	6,445	04.00*
328	-	-	-	-	-	4,115	7,140	05.00*
-	-	-	-	-	-	832	1,983	05.25
45	-	-	-	2	-	930	1,240	05.50
14	247	2,218	-	20,276	-	23,451	24,751	05.75
776	2	19	-	8	-	3,401	88,925	06.00
-	-	0	-	1	-	13	167	06.25
1	-	-	-	-	-	2,920	5,117	06.50
1,031	-	18	-	63	-	1,437	9,577	06.75
11	-	-	-	-	-	2,029	11,992	07.00
28	-	-	-	-	-	62	6,196	07.25
894	7	27	-	18	-	2,634	11,849	07.50
773	-	15	-	6	-	1,796	47,812	07.75
495	-	0	-	1	-	1,214	13,992	08.00
803	10	7	-	2	-	1,699	28,852	08.25
875	4	18	31	72	-	9,593	129,924	08.50
175	-	41	-	1	-	1,047	15,463	08.75
1,358	11	27	-	2	-	3,779	34,915	09.00
766	9	7	-	107	-	1,471	14,494	09.25
2,097	64	8	-	30	-	2,504	17,978	09.50
306	9	0	-	-	-	562	17,305	09.75
1,335	36	181	-	11	-	3,317	14,623	10.00
481	19	106	-	60	-	1,406	2,741	10.25
543	17	158	-	128	-	3,960	5,726	10.50
78	-	3	-	225	-	741	20,324	10.75
785	28	101	8	365	-	7,740	89,775	11.00
4,069	-	4	-	87	16	5,171	562,379	11.25
1,391	12	38	-	244	4	9,051	160,751	11.50
873	68	79	-	59	-	5,219	46,251	11.75
76	1	205	-	130	18	2,976	12,903	12.00
298	6	61	-	474	-	1,071	16,049	12.25
149	4	47	2	8	-	474	30,705	12.50
312	-	12	-	38	-	401	3,508	12.75
101	0	396	1,904	223	-	3,550	9,508	13.00
1,304	-	10	-	-	-	1,334	1,535	13.25
5	-	-	230	5	51	535	9,096	13.50
2,488	0	26	6	62	-	2,593	3,935	13.75
390	-	4	1,116	25	-	2,274	102,145	14.00
236	-	8	-	6	-	338	12,119	14.25
351	9	-	-	-	-	572	24,934	14.50
157	-	-	1,007	-	-	1,226	8,649	14.75
6,909	1	422	847	753	-	9,247	47,675	15.00
258	650	3,919	-	5,017	-	13,238	26,787	15.25
21,570	-	-	-	14,807	-	42,546	70,151	15.50
769	-	-	308	-	-	1,680	234,228	15.75
24,077	94	3	346	2	-	25,847	38,687	16.00
3,441	-	-	-	-	-	3,546	23,760	16.25
40,769	106	-	1,265	-	-	43,018	49,960	16.50
4,333	-	7	-	4,735	-	9,583	18,887	16.75
9,331	79	17	-	11	-	16,438	32,370	17.00
64	41	-	-	9,129	-	10,746	36,880	17.25
694	6	203	930	15	-	21,425	35,292	17.50
10,833	-	11	-	5	-	16,294	17,580	17.75
16,051	-	-	2	26	-	116,466	140,273	18.00
55,044	-	1	-	462	-	69,459	124,348	18.25
52,647	-	3	-	1	-	73,566	157,175	18.50
1,607	-	-	-	1	-	16,437	25,361	18.75
7,884	0	-	-	7	-	41,038	115,426	19.00
6,127	-	-	-	-	-	33,254	69,270	19.25
1,752	-	0	1	-	-	64,076	163,359	19.50
3,995	-	-	-	-	-	39,227	68,625	19.75
17,996	-	-	-	25	-	104,846	193,985	20.00
3,678	-	-	-	-	-	40,733	51,919	20.25
915	1	0	-	1	-	61,309	341,285	20.50
1,166	-	-	-	-	-	20,857	56,223	20.75
7,334	-	-	-	-	-	49,269	106,309	21.00
17,073	-	-	-	-	-	47,339	47,699	21.25
4,140	-	-	-	-	-	47,341	118,420	21.50
11,382	-	-	-	985	-	16,090	16,090	21.75
25,960	-	-	-	90	-	39,595	39,595	22.00 & above
396,246	1,551	11,100	8,002	58,941	88	1,238,621	7,268,184	Total
17.32	12.79	9.71	14.88	12.27	12.67	17.72	14.17	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

## 2.4.1 Deposits Distributed by Rate of

Islamic  
Public Sector

Rate of Return	Jun-23		Mar-24		Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	70,606	94,444	77,335	6,963	3	127	-	-	
01.00*	6,900	8,631	-	-	-	12,120	-	-	
02.00*	13	459	-	-	-	4	-	-	
03.00*	27	29	-	-	-	667	-	-	
04.00*	163	285	-	-	-	189	-	-	
05.00*	367	1,060	-	-	-	1,592	17	-	
05.25	117	169	-	-	-	1,048	105	-	
05.50	2	19	-	-	-	-	10	25	
05.75	0	2	-	-	-	-	-	2	
06.00	8	8	-	-	-	-	-	-	
06.25	25	-	-	-	-	-	-	-	
06.50	117	6	-	-	-	-	-	71	
06.75	-	40	-	-	-	-	-	-	
07.00	52,361	-	-	-	-	-	-	-	
07.25	4	-	-	-	-	-	-	-	
07.50	70	3,321	-	-	-	3,762	17	139	
07.75	-	-	-	-	-	107	-	-	
08.00	197	0	-	-	-	0	-	-	
08.25	451	5,352	-	-	-	5,575	36	23	
08.50	73	18,620	-	-	-	29,218	26	5,293	
08.75	3,322	14,870	-	-	-	5,496	-	-	
09.00	0	4,108	-	-	-	4,246	-	-	
09.25	-	84	-	-	-	-	-	-	
09.50	-	1,923	-	-	-	2,073	-	-	
09.75	5,910	6,837	-	-	-	8,900	-	-	
10.00	253	4,495	-	-	-	2,978	-	-	
10.25	2,713	586	-	-	-	0	1	-	
10.50	4,248	170	-	-	-	0	-	-	
10.75	200	40	-	-	-	0	-	3	
11.00	1,771	38,600	-	-	-	1,965	-	-	
11.25	44,943	4,614	-	-	-	8,629	4	-	
11.50	12,594	1,669	251	-	-	42,546	-	-	
11.75	1,205	32	7,022	94	-	-	-	472	
12.00	1,407	514	-	-	-	727	-	10	
12.25	136	2	-	-	-	-	-	5	
12.50	79	1,190	-	-	-	0	-	-	
12.75	407	294	-	-	-	-	-	-	
13.00	174	2,223	-	-	-	21	-	-	
13.25	4,188	543	-	-	-	-	2	-	
13.50	116	350	-	-	-	-	-	-	
13.75	444	6	-	-	-	-	-	-	
14.00	8	2,583	-	-	-	1,694	-	-	
14.25	151	0	-	-	-	-	-	-	
14.50	23,708	1,033	-	-	-	1,987	-	-	
14.75	2	850	-	-	-	163	-	-	
15.00	98	10,010	-	-	-	10,151	-	13	
15.25	25	740	-	-	-	453	-	-	
15.50	1	3,039	-	-	-	5,313	5	-	
15.75	631	188	-	-	-	-	-	-	
16.00	1,700	906	-	-	-	3,910	10	-	
16.25	83	68	-	-	-	6,848	-	-	
16.50	585	2,482	-	-	-	1,587	-	-	
16.75	307	180	-	-	-	37	2	-	
17.00	1,803	2,752	-	-	-	7,270	20	64	
17.25	692	621	-	-	-	-	75	-	
17.50	24	3,373	-	-	-	1,018	242	90	
17.75	1,792	980	-	-	-	-	-	-	
18.00	331	420	-	-	-	285	468	620	
18.25	343	169	-	-	-	3,474	20	10	
18.50	1,223	3,790	-	-	-	366	134	65	
18.75	135	1,619	-	-	-	1,761	898	55	
19.00	4,143	6,384	-	-	-	3,101	550	106	
19.25	1,514	10,056	-	-	-	7,829	586	372	
19.50	26,783	8,652	-	-	-	5,327	509	-	
19.75	12,415	1,102	-	-	-	2,503	613	-	
20.00	6,082	399	-	-	-	6,166	-	-	
20.25	22	13	-	-	-	-	-	-	
20.50	11,758	4,726	-	-	81	22,185	-	118	
20.75	1,639	17,050	-	-	-	7,495	-	-	
21.00	4,484	35,096	-	-	-	-	-	-	
21.25	148	145	-	-	-	-	-	-	
21.50	12	1,015	-	-	-	-	-	-	
21.75	15	110	-	-	-	-	-	-	
22.00 & above	4	15	-	-	-	-	-	-	
<b>Total</b>	<b>318,266</b>	<b>336,163</b>	<b>84,608</b>	<b>7,057</b>	<b>83</b>	<b>232,916</b>	<b>4,349</b>	<b>7,556</b>	
<b>Weighted Average</b>	<b>11.57</b>	<b>12.87</b>	<b>1.01</b>	<b>0.16</b>	<b>19.84</b>	<b>12.92</b>	<b>18.22</b>	<b>10.66</b>	

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to Islamic banking portfolio

## Return and Type of Accounts

Banking  
Banks

(Million Rupees)

Jun-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	-	84,428	00.00
-	-	-	-	-	-	-	12,120	01.00*
-	-	-	-	-	-	-	4	02.00*
-	-	-	-	-	-	-	667	03.00*
-	-	-	-	-	-	-	189	04.00*
-	-	-	-	-	-	17	1,609	05.00*
-	-	-	-	-	-	105	1,153	05.25
-	-	-	-	-	-	36	36	05.50
-	-	-	-	-	-	2	2	05.75
8	-	-	-	-	-	8	8	06.00
-	-	-	-	-	-	-	-	06.25
1	-	-	-	-	-	72	72	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	156	3,918	07.50
-	-	-	-	-	-	-	107	07.75
-	-	-	-	-	-	-	0	08.00
331	-	-	-	-	-	389	5,965	08.25
62	2	3	31	34	-	5,451	34,669	08.50
6	-	41	-	-	-	47	5,543	08.75
405	-	26	-	-	-	431	4,677	09.00
-	-	-	-	64	-	64	64	09.25
-	-	-	-	22	-	22	2,095	09.50
-	-	-	-	-	-	-	8,900	09.75
-	-	-	-	-	-	-	2,978	10.00
-	-	-	-	-	-	1	1	10.25
182	-	-	-	-	-	182	182	10.50
78	-	-	-	-	-	81	81	10.75
470	17	-	-	-	-	488	2,452	11.00
-	-	-	-	-	-	4	8,634	11.25
102	4	-	-	1	-	106	42,903	11.50
-	-	-	-	-	-	472	7,589	11.75
-	-	-	-	-	-	10	737	12.00
-	-	49	-	-	-	55	55	12.25
-	-	-	-	-	-	-	0	12.50
104	-	1	-	-	-	105	105	12.75
-	-	-	1,904	-	-	1,904	1,925	13.00
85	-	-	-	-	-	87	87	13.25
5	-	-	230	-	-	235	235	13.50
-	0	-	6	-	-	6	6	13.75
72	-	-	1,116	-	-	1,188	2,882	14.00
-	-	-	-	-	-	-	-	14.25
-	-	-	-	-	-	-	1,987	14.50
-	-	-	1,007	-	-	1,007	1,169	14.75
-	-	422	847	753	-	2,036	12,186	15.00
-	37	-	-	2	-	38	491	15.25
-	-	-	-	5	-	10	5,323	15.50
-	-	-	308	-	-	308	308	15.75
10	1	-	346	-	-	367	4,277	16.00
-	-	-	-	-	-	-	6,848	16.25
-	-	-	1,265	-	-	1,265	2,852	16.50
-	-	-	-	-	-	2	38	16.75
1,752	-	-	-	-	-	1,836	9,106	17.00
16	41	-	-	-	-	132	132	17.25
487	1	203	930	-	-	1,952	2,971	17.50
-	-	11	-	-	-	11	11	17.75
149	-	-	2	-	-	1,239	1,524	18.00
35	-	1	-	462	-	528	4,002	18.25
25	-	-	-	1	-	224	590	18.50
135	-	-	-	0	-	1,088	2,849	18.75
93	0	-	-	7	-	755	3,856	19.00
203	-	-	-	-	-	1,161	8,990	19.25
438	-	0	1	-	-	947	6,274	19.50
1,026	-	-	-	-	-	1,639	4,142	19.75
148	-	-	-	-	-	148	6,314	20.00
-	-	-	-	-	-	-	-	20.25
-	-	-	-	-	-	118	22,384	20.50
100	-	-	-	-	-	100	7,595	20.75
1,625	-	-	-	-	-	1,625	1,625	21.00
1,090	-	-	-	-	-	1,090	1,090	21.25
-	-	-	-	-	-	-	-	21.50
-	-	-	-	985	-	985	985	21.75
32	-	-	-	90	-	122	122	22.00 & above
9,272	103	756	7,993	2,426	-	32,455	357,119	Total
17.45	15.03	14.83	14.88	18.18	-	15.33	12.87	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

## 2.4.2 Deposits Distributed by Rate of

Islamic  
Domestic Private

Rate of Return	Jun-23		Mar-24		Jun-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	2,248,122	2,556,375	2,694,709	38,899	2,394	20,335	597	33	
01.00*	179,445	193,781	6,712	-	-	202,200	1,536	392	
02.00*	69,624	14,622	-	-	-	77,959	751	1	
03.00*	26,168	83,528	-	-	-	3,641	2,227	2,285	
04.00*	2,643	10,437	-	-	-	4,305	831	961	
05.00*	46,536	4,989	-	-	-	1,434	2,735	1,035	
05.25	750	948	-	-	-	103	-	727	
05.50	1,821	1,863	-	-	-	310	557	291	
05.75	1,561	24,679	-	-	-	1,300	7	686	
06.00	6,152	2,122	-	-	-	85,525	759	1,836	
06.25	1,122	237	-	-	-	154	11	-	
06.50	34,733	5,825	-	-	-	2,197	1,944	904	
06.75	121,312	11,278	-	-	-	8,139	325	0	
07.00	16,533	108,456	-	-	-	9,964	1,490	528	
07.25	14,211	14,877	-	-	-	6,134	30	4	
07.50	11,810	2,317	-	-	-	5,452	420	1,114	
07.75	6,705	44,139	-	-	-	45,909	297	705	
08.00	14,512	14,977	-	-	-	12,778	667	50	
08.25	3,769	20,493	-	-	-	21,578	702	117	
08.50	72,818	53,587	-	-	-	91,112	885	2,390	
08.75	11,581	9,100	-	-	-	8,920	817	14	
09.00	17,661	25,592	-	-	-	26,889	1,283	1,097	
09.25	21,403	14,470	-	-	-	13,023	580	1	
09.50	15,601	11,296	-	-	-	13,401	260	45	
09.75	27,764	8,545	-	-	-	7,843	200	47	
10.00	382,183	8,196	-	-	-	8,329	1,692	61	
10.25	15,434	2,240	0	-	-	1,334	737	3	
10.50	170,958	9,651	-	-	-	1,766	3,075	39	
10.75	40,002	15,438	-	-	-	19,583	432	-	
11.00	40,789	460,016	-	-	-	80,071	865	5,588	
11.25	6,332	155,158	-	-	-	548,579	723	268	
11.50	14,461	24,056	-	-	-	108,903	7,323	40	
11.75	6,986	99,439	-	-	-	33,915	3,651	18	
12.00	9,880	49,038	-	-	-	9,201	707	1,829	
12.25	17,389	9,474	-	-	-	14,978	83	143	
12.50	34,543	28,451	-	-	-	30,230	150	114	
12.75	4,064	9,356	-	-	-	3,107	35	4	
13.00	7,866	4,992	0	-	-	5,937	892	34	
13.25	25,160	2,452	-	-	-	201	17	1	
13.50	54,506	19,510	-	-	-	8,561	207	37	
13.75	5,180	5,906	0	-	-	1,341	11	0	
14.00	31,159	11,952	-	-	-	98,177	698	41	
14.25	18,419	84,716	0	-	-	11,781	88	-	
14.50	48,013	28,869	-	-	-	22,375	178	34	
14.75	32,621	9,012	-	-	-	7,260	63	-	
15.00	79,359	24,892	-	-	-	28,277	261	40	
15.25	6,441	21,067	-	-	-	13,097	3,393	-	
15.50	72,012	39,860	-	-	-	22,292	5,514	650	
15.75	15,519	19,811	-	-	-	232,548	595	7	
16.00	62,490	50,762	-	-	-	8,929	1,065	251	
16.25	35,656	164,541	-	-	-	13,366	104	1	
16.50	33,505	72,781	-	-	-	5,355	653	225	
16.75	9,011	10,610	-	-	-	9,267	316	190	
17.00	46,108	34,079	-	-	-	8,662	3,108	3,807	
17.25	22,049	42,540	-	-	-	26,134	961	476	
17.50	38,318	54,199	-	-	-	12,849	14,110	5,137	
17.75	8,661	8,514	-	-	-	1,285	3,805	1,641	
18.00	64,377	94,130	-	-	-	23,522	91,431	7,868	
18.25	20,000	63,978	-	-	-	51,415	8,552	5,370	
18.50	64,151	77,467	-	-	-	83,243	11,820	8,896	
18.75	30,318	43,166	-	-	-	7,163	7,963	5,913	
19.00	87,381	69,021	-	-	-	71,287	23,498	8,993	
19.25	64,652	102,607	-	-	-	28,186	19,774	6,395	
19.50	194,428	54,748	-	-	-	93,956	53,114	8,701	
19.75	58,323	30,275	-	-	-	26,895	16,221	18,397	
20.00	47,324	75,269	-	-	-	82,973	81,319	5,505	
20.25	64,797	54,977	-	-	-	11,186	33,757	3,299	
20.50	211,746	295,982	-	-	-	257,710	54,959	5,315	
20.75	27,298	200,212	-	-	-	27,871	16,905	2,787	
21.00	23,273	206,412	-	-	-	57,040	21,091	20,844	
21.25	24,019	60,016	-	-	-	360	30,229	37	
21.50	21,944	123,035	-	-	-	71,079	42,871	330	
21.75	54,029	40,666	-	-	-	-	3,723	-	
22.00 & above	48,430	66,134	-	-	-	-	13,545	-	
<b>Total</b>	<b>5,475,921</b>	<b>6,478,207</b>	<b>2,701,422</b>	<b>38,899</b>	<b>2,394</b>	<b>2,962,184</b>	<b>606,195</b>	<b>144,592</b>	
<b>Weighted Average</b>	<b>11.07</b>	<b>14.62</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>13.01</b>	<b>18.86</b>	<b>17.45</b>	

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to Islamic banking portfolio

## Return and Type of Accounts

### Banking Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
1,697	8	65	-	129	-	2,529	2,758,866	00.00	
545	3	2	-	2	-	2,480	211,392	01.00*	
99	-	-	-	-	-	851	78,810	02.00*	
9,748	-	2,604	-	-	-	16,864	20,505	03.00*	
159	-	-	-	-	-	1,951	6,256	04.00*	
328	-	-	-	-	-	4,098	5,531	05.00*	
-	-	-	-	-	-	727	829	05.25	
45	-	-	-	2	-	895	1,205	05.50	
14	247	2,218	-	20,276	-	23,449	24,749	05.75	
769	2	19	-	8	-	3,393	88,918	06.00	
-	-	0	-	1	-	13	167	06.25	
-	-	-	-	-	-	2,848	5,045	06.50	
1,031	-	18	-	63	-	1,437	9,577	06.75	
11	-	-	-	-	-	2,029	11,992	07.00	
28	-	-	-	-	-	62	6,196	07.25	
894	7	27	-	18	-	2,478	7,930	07.50	
773	-	15	-	6	-	1,796	47,705	07.75	
495	-	0	-	1	-	1,214	13,992	08.00	
473	10	7	-	2	-	1,310	22,888	08.25	
812	2	15	-	38	-	4,142	95,254	08.50	
169	-	-	-	1	-	1,000	9,921	08.75	
953	11	1	-	2	-	3,348	30,237	09.00	
766	9	7	-	43	-	1,407	14,430	09.25	
2,097	64	8	-	7	-	2,482	15,883	09.50	
306	9	0	-	-	-	562	8,405	09.75	
1,335	36	181	-	11	-	3,317	11,646	10.00	
481	19	106	-	60	-	1,405	2,739	10.25	
361	17	158	-	128	-	3,778	5,544	10.50	
-	-	3	-	225	-	660	20,243	10.75	
315	10	101	8	365	-	7,253	87,323	11.00	
4,069	-	4	-	87	16	5,167	553,746	11.25	
1,289	8	38	-	243	4	8,945	117,848	11.50	
873	68	79	-	59	-	4,747	38,662	11.75	
76	1	205	-	130	18	2,965	12,166	12.00	
298	6	12	-	474	-	1,017	15,995	12.25	
149	4	47	2	8	-	474	30,704	12.50	
208	-	11	-	38	-	296	3,403	12.75	
101	0	396	-	223	-	1,646	7,583	13.00	
1,218	-	10	-	-	-	1,247	1,448	13.25	
-	-	-	-	5	51	299	8,861	13.50	
2,488	-	26	-	62	-	2,587	3,929	13.75	
319	-	4	-	25	-	1,086	99,263	14.00	
236	-	8	-	6	-	338	12,119	14.25	
351	9	-	-	-	-	572	22,947	14.50	
157	-	-	-	-	-	220	7,479	14.75	
6,909	1	-	-	-	-	7,211	35,488	15.00	
258	613	3,919	-	5,015	-	13,199	26,296	15.25	
21,570	-	-	-	14,802	-	42,536	64,827	15.50	
769	-	-	-	-	-	1,372	233,920	15.75	
24,067	93	3	-	2	-	25,481	34,410	16.00	
3,441	-	-	-	-	-	3,546	16,912	16.25	
40,769	106	-	-	-	-	41,753	47,108	16.50	
4,333	-	7	-	4,735	-	9,581	18,848	16.75	
7,579	79	17	-	11	-	14,602	23,264	17.00	
48	-	-	-	9,129	-	10,614	36,748	17.25	
207	5	-	-	15	-	19,473	32,322	17.50	
10,833	-	-	-	5	-	16,284	17,569	17.75	
15,902	-	-	-	26	-	115,227	138,749	18.00	
55,009	-	-	-	-	-	68,931	120,346	18.25	
52,622	-	3	-	-	-	73,342	156,585	18.50	
1,472	-	-	-	1	-	15,350	22,512	18.75	
7,792	-	-	-	-	-	40,283	111,570	19.00	
5,924	-	-	-	-	-	32,094	60,280	19.25	
1,314	-	-	-	-	-	63,129	157,085	19.50	
2,969	-	-	-	-	-	37,588	64,482	19.75	
17,849	-	-	-	25	-	104,698	187,671	20.00	
3,678	-	-	-	-	-	40,733	51,919	20.25	
915	1	0	-	1	-	61,191	318,901	20.50	
1,066	-	-	-	-	-	20,757	48,628	20.75	
5,709	-	-	-	-	-	47,644	104,684	21.00	
15,983	-	-	-	-	-	46,249	46,609	21.25	
4,140	-	-	-	-	-	47,341	118,420	21.50	
11,382	-	-	-	-	-	15,104	15,104	21.75	
25,928	-	-	-	-	-	39,473	39,473	22.00 & above	
386,973	1,449	10,344	9	56,515	88	1,206,166	6,911,064	Total	
17.32	12.63	9.33	11.22	12.02	12.67	17.79	14.26	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

**2.5 Deposits Distributed by Rate of**  
Overall  
All

Rate of Interest	Jun-23		Mar-24		Jun-24 P					Fixed	
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
	A	B	C	D	D	E	F	G	H	I	
00.00	9,364,094	9,800,422	#####	###	10,162,415	275,476	39,021	93,660	1,203	145	
01.00*	430,020	379,594	6,712	6,712	-	13	356,687	7,322	9,866		
02.00*	299,261	194,445	-	-	980	120	201,751	11,331	1,423		
03.00*	38,449	168,135	-	-	-	139	113,252	4,867	2,796		
04.00*	63,767	41,867	0	0	-	-	21,353	6,296	2,531		
05.00*	106,129	154,719	-	-	-	-	4,035	14,020	13,969		
05.25	28,574	8,211	-	-	-	-	1,150	5,080	2,671		
05.50	32,934	4,600	-	-	-	-	310	1,624	898		
05.75	5,647	29,055	-	-	-	-	1,300	343	21,191		
06.00	41,088	12,412	-	-	-	-	85,600	5,207	5,121		
06.25	2,374	6,270	-	-	-	-	154	1,065	1,137		
06.50	37,931	22,027	-	-	-	-	2,197	8,873	2,289		
06.75	122,767	15,010	-	-	-	-	8,139	343	132		
07.00	78,182	125,174	-	-	-	-	11,878	6,220	4,410		
07.25	18,550	23,963	-	-	-	-	6,134	215	645		
07.50	33,571	23,373	-	-	-	-	9,214	1,154	3,678		
07.75	9,112	46,893	-	-	-	-	46,016	7,066	1,677		
08.00	31,500	50,186	-	-	-	-	21,826	3,016	15,873		
08.25	15,134	40,148	-	-	-	-	27,153	6,612	2,663		
08.50	86,020	86,322	-	-	-	-	120,330	916	19,868		
08.75	20,190	26,284	-	-	-	-	14,417	9,312	652		
09.00	26,904	51,079	-	-	-	-	33,256	5,932	28,094		
09.25	40,465	34,842	-	-	-	-	13,023	10,614	15,400		
09.50	58,883	34,227	-	-	-	-	15,474	260	30,280		
09.75	43,194	55,839	-	-	-	-	16,742	8,801	15,066		
10.00	412,993	48,059	-	-	-	-	11,398	2,262	22,969		
10.25	30,623	13,057	0	0	-	-	1,335	3,527	21		
10.50	181,484	19,787	-	-	-	-	1,766	3,075	39		
10.75	59,000	26,962	-	-	-	-	19,583	432	3		
11.00	51,708	521,199	-	-	-	-	82,035	866	32,225		
11.25	63,319	170,251	-	-	-	-	557,208	728	268		
11.50	38,696	29,136	251	251	-	-	151,449	9,270	40		
11.75	43,482	104,960	7,022	7,022	94	-	33,915	3,651	490		
12.00	47,005	87,310	-	-	-	-	9,927	3,857	1,839		
12.25	24,237	40,184	-	-	-	-	14,978	83	149		
12.50	49,911	37,973	-	-	-	-	30,231	1,672	127		
12.75	16,378	10,807	-	-	-	-	3,107	35	4		
13.00	158,392	11,536	0	0	-	-	5,958	3,563	37		
13.25	33,464	157,346	-	-	-	-	201	19	1		
13.50	66,698	23,381	-	-	-	-	8,561	209	37		
13.75	10,361	10,686	0	0	-	-	1,341	11	0		
14.00	64,258	33,665	-	-	-	-	99,871	1,199	46		
14.25	34,272	87,379	0	0	-	-	11,781	88	-		
14.50	172,461	41,352	-	-	-	-	24,512	593	46		
14.75	53,036	56,035	-	-	-	-	7,422	63	-		
15.00	121,104	48,840	-	-	-	-	38,428	17,188	133		
15.25	36,876	22,375	-	-	-	-	13,550	3,655	-		
15.50	124,991	72,171	-	-	-	-	27,605	27,411	814		
15.75	127,868	23,252	-	-	-	-	232,548	4,388	281		
16.00	224,547	60,357	-	-	-	-	12,839	2,753	4,233		
16.25	121,858	168,486	-	-	-	-	20,214	173	133		
16.50	84,493	82,652	-	-	-	-	6,942	4,209	494		
16.75	43,157	12,830	-	-	-	-	9,304	515	395		
17.00	102,266	46,864	-	-	-	-	15,932	13,206	4,619		
17.25	56,386	43,882	-	-	-	-	26,134	3,387	1,299		
17.50	56,177	63,370	-	-	-	-	13,868	24,771	14,593		
17.75	32,405	10,911	-	-	-	-	1,285	7,107	7,802		
18.00	103,236	123,846	-	-	-	-	23,807	135,554	13,903		
18.25	52,291	72,824	-	-	-	-	54,889	12,125	6,374		
18.50	92,138	169,652	-	-	-	-	83,610	66,869	16,669		
18.75	90,417	104,213	-	-	-	-	8,924	74,505	13,882		
19.00	291,057	187,202	-	-	-	-	271,732	121,294	33,230		
19.25	108,111	145,524	-	-	-	-	39,931	64,620	10,577		
19.50	6,252,221	448,195	-	-	-	262	180,739	79,322	17,814		
19.75	1,034,650	77,917	-	-	-	-	29,398	27,763	23,069		
20.00	719,910	251,929	-	-	-	-	89,139	113,160	14,974		
20.25	203,684	130,968	-	-	-	-	11,188	38,957	7,240		
20.50	696,280	8,491,863	-	-	133,528	883,249	8,696,994	106,035	17,159		
20.75	333,508	1,383,048	-	-	95,632	3,938	987,464	40,834	3,203		
21.00	201,870	840,906	-	-	24,082	-	184,008	50,569	25,732		
21.25	153,524	288,090	-	-	3,313	-	38,485	38,567	389		
21.50	81,407	382,340	-	-	11,249	2,842	71,681	43,822	1,945		
21.75	163,746	284,640	-	-	-	-	5,823	4,382	-		
22.00 & above	326,722	628,822	-	-	-	-	13,904	165,201	95,604		
<b>Total</b>	<b>24,683,416</b>	<b>27,634,131</b>	<b>10,266,502</b>	<b>10,176,401</b>	<b>544,356</b>	<b>929,584</b>	<b>13,512,000</b>	<b>1,455,238</b>	<b>597,374</b>		
<b>Weighted Average</b>	<b>13.78</b>	<b>17.74</b>	<b>0.01</b>	<b>0.01</b>	<b>10.17</b>	<b>19.64</b>	<b>18.04</b>	<b>16.02</b>	<b>11.29</b>		

\*01.00 stands for 00.05 to 01.00  
\*02.00 stands for 01.05 to 02.00  
and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking Banks

(Million Rupees)

Jun-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
2,207	8	65	-	132	-	3,760	10,664,434	00.00
6,889	3	2	-	3	-	24,085	387,498	01.00*
3,128	-	-	-	5	-	15,888	218,739	02.00*
11,090	-	2,604	-	-	-	21,357	134,749	03.00*
1,775	101	20	-	21	-	10,745	32,097	04.00*
13,769	17	13	-	10	5	41,803	45,838	05.00*
300	-	5	1	65	-	8,121	9,272	05.25
2,362	-	2	-	30	3	4,919	5,229	05.50
1,903	259	2,227	0	20,320	-	45,344	46,644	05.75
17,600	2	31	0	198	1	28,160	113,761	06.00
4,217	-	55	1	99	-	6,575	6,730	06.25
5,960	-	11	0	121	1	17,255	19,452	06.50
1,080	29	47	2	83	-	1,717	9,856	06.75
1,140	14	48	39	196	5	12,072	23,950	07.00
395	-	28	3	525	-	1,811	7,945	07.25
3,108	19	128	0	625	52	8,764	17,978	07.50
813	-	259	2	139	0	9,956	55,972	07.75
4,533	-	174	-	761	8	24,365	46,191	08.00
3,231	47	101	1	925	-	13,579	40,733	08.25
4,349	5	142	34	134	4	25,451	145,781	08.50
1,911	8	78	0	97	4	12,061	26,478	08.75
6,283	11	2,875	15	95	3	43,307	76,564	09.00
9,085	10	42	0	140	-	35,290	48,314	09.25
2,888	64	46	1	113	1	33,655	49,129	09.50
866	51	2,103	1	148	0	27,037	43,779	09.75
8,728	47	448	-	459	17	34,930	46,328	10.00
923	19	527	1	495	4	5,516	6,851	10.25
8,661	51	230	4	648	28	12,736	14,502	10.50
158	0	76	-	11,313	2	11,984	31,567	10.75
2,620	31	307	27	1,140	8	37,225	119,260	11.00
5,872	12	845	1	1,678	19	9,422	566,630	11.25
2,966	13	110	3,310	59,257	761	75,727	227,426	11.50
889	282	91	-	560	13	5,976	47,007	11.75
294	156	682	25	17,796	18	24,668	34,595	12.00
306	9	388	1	11,307	53	12,296	27,274	12.25
1,544	155	711	4	4,524	4	8,742	38,972	12.50
316	808	865	-	719	3	2,751	5,858	12.75
112	127	868	1,904	2,536	-	9,147	15,105	13.00
1,319	15	1,074	-	320	-	2,748	2,949	13.25
57	24	876	239	1,802	51	3,295	11,856	13.50
2,492	38	180	6	212	0	2,939	4,281	13.75
436	1,045	4,447	1,454	7,570	-	16,196	116,067	14.00
244	400	470	6	1,108	-	2,316	14,097	14.25
420	657	482	43	2,306	-	4,545	29,057	14.50
438	67	123	1,011	783	55	2,540	9,962	14.75
7,997	389	3,737	896	2,435	-	32,775	71,203	15.00
313	694	4,114	12	5,027	-	13,814	27,364	15.25
24,311	57	1,004	3	15,739	-	69,338	96,942	15.50
2,257	48	53	308	48	-	7,384	239,932	15.75
28,606	981	221	348	640	-	37,782	50,621	16.00
4,476	28	1,573	-	783	-	7,166	27,381	16.25
47,916	147	4,299	1,265	106	-	58,435	65,378	16.50
4,735	81	17	-	6,358	-	12,102	21,406	16.75
21,145	175	782	-	12,335	-	52,262	68,194	17.00
2,190	59	11	-	9,216	-	16,162	42,297	17.25
5,477	63	716	930	93	-	46,642	60,510	17.50
11,568	20	11	-	9	-	26,517	27,803	17.75
167,496	3	709	2	2,883	-	320,550	344,357	18.00
80,323	3	13	-	462	-	99,300	154,189	18.25
67,430	22	8	-	46	-	151,044	234,655	18.50
12,822	-	-	-	1	-	101,209	110,133	18.75
74,626	3	2	-	2,547	-	231,701	503,433	19.00
29,553	-	-	-	-	-	104,750	144,681	19.25
273,718	20	5	1	6	-	370,887	551,888	19.50
51,274	-	10	-	7	-	102,124	131,522	19.75
183,372	33	164	-	38	-	311,741	400,880	20.00
63,312	-	-	-	-	-	109,508	120,696	20.25
66,329	75	13,169	2	405	-	203,173	9,916,945	20.50
105,343	49	-	-	-	-	149,429	1,236,463	20.75
237,089	24	4	-	1	-	313,418	521,508	21.00
82,584	-	-	-	-	-	121,540	163,338	21.25
69,832	-	-	-	10	-	115,610	201,383	21.50
65,279	-	-	-	985	-	70,646	76,469	21.75
547,882	40,119	19,366	2,001	38,505	-	908,678	922,582	22.00 & above
2,488,034	47,697	74,891	13,905	250,204	1,120	4,928,462	30,180,905.02	Total
18.54	2.20	10.68	11.86	10.56	11.34	15.92	17.26	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

**2.5.1 Deposits Distributed by Rate of  
Overall  
Public Sector**

Rate of Interest	Jun-23		Mar-24		Jun-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,032,286	1,169,410	1,227,109	71,845	402	486	3	-
01.00*	24,571	21,623	-	-	13	18,197	36	33
02.00*	143,389	35,379	-	-	120	4,554	-	28
03.00*	5,141	75,834	-	-	139	109,016	910	39
04.00*	694	2,064	-	-	-	189	63	-
05.00*	567	105,444	-	-	-	1,624	178	45
05.25	17,685	961	-	-	-	1,048	5,021	3
05.50	26,847	180	-	-	-	-	59	58
05.75	3,594	2,677	-	-	-	-	336	20,270
06.00	24,786	1,086	-	-	-	49	-	38
06.25	78	76	-	-	-	-	792	113
06.50	674	601	-	-	-	0	2	143
06.75	1,076	823	-	-	-	-	4	2
07.00	53,430	1,424	-	-	-	-	1	153
07.25	981	1,127	-	-	-	-	58	36
07.50	2,660	4,241	-	-	-	3,762	710	451
07.75	365	1,233	-	-	-	107	-	14
08.00	5,326	6,091	-	-	-	0	158	3
08.25	6,487	14,686	-	-	-	5,575	42	496
08.50	4,479	24,099	-	-	-	29,218	26	5,492
08.75	3,465	15,099	-	-	-	5,496	-	-
09.00	848	11,409	-	-	-	4,246	-	117
09.25	3,531	3,428	-	-	-	-	-	-
09.50	1,468	19,159	-	-	-	2,073	-	15,071
09.75	10,124	10,853	-	-	-	8,900	-	-
10.00	2,190	10,883	-	-	-	3,069	14	-
10.25	3,243	1,186	-	-	-	0	1	-
10.50	6,764	1,045	-	-	-	0	-	-
10.75	2,809	320	-	-	-	0	-	3
11.00	2,576	40,396	-	-	-	1,965	-	-
11.25	50,940	9,016	-	-	-	8,629	4	-
11.50	12,780	3,641	251	-	-	42,546	-	-
11.75	12,482	583	7,022	94	-	-	-	472
12.00	3,136	2,298	-	-	-	727	-	10
12.25	1,593	247	-	-	-	-	-	5
12.50	5,259	5,604	-	-	-	0	-	13
12.75	808	564	-	-	-	-	-	-
13.00	145,615	4,030	-	-	-	21	1	1
13.25	5,152	153,396	-	-	-	-	2	-
13.50	961	990	-	-	-	-	2	0
13.75	1,350	79	-	-	-	-	-	-
14.00	20,625	3,782	-	-	-	1,694	1	5
14.25	2,280	321	-	-	-	-	-	-
14.50	83,750	2,807	-	-	-	2,136	0	11
14.75	3,020	45,700	-	-	-	163	-	-
15.00	10,172	11,760	-	-	-	10,151	34	78
15.25	3,210	767	-	-	-	453	-	-
15.50	7,977	5,755	-	-	-	5,313	242	-
15.75	29,888	408	-	-	-	-	-	0
16.00	71,289	2,232	-	-	-	3,910	10	-
16.25	26,184	971	-	-	-	6,848	69	-
16.50	28,989	6,620	-	-	-	1,587	-	1
16.75	21,362	498	-	-	-	37	2	-
17.00	17,980	3,512	-	-	-	7,270	343	195
17.25	27,432	1,031	-	-	-	-	517	19
17.50	3,573	3,601	-	-	-	1,018	10,377	8,826
17.75	4,227	1,068	-	-	-	-	-	3
18.00	4,681	588	-	-	-	285	482	1,638
18.25	21,117	4,135	-	-	-	3,474	454	172
18.50	4,724	5,916	-	-	-	367	219	1,405
18.75	2,474	2,045	-	-	-	1,761	1,453	1,390
19.00	93,177	15,248	-	-	-	75,920	7,387	2,884
19.25	18,226	26,135	-	-	-	7,836	1,978	1,046
19.50	1,703,487	91,179	-	-	262	86,745	8,747	977
19.75	106,390	3,354	-	-	-	2,503	2,028	258
20.00	306,521	14,730	-	-	-	6,166	2,406	2,822
20.25	26,362	14,967	-	-	-	2	2,283	2,057
20.50	97,717	2,287,395	-	1	883,249	1,744,065	9,933	8,969
20.75	136,883	123,946	-	-	3,938	26,804	13,575	233
21.00	67,982	87,711	-	-	-	428	451	2,906
21.25	56,583	125,824	-	-	-	-	400	352
21.50	4,440	40,833	-	-	2,842	143	-	190
21.75	39,005	111,744	-	-	-	-	-	-
22.00 & above	112,017	223,596	-	-	-	1,835	144,588	95,604
<b>Total</b>	<b>4,795,956</b>	<b>5,033,459</b>	<b>1,234,381</b>	<b>71,941</b>	<b>890,965</b>	<b>2,250,416</b>	<b>216,402</b>	<b>175,156</b>
<b>Weighted Average</b>	<b>13.78</b>	<b>17.80</b>	<b>0.07</b>	<b>0.02</b>	<b>20.49</b>	<b>18.65</b>	<b>5.94</b>	<b>5.86</b>

\*01.00 stands for 00.05 to 01.00  
\*02.00 stands for 01.05 to 02.00  
and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
2	-	-	-	-	-	5	1,299,847	00.00	
144	-	-	-	-	-	213	18,423	01.00*	
433	-	-	-	5	-	466	5,140	02.00*	
334	-	-	-	-	-	1,283	110,438	03.00*	
65	101	4	-	3	-	235	424	04.00*	
22	-	-	-	-	-	245	1,868	05.00*	
3	-	-	-	0	-	5,026	6,074	05.25	
1	-	0	-	2	-	119	119	05.50	
870	12	8	0	17	-	21,513	21,513	05.75	
13,177	-	-	-	158	-	13,373	13,422	06.00	
-	-	-	-	42	-	948	948	06.25	
350	-	-	-	5	-	499	499	06.50	
3	29	2	-	16	-	56	56	06.75	
111	14	6	-	-	-	285	285	07.00	
43	-	-	2	28	-	166	166	07.25	
468	-	5	-	-	-	1,633	5,395	07.50	
35	-	100	-	-	-	149	255	07.75	
307	-	-	-	4	-	472	472	08.00	
694	36	26	-	-	-	1,294	6,870	08.25	
2,502	3	8	31	40	-	8,101	37,319	08.50	
307	-	41	-	-	-	348	5,844	08.75	
3,703	-	65	15	11	-	3,912	8,158	09.00	
3,305	-	2	-	65	-	3,373	3,373	09.25	
236	-	2	-	22	-	15,332	17,404	09.50	
421	-	20	-	-	-	441	9,340	09.75	
1,623	-	4	-	135	-	1,775	4,844	10.00	
160	-	310	-	-	-	471	472	10.25	
953	-	-	-	9	-	962	962	10.50	
157	-	-	-	177	-	337	337	10.75	
1,741	17	100	-	135	-	1,994	3,958	11.00	
102	-	0	-	33	-	139	8,769	11.25	
1,672	4	-	3,310	58,709	755	64,451	107,248	11.50	
7	2	1	-	232	-	714	7,830	11.75	
195	-	20	0	644	-	870	1,597	12.00	
6	2	70	-	3	-	86	86	12.25	
1,392	8	-	-	2,179	-	3,592	3,593	12.50	
104	765	750	-	9	-	1,628	1,628	12.75	
8	-	3	1,904	731	-	2,649	2,670	13.00	
91	-	0	-	1	-	94	94	13.25	
5	1	20	230	8	-	266	266	13.50	
-	2	20	6	-	-	28	28	13.75	
106	3	293	1,117	35	-	1,560	3,255	14.00	
8	105	19	-	6	-	137	137	14.25	
69	13	6	-	5	-	104	2,240	14.50	
8	-	-	1,007	0	-	1,014	1,177	14.75	
440	-	448	847	754	-	2,601	12,751	15.00	
54	37	0	-	3	-	93	546	15.25	
73	29	0	-	608	-	952	6,266	15.50	
13	-	-	308	-	-	321	321	15.75	
617	15	1	346	0	-	989	4,899	16.00	
11	-	-	-	765	-	845	7,694	16.25	
7	1	4,000	1,265	-	-	5,274	6,861	16.50	
382	-	-	-	2	-	385	422	16.75	
2,598	3	-	-	-	-	3,141	10,411	17.00	
423	41	-	-	-	-	999	999	17.25	
2,882	1	209	930	-	-	23,224	24,243	17.50	
235	-	11	-	-	-	249	249	17.75	
29,978	0	-	2	-	-	32,101	32,386	18.00	
8,730	-	1	-	462	-	9,819	13,293	18.25	
4,221	-	3	-	6	-	5,854	6,221	18.50	
9,534	-	-	-	0	-	12,378	14,139	18.75	
17,706	0	-	-	7	-	27,985	103,904	19.00	
19,294	-	-	-	-	-	22,317	30,153	19.25	
40,491	10	3	1	5	-	50,233	137,240	19.50	
2,090	-	-	-	-	-	4,377	6,880	19.75	
27,510	-	-	-	-	-	32,738	38,905	20.00	
12,415	-	-	-	-	-	16,755	16,757	20.25	
24,493	40	13,146	-	62	-	56,644	2,683,960	20.50	
54,504	49	-	-	-	-	68,361	99,103	20.75	
71,200	-	-	-	-	-	74,558	74,986	21.00	
22,774	-	-	-	-	-	23,526	23,526	21.25	
8,956	-	-	-	-	-	9,146	12,132	21.50	
30,645	-	-	-	985	-	31,631	31,631	21.75	
229,213	40,119	19,350	2,001	38,478	-	569,354	571,189	22.00 & above	
657,431	41,461	39,076	13,323	105,605	755	1,249,208	5,696,911	Total	
16.90	0.41	9.39	11.80	7.49	11.40	11.77	15.86	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.2 Deposits Distributed by Rate of

Overall  
Domestic Private

Rate of Interest	Jun-23		Mar-24		Jun-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	8,192,323	8,478,291	8,893,068	203,631	38,619	91,691	1,140	145
01.00*	399,379	356,398	6,712	-	-	336,993	7,286	9,833
02.00*	148,060	144,312	-	980	-	189,561	4,667	1,395
03.00*	33,307	87,701	-	-	-	4,236	3,957	2,757
04.00*	60,232	39,804	0	-	-	21,164	6,233	2,531
05.00*	98,018	46,475	-	-	-	2,411	12,042	13,924
05.25	10,789	7,250	-	-	-	103	60	2,668
05.50	5,737	4,421	-	-	-	310	1,565	840
05.75	2,053	26,378	-	-	-	1,300	7	921
06.00	16,302	9,227	-	-	-	85,551	2,512	5,083
06.25	2,296	6,194	-	-	-	154	273	1,024
06.50	37,257	21,426	-	-	-	2,197	8,171	2,147
06.75	121,691	14,187	-	-	-	8,139	339	130
07.00	24,753	123,750	-	-	-	11,878	6,219	4,257
07.25	17,569	22,836	-	-	-	6,134	157	609
07.50	30,911	18,527	-	-	-	5,452	444	3,227
07.75	8,747	45,660	-	-	-	45,909	7,066	1,663
08.00	26,174	39,595	-	-	-	21,826	2,857	15,870
08.25	8,647	25,462	-	-	-	21,578	6,571	2,167
08.50	81,541	62,223	-	-	-	91,112	891	14,376
08.75	16,725	11,185	-	-	-	8,920	9,312	652
09.00	26,056	39,670	-	-	-	29,010	5,932	27,976
09.25	36,933	31,414	-	-	-	13,023	10,614	15,400
09.50	57,415	15,068	-	-	-	13,401	260	15,209
09.75	33,070	44,986	-	-	-	7,843	8,801	15,066
10.00	410,803	30,648	-	-	-	8,329	2,248	22,941
10.25	27,381	11,871	0	-	-	1,334	3,526	21
10.50	174,720	18,742	-	-	-	1,766	3,075	39
10.75	56,191	26,642	-	-	-	19,583	432	-
11.00	49,132	480,803	-	-	-	80,071	866	32,225
11.25	12,379	161,235	-	-	-	548,579	723	268
11.50	25,916	24,894	-	-	-	108,903	7,331	40
11.75	31,000	104,377	-	-	-	33,915	3,651	18
12.00	43,868	85,011	-	-	-	9,201	707	1,829
12.25	22,644	39,937	-	-	-	14,978	83	143
12.50	44,652	32,369	-	-	-	30,230	150	114
12.75	15,570	10,243	-	-	-	3,107	35	4
13.00	12,777	7,007	0	-	-	5,937	892	35
13.25	28,308	3,950	-	-	-	201	17	1
13.50	65,728	22,392	-	-	-	8,561	207	37
13.75	9,011	6,277	0	-	-	1,341	11	0
14.00	43,633	28,021	-	-	-	98,177	698	41
14.25	31,992	86,807	0	-	-	11,781	88	-
14.50	88,541	38,545	-	-	-	22,375	592	34
14.75	50,015	10,335	-	-	-	7,260	63	-
15.00	110,308	31,080	-	-	-	28,277	2,354	55
15.25	33,666	21,607	-	-	-	13,097	3,655	-
15.50	117,014	66,416	-	-	-	22,292	27,169	814
15.75	97,980	22,844	-	-	-	232,548	3,138	281
16.00	153,258	57,035	-	-	-	8,929	2,743	4,233
16.25	95,674	167,515	-	-	-	13,366	104	133
16.50	55,504	76,032	-	-	-	5,355	4,209	492
16.75	21,795	12,333	-	-	-	9,267	514	395
17.00	84,287	38,684	-	-	-	8,662	7,383	4,423
17.25	28,954	42,851	-	-	-	26,134	1,870	1,280
17.50	52,604	59,769	-	-	-	12,849	14,394	5,767
17.75	28,178	9,844	-	-	-	1,285	4,407	7,799
18.00	98,555	123,258	-	-	-	23,522	131,705	12,264
18.25	31,174	68,689	-	-	-	51,415	10,271	6,202
18.50	76,375	163,736	-	-	-	83,243	64,158	9,664
18.75	55,370	68,785	-	-	-	7,163	46,585	12,492
19.00	197,880	155,708	-	-	-	195,813	107,865	30,345
19.25	89,884	117,889	-	-	-	32,095	62,642	9,531
19.50	4,318,112	357,016	-	-	-	93,994	70,576	16,837
19.75	926,856	74,563	-	-	-	26,895	25,735	22,810
20.00	413,388	237,199	-	-	-	82,973	110,754	12,152
20.25	177,323	116,001	-	-	-	11,186	36,674	5,183
20.50	528,465	6,078,396	-	133,527	-	6,481,201	96,101	8,190
20.75	196,603	1,259,102	-	95,632	-	960,659	27,259	2,970
21.00	133,888	477,207	-	24,082	-	158,731	50,118	22,826
21.25	96,941	162,266	-	3,313	-	38,485	38,167	37
21.50	76,967	341,507	-	11,249	-	71,538	43,822	1,755
21.75	124,741	172,896	-	-	-	5,823	4,382	-
22.00 & above	214,704	405,225	-	-	-	12,069	20,613	-
<b>Total</b>	<b>19,376,692</b>	<b>21,938,000</b>	<b>8,899,781</b>	<b>472,415</b>	<b>38,619</b>	<b>10,754,391</b>	<b>1,152,136</b>	<b>416,590</b>
<b>Weighted Average</b>	<b>13.74</b>	<b>17.67</b>	<b>0.00</b>	<b>11.72</b>	<b>-</b>	<b>17.81</b>	<b>17.98</b>	<b>13.47</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

# Interest/Return and Type of Accounts

## Banking Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
2,205	8	65	-	132	-	3,695	9,230,703	00.00	
6,745	3	2	-	3	-	23,873	367,578	01.00*	
2,696	-	-	-	-	-	8,758	199,299	02.00*	
10,756	-	2,604	-	-	-	20,074	24,311	03.00*	
1,709	-	16	-	19	-	10,509	31,673	04.00*	
13,747	17	13	-	10	5	39,758	42,169	05.00*	
297	-	5	1	65	-	3,095	3,197	05.25	
2,361	-	2	-	28	3	4,799	5,109	05.50	
134	247	2,219	-	20,303	-	23,830	25,131	05.75	
4,423	2	31	0	40	1	12,093	97,644	06.00	
4,217	-	55	1	57	-	5,627	5,782	06.25	
5,610	-	11	0	116	1	16,056	18,252	06.50	
1,077	-	45	2	68	-	1,661	9,800	06.75	
1,028	-	42	39	196	5	11,787	23,664	07.00	
351	-	28	1	497	-	1,645	7,778	07.25	
2,640	19	122	0	625	52	7,131	12,583	07.50	
778	-	159	2	139	0	9,808	55,717	07.75	
4,226	-	174	-	757	8	23,893	45,719	08.00	
2,536	11	75	1	925	-	12,285	33,863	08.25	
1,848	2	134	3	94	4	17,350	108,462	08.50	
1,604	8	37	0	97	4	11,713	20,634	08.75	
2,580	11	2,809	-	84	3	39,395	68,406	09.00	
5,780	10	39	0	74	-	31,918	44,941	09.25	
2,652	64	45	1	91	1	18,323	31,725	09.50	
446	51	2,083	1	148	0	26,596	34,439	09.75	
7,105	47	445	-	324	17	33,127	41,456	10.00	
763	19	217	1	495	4	5,045	6,380	10.25	
7,709	51	230	4	639	28	11,774	13,540	10.50	
1	0	76	-	11,136	2	11,647	31,230	10.75	
879	13	207	27	1,005	8	35,231	115,302	11.00	
5,770	12	845	1	1,645	19	9,282	557,861	11.25	
1,294	8	110	-	548	6	9,337	118,240	11.50	
882	280	90	-	329	13	5,262	39,177	11.75	
99	156	662	25	17,152	18	20,647	29,848	12.00	
300	6	318	1	11,305	53	12,210	27,188	12.25	
153	148	711	4	2,344	4	3,628	33,858	12.50	
212	44	115	-	710	3	1,123	4,230	12.75	
104	127	865	1	1,805	-	3,828	9,765	13.00	
1,228	15	1,074	-	319	-	2,654	2,855	13.25	
52	23	857	9	1,795	51	3,029	11,591	13.50	
2,492	37	160	-	212	0	2,912	4,253	13.75	
330	1,042	4,154	336	7,535	-	14,136	112,312	14.00	
236	295	451	6	1,102	-	2,179	13,960	14.25	
351	645	476	43	2,301	-	4,442	26,817	14.50	
431	67	123	4	783	55	1,525	8,785	14.75	
7,557	389	3,289	48	1,681	-	15,375	43,652	15.00	
259	657	4,114	12	5,024	-	13,721	26,818	15.25	
24,237	28	1,003	3	15,131	-	68,385	90,677	15.50	
2,244	48	53	-	48	-	5,812	238,361	15.75	
27,989	966	221	2	640	-	36,792	45,722	16.00	
4,465	28	1,573	-	18	-	6,321	19,687	16.25	
47,909	146	299	-	106	-	53,162	58,517	16.50	
4,353	81	17	-	6,356	-	11,717	20,984	16.75	
18,547	171	782	-	12,335	-	43,641	52,303	17.00	
1,767	18	11	-	9,216	-	14,163	40,297	17.25	
2,595	62	508	0	93	-	23,418	36,267	17.50	
11,333	20	-	-	9	-	23,569	24,854	17.75	
137,518	3	709	0	2,883	-	285,082	308,604	18.00	
71,593	3	12	-	-	-	88,081	139,496	18.25	
63,208	22	5	-	40	-	137,097	220,340	18.50	
3,287	-	-	-	1	-	62,365	69,528	18.75	
56,919	3	2	-	2,541	-	197,674	393,487	19.00	
10,260	-	-	-	-	-	82,433	114,527	19.25	
233,227	10	3	-	2	-	320,654	414,648	19.50	
49,184	-	10	-	7	-	97,747	124,642	19.75	
155,863	33	164	-	38	-	279,003	361,975	20.00	
50,896	-	-	-	-	-	92,753	103,939	20.25	
41,836	35	23	2	343	-	146,529	6,761,256	20.50	
50,839	-	-	-	-	-	81,068	1,137,360	20.75	
165,888	24	4	-	1	-	238,860	421,673	21.00	
59,810	-	-	-	-	-	98,014	139,812	21.25	
60,877	-	-	-	10	-	106,464	189,251	21.50	
34,634	-	-	-	-	-	39,015	44,838	21.75	
318,668	-	16	-	27	-	339,324	351,393	22.00 & above	
1,830,603	6,235	35,816	582	144,599	365	3,586,926	23,752,133	Total	
19.13	14.08	12.09	13.26	12.79	11.22	17.36	17.51	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

**2.5.3 Deposits Distributed by Rate of  
Overall  
Foreign**

Rate of Interest	Jun-23		Mar-24		Jun-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	139,484	152,721	132,340	-	-	1,483	61	-
01.00*	6,070	1,573	-	-	-	1,497	-	-
02.00*	7,811	14,754	-	-	-	7,636	6,664	-
03.00*	-	4,600	-	-	-	-	-	-
04.00*	2,841	-	-	-	-	-	-	-
05.00*	7,543	2,800	-	-	-	-	1,800	-
05.25	100	-	-	-	-	-	-	-
05.50	350	-	-	-	-	-	-	-
05.75	-	-	-	-	-	-	-	-
06.00	-	2,100	-	-	-	-	2,695	-
06.25	-	-	-	-	-	-	-	-
06.50	-	-	-	-	-	-	700	-
06.75	-	-	-	-	-	-	-	-
07.00	-	-	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-
07.50	-	605	-	-	-	-	-	-
07.75	-	-	-	-	-	-	-	-
08.00	-	4,500	-	-	-	-	-	-
08.25	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-
10.00	-	6,529	-	-	-	-	-	29
10.25	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-
11.50	-	600	-	-	-	-	1,939	-
11.75	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	3,150	-
12.25	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	1,522	-
12.75	-	-	-	-	-	-	-	-
13.00	-	500	-	-	-	-	2,670	-
13.25	5	-	-	-	-	-	-	-
13.50	10	-	-	-	-	-	-	-
13.75	-	4,330	-	-	-	-	-	-
14.00	-	1,862	-	-	-	-	500	-
14.25	-	250	-	-	-	-	-	-
14.50	170	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-
15.00	625	6,000	-	-	-	-	14,800	-
15.25	-	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	1,250	-
16.00	-	1,090	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-
17.00	-	4,668	-	-	-	-	5,480	-
17.25	-	-	-	-	-	-	1,000	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	2,700	-
18.00	-	-	-	-	-	-	3,367	-
18.25	-	-	-	-	-	-	1,400	-
18.50	11,039	-	-	-	-	-	2,493	5,600
18.75	32,574	33,382	-	-	-	-	26,467	-
19.00	-	16,247	-	-	-	-	6,042	-
19.25	-	1,500	-	-	-	-	-	-
19.50	230,622	-	-	-	-	-	-	-
19.75	1,404	-	-	-	-	-	-	-
20.00	1	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-
20.50	70,098	126,073	-	-	-	471,729	-	-
20.75	21	-	-	-	-	-	-	-
21.00	-	275,988	-	-	-	24,849	-	-
21.25	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-
<b>Total</b>	<b>510,768</b>	<b>662,672</b>	<b>132,340</b>	<b>-</b>	<b>-</b>	<b>507,193</b>	<b>86,699</b>	<b>5,629</b>
<b>Weighted Average</b>	<b>15.06</b>	<b>19.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20.12</b>	<b>15.00</b>	<b>18.46</b>

\*01.00 stands for 00.05 to 01.00  
\*02.00 stands for 01.05 to 02.00  
and same for the rest of rows with \*

# Interest/Return and Type of Accounts

Banking  
Banks

(Million Rupees)

Jun-24 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	61	133,884	00.00	
-	-	-	-	-	-	-	1,497	01.00*	
-	-	-	-	-	-	6,664	14,300	02.00*	
-	-	-	-	-	-	-	-	03.00*	
-	-	-	-	-	-	-	-	04.00*	
-	-	-	-	-	-	1,800	1,800	05.00*	
-	-	-	-	-	-	-	-	05.25	
-	-	-	-	-	-	-	-	05.50	
-	-	-	-	-	-	-	-	05.75	
-	-	-	-	-	-	2,695	2,695	06.00	
-	-	-	-	-	-	-	-	06.25	
-	-	-	-	-	-	700	700	06.50	
-	-	-	-	-	-	-	-	06.75	
-	-	-	-	-	-	-	-	07.00	
-	-	-	-	-	-	-	-	07.25	
-	-	-	-	-	-	-	-	07.50	
-	-	-	-	-	-	-	-	07.75	
-	-	-	-	-	-	-	-	08.00	
-	-	-	-	-	-	-	-	08.25	
-	-	-	-	-	-	-	-	08.50	
-	-	-	-	-	-	-	-	08.75	
-	-	-	-	-	-	-	-	09.00	
-	-	-	-	-	-	-	-	09.25	
-	-	-	-	-	-	-	-	09.50	
-	-	-	-	-	-	-	-	09.75	
-	-	-	-	-	-	29	29	10.00	
-	-	-	-	-	-	-	-	10.25	
-	-	-	-	-	-	-	-	10.50	
-	-	-	-	-	-	-	-	10.75	
-	-	-	-	-	-	-	-	11.00	
-	-	-	-	-	-	-	-	11.25	
-	-	-	-	-	-	1,939	1,939	11.50	
-	-	-	-	-	-	-	-	11.75	
-	-	-	-	-	-	3,150	3,150	12.00	
-	-	-	-	-	-	-	-	12.25	
-	-	-	-	-	-	1,522	1,522	12.50	
-	-	-	-	-	-	-	-	12.75	
-	-	-	-	-	-	2,670	2,670	13.00	
-	-	-	-	-	-	-	-	13.25	
-	-	-	-	-	-	-	-	13.50	
-	-	-	-	-	-	-	-	13.75	
-	-	-	-	-	-	500	500	14.00	
-	-	-	-	-	-	-	-	14.25	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	14.75	
-	-	-	-	-	-	14,800	14,800	15.00	
-	-	-	-	-	-	-	-	15.25	
-	-	-	-	-	-	-	-	15.50	
-	-	-	-	-	-	1,250	1,250	15.75	
-	-	-	-	-	-	-	-	16.00	
-	-	-	-	-	-	-	-	16.25	
-	-	-	-	-	-	-	-	16.50	
-	-	-	-	-	-	-	-	16.75	
-	-	-	-	-	-	5,480	5,480	17.00	
-	-	-	-	-	-	1,000	1,000	17.25	
-	-	-	-	-	-	-	-	17.50	
-	-	-	-	-	-	2,700	2,700	17.75	
-	-	-	-	-	-	3,367	3,367	18.00	
-	-	-	-	-	-	1,400	1,400	18.25	
-	-	-	-	-	-	8,093	8,093	18.50	
-	-	-	-	-	-	26,467	26,467	18.75	
-	-	-	-	-	-	6,042	6,042	19.00	
-	-	-	-	-	-	-	-	19.25	
-	-	-	-	-	-	-	-	19.50	
-	-	-	-	-	-	-	-	19.75	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	20.25	
-	-	-	-	-	-	-	471,729	20.50	
-	-	-	-	-	-	-	-	20.75	
-	-	-	-	-	-	-	24,849	21.00	
-	-	-	-	-	-	-	-	21.25	
-	-	-	-	-	-	-	-	21.50	
-	-	-	-	-	-	-	-	21.75	
-	-	-	-	-	-	-	-	22.00 & above	
-	-	-	-	-	-	92,328	731,861	Total	
-	-	-	-	-	-	15.21	19.37	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.4 Deposits Distributed by Rate of Return and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,116,336	1,385,371	469,074	2,693,653	10,664,434
01.00*	191,392	66,696	39,574	89,836	387,498
02.00*	64,220	14,552	44,524	95,444	218,739
03.00*	38,953	5,099	5,075	85,622	134,749
04.00*	11,280	2,717	4,505	13,596	32,097
05.00*	10,555	2,928	6,290	26,065	45,838
05.25	1,188	719	362	7,002	9,272
05.50	2,146	500	569	2,013	5,229
05.75	1,865	241	686	43,852	46,644
06.00	65,228	3,708	14,043	30,782	113,761
06.25	838	280	324	5,288	6,730
06.50	1,898	513	996	16,045	19,452
06.75	4,878	1,773	86	3,118	9,856
07.00	9,084	2,651	2,510	9,704	23,950
07.25	3,693	1,083	1,212	1,956	7,945
07.50	6,431	2,536	1,711	7,300	17,978
07.75	29,252	8,371	8,164	10,185	55,972
08.00	21,193	4,335	1,748	18,916	46,191
08.25	17,985	4,353	3,566	14,828	40,733
08.50	78,782	24,942	10,054	32,003	145,781
08.75	7,504	1,789	1,256	15,928	26,478
09.00	27,501	9,100	4,266	35,697	76,564
09.25	7,514	2,015	1,956	36,827	48,314
09.50	10,723	3,409	1,489	33,508	49,129
09.75	4,308	1,281	701	37,490	43,779
10.00	14,909	2,517	1,581	27,321	46,328
10.25	862	534	523	4,932	6,851
10.50	9,586	762	2,040	2,114	14,502
10.75	9,225	3,520	1,436	17,387	31,567
11.00	51,568	19,656	4,998	43,039	119,260
11.25	243,740	60,198	71,578	191,114	566,630
11.50	100,160	22,582	67,797	36,888	227,426
11.75	3,216	2,349	390	41,052	47,007
12.00	8,707	2,444	1,208	22,237	34,595
12.25	5,324	2,681	204	19,064	27,274
12.50	8,619	2,745	4,257	23,350	38,972
12.75	1,996	655	54	3,153	5,858
13.00	3,908	1,808	838	8,552	15,105
13.25	897	562	311	1,179	2,949
13.50	3,150	1,200	1,515	5,992	11,856
13.75	1,949	1,689	345	298	4,281
14.00	61,331	17,803	24,240	12,693	116,067
14.25	8,838	2,927	386	1,946	14,097
14.50	8,516	3,762	5,185	11,594	29,057
14.75	4,548	3,119	763	1,532	9,962
15.00	23,394	13,233	4,688	29,888	71,203
15.25	6,643	10,264	3,133	7,325	27,364
15.5	22,297	13,565	2,785	58,296	96,942
15.75	61,327	91,807	35,978	50,820	239,932
16.00	25,145	11,086	1,589	12,802	50,621
16.25	7,581	1,521	1,912	16,367	27,381
16.5	33,119	15,358	1,879	15,021	65,378
16.75	10,421	6,432	2,863	1,691	21,406
17.00	14,348	4,785	3,881	45,180	68,194
17.25	22,948	13,892	2,197	3,260	42,297
17.5	31,201	3,831	2,456	23,022	60,510
17.75	10,410	4,145	1,060	12,187	27,803
18.00	96,377	18,411	17,563	212,006	344,357
18.25	73,672	26,193	13,824	40,500	154,189
18.5	75,356	33,287	23,374	102,637	234,655
18.75	13,273	6,157	1,736	88,966	110,133
19.00	129,399	53,927	21,930	298,178	503,433
19.25	25,273	7,484	2,937	108,987	144,681
19.5	132,961	41,199	29,255	348,472	551,888
19.75	27,933	13,095	6,022	84,472	131,522
20.00	81,331	30,576	22,695	266,278	400,880
20.25	22,654	11,108	7,812	79,123	120,696
20.50	3,227,530	1,304,115	432,454	4,952,846	9,916,945
20.75	447,264	154,561	127,122	507,515	1,236,463
21.00	38,963	6,894	8,980	466,671	521,508
21.25	3,557	643	667	158,471	163,338
21.50	7,859	1,741	134	191,649	201,383
21.75	1,703	320	53	74,393	76,469
22.00 & above	34,927	4,483	868	882,303	922,582
<b>Total</b>	<b>11,994,660</b>	<b>3,608,589</b>	<b>1,596,235</b>	<b>12,981,421</b>	<b>30,180,905</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

**2.6 Deposits Distributed by Size of**  
**All**  
**As on**

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	497,865	195	252,116	209	15,061	1	65,608	3	5,565,177	3,494
5,000 to 10,000	31,437	222	33,404	234	298	2	917	7	581,426	4,327
10,000 to 20,000	33,525	474	36,020	514	395	6	1,406	20	428,896	5,896
20,000 to 25,000	12,449	279	13,306	294	157	4	360	8	374,289	8,545
25,000 to 50,000	41,540	1,476	38,987	1,400	640	23	1,143	40	569,555	22,008
50,000 to 100,000	115,013	7,735	41,192	2,907	623	44	1,019	73	820,661	56,925
100,000 to 150,000	61,770	7,125	22,394	2,755	322	39	590	71	313,608	38,927
150,000 to 200,000	38,818	6,361	14,431	2,499	183	32	354	62	140,540	24,181
200,000 to 300,000	36,535	9,522	19,076	4,609	302	73	535	131	315,779	77,043
300,000 to 400,000	18,683	6,411	9,584	3,305	219	75	308	106	115,980	40,398
400,000 to 500,000	16,001	7,126	6,885	3,027	219	98	226	102	81,517	36,414
500,000 to 750,000	32,325	18,889	9,249	5,650	305	186	546	333	218,625	131,955
750,000 to 1,000,000	13,096	11,322	6,545	5,701	235	207	377	324	146,209	119,240
1,000,000 to 2,000,000	26,569	36,450	17,152	25,551	521	737	917	1,289	152,033	207,916
2,000,000 to 3,000,000	12,106	29,518	6,142	15,002	321	770	507	1,238	63,576	152,422
3,000,000 to 4,000,000	6,746	23,167	3,499	12,043	189	655	396	1,354	36,277	124,310
4,000,000 to 5,000,000	4,526	20,137	2,437	10,892	199	883	236	1,059	21,931	97,408
5,000,000 to 6,000,000	5,040	27,051	2,307	12,441	157	858	265	1,438	20,594	110,352
6,000,000 to 7,000,000	3,574	23,141	1,373	8,918	102	664	325	2,129	13,435	86,519
7,000,000 to 8,000,000	2,617	19,456	1,333	9,964	93	696	142	1,067	10,251	76,434
8,000,000 to 9,000,000	1,802	15,278	862	7,283	64	542	134	1,128	7,185	60,637
9,000,000 to 10,000,000	1,319	12,493	841	7,970	74	700	109	1,030	5,991	56,785
10,000,000 to 100,000,000	14,391	348,701	13,784	434,421	1,705	58,052	2,053	66,419	59,293	1,502,792
100,000,000 to 500,000,000	573	99,985	3,622	721,495	699	149,680	736	155,449	5,682	1,097,294
500,000,000 to 1,000,000,000	39	26,184	857	573,801	228	152,582	108	74,794	660	429,699
1,000,000,000 to 5,000,000,000	44	82,155	639	1,308,292	357	693,001	148	319,588	486	911,261
5,000,000,000 to 10,000,000,000	1	8,077	49	326,702	49	350,197	34	238,338	49	327,695
10,000,000,000 & Over	-	-	43	872,242	28	472,705	29	525,082	38	832,978
<b>Total</b>	<b>1,028,404</b>	<b>848,931</b>	<b>558,129</b>	<b>4,380,118</b>	<b>23,745</b>	<b>1,883,511</b>	<b>79,528</b>	<b>1,392,683</b>	<b>10,069,743</b>	<b>6,643,852</b>

\*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

# Accounts and Category of Deposit Holders

Banks

30th June, 2024

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
103,328	112	49,145,185	19,722	118,835	59	55,265,310	23,601	55,763,175	23,796	Less Than 5000
19,728	147	2,541,561	18,039	7,893	54	3,185,227	22,810	3,216,664	23,031	5,000 to 10,000
16,935	271	10,575,700	130,721	6,977	101	11,066,329	137,529	11,099,854	138,003	10,000 to 20,000
3,285	74	1,503,416	33,782	1,948	43	1,896,761	42,748	1,909,210	43,027	20,000 to 25,000
180,079	6,941	4,491,514	164,080	6,791	246	5,288,709	194,738	5,330,249	196,213	25,000 to 50,000
83,775	5,700	6,170,504	447,891	22,516	1,491	7,140,290	515,031	7,255,303	522,766	50,000 to 100,000
4,403	544	3,876,794	478,007	26,844	3,420	4,244,955	523,765	4,306,725	530,890	100,000 to 150,000
2,176	368	2,705,767	466,580	8,410	1,412	2,871,861	495,133	2,910,679	501,494	150,000 to 200,000
40,454	11,726	3,822,307	939,515	12,188	3,059	4,210,641	1,036,156	4,247,176	1,045,678	200,000 to 300,000
3,409	1,100	1,959,107	679,286	6,223	2,065	2,094,830	726,335	2,113,513	732,745	300,000 to 400,000
822	368	1,229,186	545,284	1,058	500	1,319,913	585,793	1,335,914	592,918	400,000 to 500,000
5,637	3,207	1,950,469	1,170,335	1,631	1,012	2,186,462	1,312,679	2,218,787	1,331,568	500,000 to 750,000
1,162	1,020	827,971	691,880	2,368	1,958	984,867	820,330	997,963	831,651	750,000 to 1,000,000
3,203	4,331	979,511	1,315,296	3,542	4,367	1,156,879	1,559,487	1,183,448	1,595,937	1,000,000 to 2,000,000
1,886	4,553	336,213	812,527	1,008	2,546	409,653	989,058	421,759	1,018,576	2,000,000 to 3,000,000
925	3,157	173,222	591,642	387	1,360	214,895	734,522	221,641	757,689	3,000,000 to 4,000,000
862	3,884	94,957	422,759	250	1,130	120,872	538,016	125,398	558,153	4,000,000 to 5,000,000
1,093	5,721	82,643	444,181	343	1,778	107,402	576,769	112,442	603,820	5,000,000 to 6,000,000
455	2,943	55,374	357,393	243	1,590	71,307	460,155	74,881	483,295	6,000,000 to 7,000,000
398	2,969	40,419	300,968	140	1,032	52,776	393,130	55,393	412,586	7,000,000 to 8,000,000
572	4,838	27,253	229,884	59	497	36,129	304,810	37,931	320,088	8,000,000 to 9,000,000
346	3,274	21,234	200,803	88	828	28,683	271,389	30,002	283,882	9,000,000 to 10,000,000
5,160	152,902	146,022	3,015,899	873	23,709	228,890	5,254,193	243,281	5,602,894	10,000,000 to 100,000,000
1,118	211,625	2,967	491,505	122	26,136	14,946	2,853,184	15,519	2,953,169	100,000,000 to 500,000,000
150	96,014	145	101,121	2	1,097	2,150	1,429,108	2,189	1,455,293	500,000,000 to 1,000,000,000
100	157,669	70	128,079	3	7,046	1,803	3,524,936	1,847	3,607,091	1,000,000,000 to 5,000,000,000
5	35,460	1	8,173	-	-	187	1,286,565	188	1,294,642	5,000,000,000 to 10,000,000,000
1	17,000	-	-	-	-	139	2,720,007	139	2,720,007	10,000,000,000 & Over
481,467	737,919	92,759,512	14,205,354	230,742	88,537	104,202,866	29,331,974	105,231,270	30,180,905	Total

## 2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5000	36,488,164	16,898	16,757,821	5,694	653,985	517	1,863,205	686	55,763,175
5,000 to 10,000	2,244,266	16,170	770,113	5,445	71,334	502	130,951	914	3,216,664	23,031
10,000 to 20,000	9,568,644	115,671	1,311,375	19,217	84,855	1,197	134,980	1,918	11,099,854	138,003
20,000 to 25,000	1,294,092	31,482	351,158	7,817	49,590	1,110	114,370	2,617	1,909,210	43,027
25,000 to 50,000	3,604,661	133,886	1,351,712	49,282	77,306	2,719	296,570	11,126	5,330,249	196,213
50,000 to 100,000	4,920,273	350,658	2,013,754	148,677	126,443	9,793	194,833	13,638	7,255,303	522,766
100,000 to 150,000	2,936,657	361,834	1,201,492	148,534	97,114	11,794	71,462	8,729	4,306,725	530,890
150,000 to 200,000	1,681,187	290,703	1,128,432	193,183	60,321	10,559	40,739	7,049	2,916,679	501,494
200,000 to 300,000	3,116,031	767,700	951,834	232,389	77,044	18,786	102,267	26,803	4,247,176	1,045,678
300,000 to 400,000	1,446,408	502,665	572,337	197,542	60,808	20,923	33,960	11,615	2,113,513	732,745
400,000 to 500,000	934,621	414,695	324,263	143,931	52,794	23,540	24,236	10,752	1,335,914	592,918
500,000 to 750,000	1,598,985	963,464	493,798	292,991	83,435	49,522	42,569	25,592	2,218,787	1,331,568
750,000 to 1,000,000	736,816	606,094	196,780	169,846	38,997	33,689	25,370	22,023	997,963	831,651
1,000,000 to 2,000,000	761,530	1,023,470	271,154	364,834	88,587	120,061	62,177	87,572	1,183,448	1,595,937
2,000,000 to 3,000,000	267,502	646,438	80,966	195,868	43,274	104,299	30,017	71,972	421,759	1,018,576
3,000,000 to 4,000,000	141,363	482,841	38,966	133,805	23,741	80,597	17,571	60,446	211,641	757,689
4,000,000 to 5,000,000	80,134	356,418	22,823	101,748	11,285	50,268	11,156	49,719	125,398	558,153
5,000,000 to 6,000,000	68,945	370,613	20,786	111,521	10,925	58,647	11,786	63,039	112,442	603,820
6,000,000 to 7,000,000	48,053	309,834	12,619	81,655	6,944	44,921	7,265	46,886	74,881	483,295
7,000,000 to 8,000,000	34,841	259,029	8,940	66,791	5,660	42,278	5,952	44,487	55,393	412,586
8,000,000 to 9,000,000	23,940	201,996	5,715	48,178	3,764	31,823	4,512	38,092	37,931	320,088
9,000,000 to 10,000,000	18,293	172,924	4,810	45,598	2,996	28,344	3,903	37,016	30,002	283,882
10,000,000 to 100,000,000	130,806	2,748,968	31,064	632,767	27,585	625,917	53,826	1,595,242	243,281	5,602,894
100,000,000 to 500,000,000	3,185	536,505	735	122,795	758	129,539	10,841	2,164,330	15,519	2,953,169
500,000,000 to 1,000,000,000	165	106,814	32	20,367	60	45,039	1,932	1,283,073	2,189	1,455,293
1,000,000,000 to 5,000,000,000	90	167,040	33	68,114	29	49,851	1,695	3,322,086	1,847	3,607,091
5,000,000,000 to 10,000,000,000	4	30,239	-	-	-	-	184	1,264,403	188	1,294,642
10,000,000,000 & Over	1	10,412	-	-	-	-	138	2,709,595	139	2,720,007
<b>Total</b>	<b>72,249,657</b>	<b>11,994,660</b>	<b>27,923,512</b>	<b>3,608,589</b>	<b>1,759,634</b>	<b>1,596,235</b>	<b>3,298,467</b>	<b>12,981,421</b>	<b>105,231,270</b>	<b>30,180,905</b>

## 2.7 Deposits Distributed by Type of Account

All

(Million Rupees)

Type of Accounts	Mar-24		Jun-24 P		Apr to Jun 24 P				
	No. of Accounts	Amount	No. of Accounts	Amount	Debits				Total Debits
					Other Than				
					Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	
I. Current Deposits	80,080,622	9,543,272	81,609,550	10,266,502	38,032,076	17,029,985	29,088,157	38,026,359	122,176,577
1) Basic Banking Accounts	4,039,534	231,611	3,833,529	241,241	30,996	525,279	88,769	61,040	706,085
II. Call Deposits	337,836	387,503	342,893	544,356	167,349	242,296	13,689	70,644	493,977
III. Other Deposit Accounts	169,681	695,161	231,912	929,584	145,996	251,485	525,481	2,439,319	3,362,282
IV. Saving Deposits	22,270,390	12,225,888	22,087,223	13,512,000	8,877,103	37,539,849	10,063,136	23,655,472	80,135,559
V. Fixed or Term Deposits	842,586	4,782,307	959,692	4,928,462	732,022	2,483,567	27,310	2,218,256	5,461,155
1) Less Than Three Months	74,722	748,454	91,236	871,466	258,262	1,835,101	13,733	1,319,753	3,426,850
2) For Three Months and Over									
but Less Than Six Months	40,979	580,185	50,475	583,772	241,589	242,739	1,078	445,682	931,087
3) For Six Months and Over									
but Less Than One Year	44,075	549,520	41,541	597,374	34,992	51,800	1,384	181,755	269,931
4) For One Year & Over									
but Less Than Two Years	437,383	2,455,957	487,789	2,488,034	152,721	312,238	8,902	193,833	667,693
5) For Two Years & Over									
but Less Than Three Years	11,003	54,812	11,311	47,697	2,383	77	27	70,402	72,889
6) For Three Years & Over									
but Less Than Four Years	26,898	75,229	26,334	74,891	1,726	1,168	78	654	3,626
7) For Four Years & Over									
but Less Than Five Years	15,686	53,371	29,954	13,905	9,925	10	10	7	9,952
8) For Five Years & Over									
but Less Than Ten Years	190,926	263,713	217,924	250,204	30,424	40,392	2,099	6,170	79,084
9) For Ten Years and Over	914	1,066	3,128	1,120	-	42	-	0	42
<b>Total</b>	<b>103,701,115</b>	<b>27,634,131</b>	<b>105,231,270</b>	<b>30,180,905</b>	<b>47,954,547</b>	<b>57,547,182</b>	<b>39,717,772</b>	<b>66,410,050</b>	<b>211,629,551</b>

\* Turnover of banks deposits can be calculated by ratio of overall debits to deposits and Average Deposits.

By the deposits turnover we mean, the number of times the debits are of the average deposits during the same period. The quarterly turnover rate for example, of 14.5 means that the debits on a quarterly basis are 14.5 times the average deposits of banks during the specified period.

## and Debits/Credits to Deposits

Banks

(Million Rupees)

Apr to Jun 24 P				
Credits				
Other than the Counter				
Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
31,995,434	13,256,130	35,705,110	40,480,643	121,437,317
21,393	587,777	85,976	74,245	769,391
177,366	288,772	14,226	160,261	640,624
628,480	97,624	536,935	2,814,337	4,077,376
12,425,185	16,368,209	10,650,577	33,975,382	73,419,353
2,055,541	1,196,252	32,341	2,319,914	5,604,047
1,769,373	426,759	19,428	1,322,651	3,538,212
104,257	333,436	2,141	379,815	819,650
29,988	40,579	1,512	380,584	452,662
116,591	378,964	7,138	175,916	678,610
1,970	157	20	54,325	56,472
1,422	208	43	281	1,955
2,053	1	10	7	2,071
29,886	16,142	2,049	6,333	54,410
-	4	-	-	4
47,282,005	31,206,986	46,939,189	79,750,537	205,178,717

# **Scheduled Banks**

## **Advances**

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	240,390	94,555	246,114	101,670	246,722	98,586
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	993	144,593	808	140,793	781	101,457
<b>A. Quoted on the Stock Exchange:</b>	557	74,021	535	78,981	468	61,678
<b>1. To Stock Brokers and Dealers:</b>	322	39,012	376	52,087	302	31,603
(a) Government and Other Trustee Securities	149	11,453	145	16,727	144	2,497
(b) Shares and Debentures	168	25,205	228	33,462	155	27,332
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	2,354	3	1,898	3	1,773
<b>2. To Others:</b>	235	35,009	159	26,894	166	30,075
(a) Government and Other Trustee Securities	67	6,047	8	118	11	237
(b) Shares and Debentures	134	19,071	121	17,280	125	20,265
(c) Participation Term Certificates	4	8	4	8	2	8
(d) Others	30	9,882	26	9,488	28	9,566
<b>B. Unquoted on the Stock Exchange:</b>	436	70,573	273	61,812	313	39,778
<b>1. To Stock Brokers and Dealers:</b>	141	11,451	114	10,417	209	11,549
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	135	11,168	110	10,333	204	11,545
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	282	4	84	5	4
<b>2. To Others:</b>	295	59,122	159	51,394	104	28,230
(a) Government and Other Trustee Securities	97	8,386	53	7,553	47	7,183
(b) Shares and Debentures	36	2,186	26	1,902	11	914
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	162	48,549	80	41,940	46	20,133
<b>III. Merchandise</b>	67,812	2,777,643	70,481	3,159,704	69,876	3,189,823
<b>A. Food Items:</b>	20,336	819,941	20,486	1,088,986	19,942	1,098,190
<b>1. Wheat</b>	8,728	349,489	8,404	343,002	8,822	448,327
<b>2. Rice and Paddy</b>	2,647	103,956	3,242	136,026	2,997	101,861
<b>3. Other Grains &amp; Pulses:</b>	516	8,321	694	14,616	926	22,535
(a) Indigenous	415	6,936	658	12,554	892	20,403
(b) Imported	101	1,385	36	2,062	34	2,132
<b>4. Edible Oils:</b>	1,549	92,358	1,603	88,168	1,481	79,738
(a) Indigenous	1,462	87,078	1,535	84,440	1,412	75,009
(b) Imported	87	5,280	68	3,728	69	4,729
<b>5. Sugar:</b>	1,521	184,128	1,817	408,112	1,809	356,423
(a) Indigenous	1,514	182,809	1,811	406,787	1,804	356,079
(b) Imported	7	1,320	6	1,325	5	344
<b>6. Kariana And Spices</b>	203	2,761	141	2,477	151	1,127
<b>7. Fish And Fish Preparations</b>	20	538	27	863	16	354
<b>8. Other Food Items:</b>	5,152	78,389	4,558	95,723	3,740	87,827
(a) Indigenous	5,121	77,390	4,505	94,582	3,693	86,992
(b) Imported	31	1,000	53	1,141	47	835
<b>B. Raw Materials:</b>	22,353	691,690	22,530	716,167	22,567	769,885
<b>1. Cotton Raw:</b>	14,392	165,220	14,301	154,190	14,134	145,384
(a) Indigenous	2,852	146,386	2,557	139,171	2,415	126,447
(b) Imported	11,540	18,833	11,744	15,019	11,719	18,938
<b>2. Synthetic Fibers:</b>	128	14,532	121	12,563	128	12,530
(a) Indigenous	95	13,499	77	11,456	79	11,247
(b) Imported	33	1,033	44	1,106	49	1,284
<b>3. Fertilizers:</b>	1,464	68,267	1,118	54,032	1,239	60,928
(a) Indigenous	1,450	63,257	1,108	50,214	1,231	57,393
(b) Imported	14	5,010	10	3,818	8	3,535
<b>4. Petroleum Crude:</b>	1,330	149,959	1,378	145,453	1,417	163,907
(a) Indigenous	1,260	106,138	1,326	109,205	1,307	122,816
(b) Imported	70	43,820	52	36,247	110	41,091
<b>5. Iron and Steel:</b>	2,165	123,239	2,279	132,266	2,291	141,662
(a) Indigenous	1,586	82,144	1,708	95,989	1,770	98,553
(b) Imported	579	41,095	571	36,276	521	43,109
<b>6. Wool &amp; Goat Hair</b>	2	15	2	15	2	15
<b>7. Hides &amp; Skins</b>	156	4,996	140	5,184	122	5,273
<b>8. Oil Seeds</b>	267	10,971	358	14,236	302	10,590
<b>9. Pesticides &amp; Insecticides:</b>	464	6,729	440	5,708	457	5,565
(a) Indigenous	449	6,232	434	5,064	443	5,048
(b) Imported	15	497	6	644	14	517
<b>10. Other Raw Materials:</b>	1,985	147,762	2,393	192,521	2,475	224,031
(a) Indigenous	1,809	137,203	2,106	177,107	2,185	189,830
(b) Imported	176	10,559	287	15,414	290	34,201

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>C. Finished/Manufactured Goods:</b>	25,123	1,266,012	27,465	1,354,550	27,367	1,321,748
<b>1. Cotton Textiles:</b>	4,812	296,950	5,289	314,733	4,942	320,750
(a) Indigenous	4,599	286,445	5,064	296,032	4,731	296,636
(b) Imported	213	10,506	225	18,700	211	24,114
<b>2. Cotton Yarn:</b>	2,488	89,549	2,240	102,356	2,191	93,031
(a) Indigenous	2,445	88,077	2,221	100,045	2,173	89,846
(b) Imported	43	1,472	19	2,311	18	3,184
<b>3. Other Textiles:</b>	3,430	232,393	3,613	233,180	3,609	231,674
(a) Indigenous	3,404	228,627	3,594	228,692	3,587	226,121
(b) Imported	26	3,766	19	4,487	22	5,553
<b>4. Machinery:</b>	1,210	55,335	1,136	59,683	1,179	54,793
(a) Indigenous	669	32,309	646	38,576	679	34,017
(b) Imported	541	23,026	490	21,107	500	20,776
<b>5. Handloom Products</b>	3	64	1	65	1	52
<b>6. Carpets &amp; Rugs</b>	29	917	21	505	23	495
<b>7. Readymade Garments</b>	1,564	93,333	1,285	82,210	1,222	71,930
<b>8. Cement and Cement Products:</b>	666	147,194	663	127,665	618	110,358
(a) Indigenous	650	144,502	634	125,731	606	109,293
(b) Imported	16	2,693	29	1,934	12	1,065
<b>9. Sports Goods</b>	93	1,586	82	1,616	78	1,250
<b>10. Surgical Instruments</b>	171	7,472	196	6,367	177	6,085
<b>11. Chemicals &amp; Dyes</b>	1,732	61,568	1,581	60,586	1,589	61,628
<b>12. Other Finished Goods:</b>	8,925	279,650	11,358	365,583	11,738	369,704
(a) Indigenous	8,575	270,273	10,944	345,343	11,346	355,673
(b) Imported	350	9,377	414	20,241	392	14,031
<b>IV. Fixed Assets Including Machinery</b>	435,573	2,160,035	392,029	1,991,050	382,328	2,071,948
<b>A. Transport Equipment</b>	416,663	781,707	374,223	751,889	365,465	769,309
<b>B. Furniture &amp; Fixtures</b>	334	15,350	421	13,609	428	13,202
<b>C. Office Equipment</b>	392	46,523	386	41,045	357	40,168
<b>D. Other Machinery &amp; Equipment</b>	18,184	1,316,454	16,999	1,184,506	16,078	1,249,270
<b>V. Real Estate</b>	627,866	1,704,776	593,477	1,729,695	591,996	1,748,718
<b>A. Land</b>	494,352	569,126	458,423	591,682	454,077	595,504
<b>1. Residential</b>	11,599	212,341	17,842	269,899	16,655	258,378
(a) House	9,704	206,207	15,740	258,155	16,022	254,294
(b) Flat	1,895	6,133	2,102	11,744	633	4,084
<b>2. Non-Residential</b>	482,753	356,785	440,581	321,783	437,422	337,126
(a) Commercial	15,014	165,286	6,334	109,479	6,188	109,669
(b) Industrial	1,230	36,643	745	35,838	807	33,018
(c) Agriculture	466,105	143,618	433,132	168,973	429,832	184,612
(d) Others	404	11,238	370	7,494	595	9,827
<b>B. Buildings:</b>	133,514	1,135,650	135,054	1,138,013	137,919	1,153,214
<b>1. Residential</b>	120,227	663,681	123,119	672,129	125,214	692,363
(a) House	106,969	578,158	110,656	599,245	109,966	603,545
(b) Flat	13,958	85,524	12,463	72,884	15,248	88,818
<b>2. Non-Residential</b>	12,587	471,969	11,935	465,884	12,705	460,851
(a) Commercial	5,832	230,635	5,484	221,968	6,163	230,363
(b) Industrial	3,053	179,629	3,119	181,855	3,282	167,106
(c) Agriculture	2,388	36,827	2,911	41,361	2,833	40,317
(d) Others	1,314	24,879	421	20,700	427	23,065
<b>VI. Fixed Deposits and Insurance Policies</b>	26,046	456,416	24,840	454,817	27,298	496,599
<b>A. Bank Deposits</b>	25,921	454,713	24,779	454,373	27,244	495,699
<b>1. Security Deposits</b>	2,368	55,533	2,585	72,975	2,709	58,215
<b>2. Term Deposits (TDRs)</b>	17,153	359,708	17,377	348,933	19,930	393,157
<b>3. Other Deposits</b>	6,400	39,472	4,817	32,465	4,605	44,326
<b>B. Insurance Policies</b>	125	1,703	61	444	54	901
<b>VII. Others</b>	448,460	4,258,728	424,663	3,788,821	428,384	4,118,769
<b>A. Other Secured Advances</b>	124,790	1,659,541	138,858	1,601,609	140,192	1,684,923
<b>1. Receivables</b>	98,531	524,759	108,461	549,694	1,578	166,245
<b>2. Employees Benefits</b>	3,357	599	6,325	1,093	6,680	1,372
<b>3. Others</b>	22,902	1,134,184	24,072	1,050,822	131,934	1,517,305
<b>B. Advances Secured by Guarantee(s)</b>	323,670	2,599,187	285,805	2,187,212	288,192	2,433,846
<b>1. Institutional Guarantee(s)</b>	6,917	2,386,071	3,690	1,963,110	4,389	2,199,195
<b>2. Individual Guarantee(s)</b>	316,753	213,116	282,115	224,102	283,803	234,652
<b>VIII. Unsecured Advances</b>	2,606,408	211,171	2,251,938	228,802	2,301,161	243,710
<b>1. Credit Cards</b>	2,058,512	93,756	1,687,433	112,421	1,724,176	122,224
<b>2. Personal Loan</b>	525,455	109,094	511,513	104,806	522,458	105,364
<b>3. Others</b>	22,441	8,321	52,992	11,575	54,527	16,122
<b>Total</b>	<b>4,453,548</b>	<b>11,807,917</b>	<b>4,004,350</b>	<b>11,595,353</b>	<b>4,048,546</b>	<b>12,069,611</b>

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	226,500	85,842	233,596	92,704	234,465	89,501
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	256	52,780	105	49,951	75	31,396
<b>A. Quoted on the Stock Exchange:</b>	91	2,857	33	3,895	33	3,873
1. To Stock Brokers and Dealers:	11	1,595	13	2,675	13	2,675
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	11	1,595	13	2,675	13	2,675
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	80	1,262	20	1,220	20	1,197
(a) Government and Other Trustee Securities	62	943	4	100	4	197
(b) Shares and Debentures	17	314	15	1,115	15	995
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
<b>B. Unquoted on the Stock Exchange:</b>	165	49,923	72	46,056	42	27,523
1. To Stock Brokers and Dealers:	6	771	5	771	7	1,705
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	771	5	771	7	1,705
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	159	49,152	67	45,285	35	25,818
(a) Government and Other Trustee Securities	26	6,580	11	6,455	12	6,227
(b) Shares and Debentures	4	798	2	755	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	129	41,774	54	38,076	21	18,837
<b>III. Merchandise</b>	17,575	504,098	16,293	465,594	16,297	547,526
<b>A. Food Items:</b>	1,165	179,599	1,111	150,865	1,050	244,415
1. Wheat	85	95,803	81	47,033	81	155,042
2. Rice and Paddy	348	25,066	337	28,588	315	19,076
3. Other Grains & Pulses:	24	182	21	311	22	372
(a) Indigenous	22	180	20	305	21	366
(b) Imported	2	2	1	6	1	6
4. Edible Oils:	157	8,259	157	9,471	152	9,082
(a) Indigenous	157	8,259	157	9,471	152	9,082
(b) Imported	-	-	-	-	-	-
5. Sugar:	182	43,169	187	58,951	178	54,863
(a) Indigenous	182	43,169	187	58,951	178	54,863
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	14	41	9	11	8	14
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	355	7,080	319	6,501	294	5,967
(a) Indigenous	355	7,080	319	6,501	294	5,967
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>	13,205	154,803	13,176	148,788	13,197	149,201
1. Cotton Raw:	11,793	29,284	11,757	19,579	11,763	16,576
(a) Indigenous	514	23,634	224	15,044	205	12,421
(b) Imported	11,279	5,649	11,533	4,535	11,558	4,154
2. Synthetic Fibers:	2	208	4	111	6	134
(a) Indigenous	1	8	2	10	2	20
(b) Imported	1	200	2	100	4	114
3. Fertilizers:	511	9,742	449	4,020	449	4,093
(a) Indigenous	511	9,742	449	4,020	449	4,093
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	32	50,034	40	51,190	33	49,558
(a) Indigenous	17	46,509	24	48,114	17	46,502
(b) Imported	15	3,524	16	3,076	16	3,056
5. Iron and Steel:	151	13,206	114	14,698	117	15,712
(a) Indigenous	123	6,376	83	5,858	92	7,243
(b) Imported	28	6,830	31	8,839	25	8,469
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	-	-	-	-
8. Oil Seeds	2	9	2	8	2	8
9. Pesticides & Insecticides:	38	708	15	169	15	564
(a) Indigenous	38	708	15	169	15	564
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	673	51,599	795	59,015	812	62,556
(a) Indigenous	670	51,596	757	58,071	780	60,295
(b) Imported	3	4	38	944	32	2,261

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	3,205	169,696	2,006	165,941	2,050	153,911
1. Cotton Textiles:	989	46,144	805	55,061	788	49,017
(a) Indigenous	912	40,826	751	44,874	730	39,015
(b) Imported	77	5,318	54	10,186	58	10,001
2. Cotton Yarn:	510	26,130	154	19,605	143	15,299
(a) Indigenous	482	25,941	150	19,426	137	15,084
(b) Imported	28	188	4	179	6	215
3. Other Textiles:	196	23,995	118	26,740	107	22,630
(a) Indigenous	179	23,289	117	26,739	106	22,629
(b) Imported	17	706	1	0	1	0
4. Machinery:	23	1,575	22	649	34	648
(a) Indigenous	18	25	18	26	30	47
(b) Imported	5	1,549	4	623	4	601
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	9	366	2	4	2	3
7. Readymade Garments	202	19,703	59	19,665	57	17,674
8. Cement and Cement Products:	66	17,890	32	7,562	31	7,098
(a) Indigenous	66	17,890	32	7,562	31	7,098
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	83	8	62	7	46
10. Surgical Instruments	6	62	2	7	2	7
11. Chemicals & Dyes	172	7,086	128	4,580	132	5,576
12. Other Finished Goods:	1,025	26,661	676	32,008	747	35,913
(a) Indigenous	989	25,670	638	30,827	714	34,915
(b) Imported	36	992	38	1,181	33	998
<b>IV. Fixed Assets Including Machinery</b>	73,094	304,501	74,277	327,972	75,429	345,203
A. Transport Equipment	66,580	97,218	69,914	108,375	70,915	113,336
B. Furniture & Fixtures	28	7,026	19	5,758	19	5,453
C. Office Equipment	65	5,918	71	3,595	55	3,498
D. Other Machinery & Equipment	6,421	194,339	4,273	210,244	4,440	222,915
<b>V. Real Estate</b>	503,230	456,429	466,612	493,258	458,960	492,283
A. Land	453,253	226,812	416,266	260,577	407,958	261,016
1. Residential	3,210	68,951	3,696	68,964	3,569	66,418
(a) House	3,210	68,951	3,695	68,760	3,568	66,214
(b) Flat	-	-	1	204	1	204
2. Non-Residential	450,043	157,861	412,570	191,613	404,389	194,598
(a) Commercial	3,337	38,346	1,381	42,603	1,283	39,462
(b) Industrial	64	1,359	142	13,041	152	12,456
(c) Agriculture	446,635	118,142	410,899	132,378	402,580	136,651
(d) Others	7	15	148	3,590	374	6,029
B. Buildings:	49,977	229,617	50,346	232,682	51,002	231,267
1. Residential	46,047	107,081	46,519	118,138	46,984	118,723
(a) House	46,004	106,918	46,074	116,804	46,490	117,080
(b) Flat	43	163	445	1,334	494	1,643
2. Non-Residential	3,930	122,536	3,827	114,544	4,018	112,544
(a) Commercial	2,219	96,092	2,340	86,497	2,536	85,107
(b) Industrial	265	14,049	251	13,481	257	13,300
(c) Agriculture	1,422	10,898	1,217	12,750	1,198	12,311
(d) Others	24	1,498	19	1,817	27	1,826
<b>VI. Fixed Deposits and Insurance Policies</b>	342	12,902	233	16,623	285	28,255
A. Bank Deposits	295	12,755	233	16,623	285	28,255
1. Security Deposits	197	10,813	127	14,431	170	11,807
2. Term Deposits (TDRs)	45	1,524	45	2,101	49	16,322
3. Other Deposits	53	418	61	91	66	126
B. Insurance Policies	47	147	-	-	-	-
<b>VII. Others</b>	273,033	1,110,923	245,341	919,656	246,973	872,678
A. Other Secured Advances	11,023	113,107	11,820	129,177	11,990	153,153
1. Receivables	3	390	90	23,112	137	47,291
2. Employees Benefits	-	-	1,527	146	1,479	262
3. Others	11,020	112,717	10,203	105,919	10,374	105,600
B. Advances Secured by Guarantee(s)	262,010	997,816	233,521	790,479	234,983	719,525
1. Institutional Guarantee(s)	3,889	838,535	1,229	633,447	1,241	563,416
2. Individual Guarantee(s)	258,121	159,281	232,292	157,032	233,742	156,109
<b>VIII. Unsecured Advances</b>	85,830	16,918	131,103	24,542	138,878	25,733
1. Credit Cards	9,397	375	13,983	1,090	17,690	1,495
2. Personal Loan	64,264	12,522	71,183	14,852	75,339	15,530
3. Others	12,169	4,022	45,937	8,600	45,849	8,708
<b>Total</b>	<b>1,179,860</b>	<b>2,544,393</b>	<b>1,167,560</b>	<b>2,390,301</b>	<b>1,171,362</b>	<b>2,432,575</b>

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	13,890	8,714	12,518	8,966	12,257	9,085
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>						
<b>A. Quoted on the Stock Exchange:</b>	737	91,813	703	90,842	706	70,061
1. To Stock Brokers and Dealers:	466	71,164	502	75,086	435	57,805
(a) Government and Other Trustee Securities	311	37,416	363	49,412	289	28,928
(b) Shares and Debentures	149	11,453	145	16,727	144	2,497
(c) Participation Term Certificates	157	23,609	215	30,787	142	24,657
(d) Others	-	-	-	-	-	-
(e) Others	5	2,354	3	1,898	3	1,773
2. To Others:	155	33,747	139	25,674	146	28,878
(a) Government and Other Trustee Securities	5	5,104	4	18	7	40
(b) Shares and Debentures	117	18,757	106	16,166	110	19,269
(c) Participation Term Certificates	3	3	3	3	1	3
(d) Others	30	9,882	26	9,488	28	9,566
<b>B. Unquoted on the Stock Exchange:</b>	271	20,649	201	15,756	271	12,255
1. To Stock Brokers and Dealers:	135	10,679	109	9,646	202	9,844
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	129	10,397	105	9,562	197	9,840
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	282	4	84	5	4
2. To Others:	136	9,970	92	6,110	69	2,411
(a) Government and Other Trustee Securities	71	1,806	42	1,098	35	956
(b) Shares and Debentures	32	1,389	24	1,147	9	159
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	33	6,775	26	3,864	25	1,296
<b>III. Merchandise</b>	50,212	2,271,392	54,168	2,692,915	53,559	2,641,258
<b>A. Food Items:</b>	19,171	640,342	19,375	938,121	18,892	853,775
1. Wheat	8,643	253,686	8,323	295,969	8,741	293,285
2. Rice and Paddy	2,299	78,890	2,905	107,438	2,682	82,785
3. Other Grains & Pulses:	492	8,139	673	14,306	904	22,163
(a) Indigenous	393	6,756	638	12,249	871	20,037
(b) Imported	99	1,383	35	2,056	33	2,126
4. Edible Oils:	1,392	84,099	1,446	78,696	1,329	70,656
(a) Indigenous	1,305	78,819	1,378	74,968	1,260	65,927
(b) Imported	87	5,280	68	3,728	69	4,729
5. Sugar:	1,339	140,960	1,630	349,161	1,631	301,560
(a) Indigenous	1,332	139,640	1,624	347,837	1,626	301,216
(b) Imported	7	1,320	6	1,325	5	344
6. Kariana And Spices	189	2,720	132	2,467	143	1,113
7. Fish And Fish Preparations	20	538	27	863	16	354
8. Other Food Items:	4,797	71,309	4,239	89,221	3,446	81,860
(a) Indigenous	4,766	70,310	4,186	88,080	3,399	81,026
(b) Imported	31	1,000	53	1,141	47	835
<b>B. Raw Materials:</b>	9,144	535,774	9,346	566,532	9,362	619,978
1. Cotton Raw:	2,599	135,936	2,544	134,611	2,371	128,809
(a) Indigenous	2,338	122,752	2,333	124,127	2,210	114,025
(b) Imported	261	13,184	211	10,484	161	14,783
2. Synthetic Fibers:	126	14,324	117	12,452	122	12,396
(a) Indigenous	94	13,491	75	11,446	77	11,227
(b) Imported	32	833	42	1,006	45	1,169
3. Fertilizers:	953	58,525	669	50,013	790	56,834
(a) Indigenous	939	53,515	659	46,195	782	53,299
(b) Imported	14	5,010	10	3,818	8	3,535
4. Petroleum Crude:	1,297	99,877	1,337	94,263	1,383	114,349
(a) Indigenous	1,243	59,629	1,302	61,091	1,290	76,314
(b) Imported	54	40,248	35	33,172	93	38,035
5. Iron and Steel:	2,014	110,033	2,165	117,568	2,174	125,950
(a) Indigenous	1,463	75,769	1,625	90,131	1,678	91,310
(b) Imported	551	34,265	540	27,437	496	34,640
6. Wool & Goat Hair	2	15	2	15	2	15
7. Hides & Skins	153	4,984	140	5,184	122	5,273
8. Oil Seeds	265	10,962	356	14,228	300	10,582
9. Pesticides & Insecticides:	426	6,021	425	5,539	442	5,001
(a) Indigenous	411	5,523	419	4,895	428	4,484
(b) Imported	15	497	6	644	14	517
10. Other Raw Materials:	1,309	95,098	1,591	132,659	1,656	160,769
(a) Indigenous	1,136	84,542	1,342	118,189	1,398	128,829
(b) Imported	173	10,556	249	14,470	258	31,940

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	21,897	1,095,276	25,447	1,188,262	25,305	1,167,505
1. Cotton Textiles:	3,822	250,587	4,484	259,672	4,154	271,733
(a) Indigenous	3,686	245,399	4,313	251,158	4,001	257,621
(b) Imported	136	5,188	171	8,514	153	14,113
2. Cotton Yarn:	1,976	63,303	2,086	82,751	2,048	77,732
(a) Indigenous	1,961	62,019	2,071	80,619	2,036	74,762
(b) Imported	15	1,284	15	2,132	12	2,969
3. Other Textiles:	3,229	207,981	3,493	206,226	3,500	208,830
(a) Indigenous	3,220	204,921	3,475	201,739	3,479	203,277
(b) Imported	9	3,060	18	4,487	21	5,552
4. Machinery:	1,186	53,760	1,113	59,034	1,144	54,144
(a) Indigenous	650	32,283	627	38,551	648	33,970
(b) Imported	536	21,477	486	20,484	496	20,175
5. Handloom Products	3	64	1	65	1	52
6. Carpets & Rugs	20	551	19	502	21	492
7. Readymade Garments	1,361	73,599	1,226	62,546	1,165	54,256
8. Cement and Cement Products:	600	129,304	631	120,103	587	103,260
(a) Indigenous	584	126,612	602	118,169	575	102,195
(b) Imported	16	2,693	29	1,934	12	1,065
9. Sports Goods	86	1,503	74	1,555	71	1,204
10. Surgical Instruments	164	7,410	193	6,360	174	6,078
11. Chemicals & Dyes	1,559	54,466	1,452	55,996	1,456	56,042
12. Other Finished Goods:	7,891	252,749	10,675	333,453	10,984	333,682
(a) Indigenous	7,577	244,364	10,299	314,393	10,625	320,649
(b) Imported	314	8,385	376	19,060	359	13,033
<b>IV. Fixed Assets Including Machinery</b>	362,390	1,852,943	317,664	1,661,172	306,812	1,725,234
A. Transport Equipment	349,999	684,357	304,225	643,380	294,467	655,847
B. Furniture & Fixtures	306	8,324	402	7,851	409	7,749
C. Office Equipment	327	40,605	315	37,450	302	36,669
D. Other Machinery & Equipment	11,758	1,119,657	12,722	972,490	11,634	1,024,969
<b>V. Real Estate</b>	124,466	1,243,829	126,724	1,233,618	132,897	1,254,066
A. Land	41,076	340,895	42,153	330,326	46,115	333,796
1. Residential	8,389	143,390	14,146	200,936	13,086	191,960
(a) House	6,494	137,257	12,045	189,396	12,454	188,081
(b) Flat	1,895	6,133	2,101	11,540	632	3,880
2. Non-Residential	32,687	197,504	28,007	129,390	33,029	141,836
(a) Commercial	11,675	126,780	4,951	66,775	4,903	70,127
(b) Industrial	1,164	34,604	601	22,116	653	19,950
(c) Agriculture	19,470	25,476	22,233	36,594	27,252	47,961
(d) Others	378	10,644	222	3,904	221	3,798
B. Buildings:	83,390	902,934	84,571	903,292	86,782	920,269
1. Residential	74,736	556,158	76,465	553,589	78,097	573,247
(a) House	60,856	470,971	64,476	482,201	63,369	486,221
(b) Flat	13,880	85,188	11,989	71,388	14,728	87,026
2. Non-Residential	8,654	346,776	8,106	349,703	8,685	347,022
(a) Commercial	3,611	132,906	3,142	133,834	3,625	143,972
(b) Industrial	2,787	164,560	2,868	168,375	3,025	153,805
(c) Agriculture	966	25,928	1,694	28,611	1,635	28,006
(d) Others	1,290	23,381	402	18,883	400	21,239
<b>VI. Fixed Deposits and Insurance Policies</b>	25,701	443,199	24,604	437,892	27,010	467,984
A. Bank Deposits	25,623	441,643	24,543	437,448	26,956	467,083
1. Security Deposits	2,168	44,406	2,455	58,243	2,536	46,048
2. Term Deposits (TDRs)	17,108	358,183	17,332	346,832	19,881	376,835
3. Other Deposits	6,347	39,054	4,756	32,373	4,539	44,200
B. Insurance Policies	78	1,555	61	444	54	901
<b>VII. Others</b>	175,260	2,704,357	179,187	2,460,817	181,242	2,820,499
A. Other Secured Advances	113,676	1,149,125	127,000	1,104,619	128,166	1,164,059
1. Receivables	98,520	522,591	108,365	525,985	1,436	118,870
2. Employees Benefits	3,325	581	4,771	936	5,175	1,098
3. Others	11,831	625,953	13,864	577,698	121,555	1,044,092
B. Advances Secured by Guarantee(s)	61,584	1,555,232	52,187	1,356,198	53,076	1,656,440
1. Institutional Guarantee(s)	2,952	1,501,396	2,364	1,289,128	3,015	1,577,898
2. Individual Guarantee(s)	58,632	53,835	49,823	67,070	50,061	78,542
<b>VIII. Unsecured Advances</b>	2,520,560	194,245	2,120,817	204,257	2,162,266	217,975
1. Credit Cards	2,049,115	93,381	1,673,450	111,331	1,706,485	120,729
2. Personal Loan	461,174	96,568	440,313	89,951	447,103	89,832
3. Others	10,271	4,296	7,054	2,975	8,678	7,414
<b>Total</b>	<b>3,273,216</b>	<b>8,810,492</b>	<b>2,836,385</b>	<b>8,790,479</b>	<b>2,876,749</b>	<b>9,206,162</b>

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	25	2,153	20	1,194	20	1,039
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	4	1,113	8	847	8	706
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	48	1	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	48	1	-	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:	3	1,065	7	847	7	706
(a) Indigenous	3	1,065	7	847	7	706
(b) Imported	-	-	-	-	-	-

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	21	1,040	12	347	12	333
1. Cotton Textiles:	1	219	-	-	-	-
(a) Indigenous	1	219	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	-	-	-	-
(a) Indigenous	2	117	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	5	417	2	214	2	214
(a) Indigenous	5	417	2	214	2	214
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	-	1	-	1	-
(a) Indigenous	1	-	1	-	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	32	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	-	1	-	1	-
11. Chemicals & Dyes	1	15	1	11	1	9
12. Other Finished Goods:	9	239	7	123	7	109
(a) Indigenous	9	239	7	123	7	109
(b) Imported	-	-	-	-	-	-
<b>IV. Fixed Assets Including Machinery</b>	89	2,591	88	1,906	87	1,511
A. Transport Equipment	84	132	84	134	83	126
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	5	2,459	4	1,773	4	1,385
<b>V. Real Estate</b>	170	4,517	141	2,819	139	2,370
A. Land	23	1,419	4	780	4	692
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	1,419	4	780	4	692
(a) Commercial	2	160	2	100	2	80
(b) Industrial	2	680	2	680	2	612
(c) Agriculture	-	-	-	-	-	-
(d) Others	19	579	-	-	-	-
B. Buildings:	147	3,098	137	2,039	135	1,678
1. Residential	144	441	135	402	133	393
(a) House	109	268	106	240	107	244
(b) Flat	35	173	29	162	26	149
2. Non-Residential	3	2,657	2	1,637	2	1,284
(a) Commercial	2	1,637	2	1,637	2	1,284
(b) Industrial	1	1,020	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>VI. Fixed Deposits and Insurance Policies</b>	3	315	3	302	3	360
A. Bank Deposits	3	315	3	302	3	360
1. Security Deposits	3	315	3	302	3	360
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
<b>VII. Others</b>	167	443,448	135	408,348	169	425,592
A. Other Secured Advances	91	397,309	38	367,813	36	367,711
1. Receivables	8	1,778	6	597	5	85
2. Employees Benefits	32	17	27	11	26	12
3. Others	51	395,513	5	367,205	5	367,614
B. Advances Secured by Guarantee(s)	76	46,139	97	40,535	133	57,881
1. Institutional Guarantee(s)	76	46,139	97	40,535	133	57,881
2. Individual Guarantee(s)	-	-	-	-	-	-
<b>VIII. Unsecured Advances</b>	18	7	18	3	17	2
1. Credit Cards	-	-	-	-	1	-
2. Personal Loan	17	4	17	3	16	2
3. Others	1	3	1	-	-	-
<b>Total</b>	<b>472</b>	<b>453,032</b>	<b>405</b>	<b>414,573</b>	<b>435</b>	<b>430,874</b>

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	240,390	94,555	246,114	101,670	246,722	98,586
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	918	132,486	742	128,928	735	94,114
<b>A. Quoted on the Stock Exchange:</b>	501	67,543	479	71,109	427	57,131
1. To Stock Brokers and Dealers:	273	34,843	328	46,400	273	29,950
(a) Government and Other Trustee Securities	149	11,453	145	16,727	144	2,497
(b) Shares and Debentures	119	21,036	180	27,775	126	25,680
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	2,354	3	1,898	3	1,773
2. To Others:	228	32,699	151	24,709	154	27,181
(a) Government and Other Trustee Securities	67	6,047	8	118	9	230
(b) Shares and Debentures	129	17,461	115	15,795	119	18,118
(c) Participation Term Certificates	4	8	4	8	2	8
(d) Others	28	9,182	24	8,788	24	8,825
<b>B. Unquoted on the Stock Exchange:</b>	417	64,943	263	57,819	308	36,982
1. To Stock Brokers and Dealers:	140	11,351	111	10,317	208	11,504
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	134	11,068	107	10,233	203	11,500
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	282	4	84	5	4
2. To Others:	277	53,593	152	47,502	100	25,478
(a) Government and Other Trustee Securities	96	8,334	52	7,501	46	7,131
(b) Shares and Debentures	36	2,186	26	1,902	11	914
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	145	43,072	74	38,099	43	17,434
<b>III. Merchandise</b>	50,091	1,918,355	52,377	2,034,784	53,247	2,122,119
<b>A. Food Items:</b>	15,262	540,397	15,710	622,877	16,003	702,429
1. Wheat	8,259	215,912	8,082	127,764	8,301	276,310
2. Rice and Paddy	2,255	85,639	2,762	113,472	2,630	87,441
3. Other Grains & Pulses:	311	2,676	534	5,830	597	5,003
(a) Indigenous	288	2,291	502	3,774	570	2,944
(b) Imported	23	385	32	2,056	27	2,059
4. Edible Oils:	972	42,667	1,082	46,570	1,097	43,649
(a) Indigenous	891	37,835	1,016	42,939	1,029	38,979
(b) Imported	81	4,832	66	3,631	68	4,670
5. Sugar:	818	128,460	864	258,981	905	224,068
(a) Indigenous	816	127,760	863	257,999	903	224,020
(b) Imported	2	700	1	982	2	49
6. Kariana And Spices	188	1,318	134	1,180	151	1,127
7. Fish And Fish Preparations	20	538	27	863	15	299
8. Other Food Items:	2,439	63,187	2,225	68,217	2,307	64,531
(a) Indigenous	2,408	62,187	2,172	67,076	2,260	63,697
(b) Imported	31	1,000	53	1,141	47	835
<b>B. Raw Materials:</b>	19,184	491,961	19,313	478,575	19,512	516,198
1. Cotton Raw:	13,435	120,617	13,394	115,645	13,364	113,871
(a) Indigenous	1,971	103,685	1,727	102,306	1,680	95,566
(b) Imported	11,464	16,932	11,667	13,339	11,684	18,305
2. Synthetic Fibers:	85	13,324	68	11,290	81	10,811
(a) Indigenous	72	12,828	59	11,025	59	10,276
(b) Imported	13	497	9	265	22	535
3. Fertilizers:	1,183	52,238	975	22,303	1,101	48,376
(a) Indigenous	1,171	47,482	965	18,485	1,093	44,841
(b) Imported	12	4,756	10	3,818	8	3,535
4. Petroleum Crude:	1,012	111,003	1,112	102,459	1,140	114,735
(a) Indigenous	970	81,947	1,080	85,673	1,100	96,129
(b) Imported	42	29,056	32	16,786	40	18,606
5. Iron and Steel:	1,602	85,008	1,757	94,694	1,791	96,037
(a) Indigenous	1,250	60,532	1,351	64,854	1,404	67,550
(b) Imported	352	24,476	406	29,841	387	28,487
6. Wool & Goat Hair	2	15	2	15	2	15
7. Hides & Skins	77	1,758	73	1,992	62	1,825
8. Oil Seeds	112	4,824	105	4,449	71	2,953
9. Pesticides & Insecticides:	368	5,378	359	4,850	363	4,196
(a) Indigenous	365	5,359	357	4,432	362	3,949
(b) Imported	3	19	2	418	1	247
10. Other Raw Materials:	1,308	97,796	1,468	120,877	1,537	123,379
(a) Indigenous	1,213	90,151	1,272	108,996	1,356	109,072
(b) Imported	95	7,645	196	11,882	181	14,307

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	15,645	885,997	17,354	933,331	17,732	903,491
1. Cotton Textiles:	3,065	220,395	3,224	226,306	3,117	227,278
(a) Indigenous	2,980	214,433	3,158	212,995	3,049	215,335
(b) Imported	85	5,961	66	13,311	68	11,943
2. Cotton Yarn:	1,111	56,388	846	57,049	809	53,353
(a) Indigenous	1,072	55,574	830	55,368	795	51,024
(b) Imported	39	814	16	1,681	14	2,329
3. Other Textiles:	2,362	180,738	2,483	184,686	2,526	189,968
(a) Indigenous	2,336	176,973	2,464	180,198	2,504	184,416
(b) Imported	26	3,766	19	4,487	22	5,553
4. Machinery:	671	21,262	646	26,297	707	22,915
(a) Indigenous	499	15,256	463	20,018	506	15,615
(b) Imported	172	6,005	183	6,278	201	7,300
5. Handloom Products	3	64	1	65	1	52
6. Carpets & Rugs	27	840	20	447	22	452
7. Readymade Garments	1,259	66,811	1,075	58,265	1,022	49,224
8. Cement and Cement Products:	509	104,208	502	88,947	513	81,887
(a) Indigenous	503	102,075	499	87,573	510	81,009
(b) Imported	6	2,133	3	1,374	3	879
9. Sports Goods	91	1,538	79	1,269	76	1,230
10. Surgical Instruments	88	1,348	88	1,456	91	1,179
11. Chemicals & Dyes	1,031	38,912	1,055	42,243	1,069	39,113
12. Other Finished Goods:	5,428	193,494	7,335	246,301	7,779	236,839
(a) Indigenous	5,274	189,339	7,103	231,267	7,561	227,780
(b) Imported	154	4,156	232	15,034	218	9,059
<b>IV. Fixed Assets Including Machinery</b>	256,178	1,497,799	234,137	1,319,658	228,144	1,414,654
A. Transport Equipment	240,522	507,924	221,408	496,208	215,292	509,296
B. Furniture & Fixtures	96	9,937	96	8,467	106	8,109
C. Office Equipment	260	32,723	272	28,535	242	26,958
D. Other Machinery & Equipment	15,300	947,216	12,361	786,448	12,504	870,292
<b>V. Real Estate</b>	589,168	1,153,062	553,855	1,214,592	550,719	1,215,539
A. Land	487,783	452,042	451,463	483,818	446,174	499,120
1. Residential	7,598	150,368	12,895	208,776	13,663	211,631
(a) House	7,175	148,884	12,445	207,088	13,150	209,800
(b) Flat	423	1,484	450	1,688	513	1,831
2. Non-Residential	480,185	301,674	438,568	275,042	432,511	287,489
(a) Commercial	14,426	146,319	6,077	83,764	5,884	84,857
(b) Industrial	552	7,706	551	20,838	485	19,740
(c) Agriculture	464,965	141,091	431,586	163,235	425,569	173,148
(d) Others	242	6,558	354	7,205	573	9,744
B. Buildings:	101,385	701,020	102,392	730,774	104,545	716,418
1. Residential	92,290	418,909	93,805	445,257	95,811	456,793
(a) House	85,133	380,265	86,320	404,552	88,155	414,857
(b) Flat	7,157	38,644	7,485	40,705	7,656	41,936
2. Non-Residential	9,095	282,111	8,587	285,518	8,734	259,626
(a) Commercial	4,141	158,215	3,979	156,473	4,265	152,661
(b) Industrial	1,654	73,913	1,681	78,430	1,606	57,056
(c) Agriculture	2,277	34,183	2,522	32,599	2,472	30,751
(d) Others	1,023	15,801	405	18,016	391	19,157
<b>VI. Fixed Deposits and Insurance Policies</b>	25,440	391,485	23,959	380,267	26,291	421,288
A. Bank Deposits	25,315	389,783	23,901	379,829	26,237	420,387
1. Security Deposits	2,175	26,966	2,125	35,678	2,266	25,154
2. Term Deposits (TDRs)	16,916	338,526	17,086	316,668	19,662	369,108
3. Other Deposits	6,224	24,291	4,690	27,483	4,309	26,125
B. Insurance Policies	125	1,703	58	438	54	901
<b>VII. Others</b>	436,094	3,060,658	409,567	2,883,699	414,721	2,995,881
A. Other Secured Advances	114,698	1,112,700	126,101	1,090,754	129,072	1,118,300
1. Receivables	95,787	386,141	105,853	425,252	325	43,590
2. Employees Benefits	2,008	387	4,723	789	4,924	1,000
3. Others	16,903	726,172	15,525	664,713	123,823	1,073,710
B. Advances Secured by Guarantee(s)	321,396	1,947,958	283,466	1,792,945	285,649	1,877,580
1. Institutional Guarantee(s)	6,155	1,745,485	3,120	1,578,830	3,929	1,662,144
2. Individual Guarantee(s)	315,241	202,473	280,346	214,114	281,720	215,436
<b>VIII. Unsecured Advances</b>	2,386,356	188,737	1,970,767	201,686	2,003,759	210,399
1. Credit Cards	1,873,835	83,048	1,444,658	98,619	1,467,869	106,922
2. Personal Loan	494,117	98,990	475,917	93,591	485,724	93,888
3. Others	18,404	6,699	50,192	9,476	50,166	9,589
<b>Total</b>	<b>3,984,635</b>	<b>8,437,138</b>	<b>3,491,518</b>	<b>8,265,283</b>	<b>3,524,338</b>	<b>8,572,579</b>

### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	75	12,107	66	11,865	46	7,343
A. Quoted on the Stock Exchange:	56	6,478	56	7,873	41	4,547
1. To Stock Brokers and Dealers:	49	4,168	48	5,687	29	1,653
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	49	4,168	48	5,687	29	1,653
(c) Others	-	-	-	-	-	-
2. To Others:	7	2,310	8	2,185	12	2,894
(a) Government and Other Trustee Securities	-	-	-	-	2	7
(b) Sukuk/Participation Term Certificates (PTCs)	5	1,610	6	1,485	6	2,147
(c) Others	2	700	2	700	4	740
B. Unquoted on the Stock Exchange:	19	5,629	10	3,993	5	2,796
1. To Stock Brokers and Dealers:	1	100	3	100	1	45
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	1	100	3	100	1	45
(c) Others	-	-	-	-	-	-
2. To Others:	18	5,529	7	3,893	4	2,751
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	17	5,477	6	3,841	3	2,699
III. Merchandise	17,721	859,288	18,104	1,124,920	16,629	1,067,705
A. Food Items:	5,074	279,545	4,776	466,110	3,939	395,761
1. Wheat	469	133,577	322	215,238	521	172,016
2. Rice and Paddy	392	18,318	480	22,554	367	14,420
3. Other Grains & Pulses:	205	5,645	160	8,786	329	17,531
(a) Indigenous	127	4,645	156	8,780	322	17,458
(b) Imported	78	1,000	4	6	7	73
4. Edible Oils:	577	49,691	521	41,598	384	36,089
(a) Indigenous	571	49,243	519	41,501	383	36,030
(b) Imported	6	449	2	97	1	58
5. Sugar:	703	55,668	953	149,131	904	132,354
(a) Indigenous	698	55,049	948	148,788	901	132,059
(b) Imported	5	620	5	343	3	295
6. Kariana And Spices	15	1,443	7	1,298	-	-
7. Fish And Fish Preparations	-	-	-	-	1	55
8. Other Food Items:	2,713	15,203	2,333	27,506	1,433	23,296
(a) Indigenous	2,713	15,203	2,333	27,506	1,433	23,296
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,169	199,729	3,217	237,592	3,055	253,686
1. Cotton Raw:	957	44,603	907	38,545	770	31,513
(a) Indigenous	881	42,702	830	36,865	735	30,881
(b) Imported	76	1,901	77	1,680	35	632
2. Synthetic Fibers:	43	1,208	53	1,273	47	1,719
(a) Indigenous	23	671	18	431	20	971
(b) Imported	20	536	35	841	27	748
3. Fertilizers:	281	16,029	143	31,730	138	12,551
(a) Indigenous	279	15,775	143	31,730	138	12,551
(b) Imported	2	254	-	-	-	-
4. Petroleum Crude:	318	38,956	266	42,993	277	49,172
(a) Indigenous	290	24,191	246	23,532	207	26,687
(b) Imported	28	14,765	20	19,461	70	22,485
5. Iron and Steel:	563	38,231	522	37,571	500	45,625
(a) Indigenous	336	21,612	357	31,136	366	31,003
(b) Imported	227	16,619	165	6,436	134	14,622
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	79	3,238	67	3,192	60	3,448
8. Oil Seeds	155	6,147	253	9,787	231	7,636
9. Pesticides & Insecticides:	96	1,351	81	857	94	1,370
(a) Indigenous	84	873	77	632	81	1,099
(b) Imported	12	478	4	226	13	270
10. Other Raw Materials:	677	49,966	925	71,643	938	100,652
(a) Indigenous	596	47,051	834	68,111	829	80,758
(b) Imported	81	2,915	91	3,532	109	19,894

### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	9,478	380,015	10,111	421,219	9,635	418,257
1. Cotton Textiles:	1,747	76,556	2,065	88,427	1,825	93,472
(a) Indigenous	1,619	72,011	1,906	83,037	1,682	81,302
(b) Imported	128	4,544	159	5,390	143	12,171
2. Cotton Yarn:	1,377	33,161	1,394	45,307	1,382	39,677
(a) Indigenous	1,373	32,503	1,391	44,677	1,378	38,822
(b) Imported	4	658	3	630	4	856
3. Other Textiles:	1,068	51,654	1,130	48,494	1,083	41,705
(a) Indigenous	1,068	51,654	1,130	48,494	1,083	41,705
(b) Imported	-	-	-	-	-	-
4. Machinery:	539	34,073	490	33,386	472	31,878
(a) Indigenous	170	17,052	183	18,558	173	18,402
(b) Imported	369	17,021	307	14,828	299	13,476
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	77	1	58	1	43
7. Readymade Garments	305	26,522	210	23,945	200	22,705
8. Cement and Cement Products:	157	42,987	161	38,718	105	28,471
(a) Indigenous	147	42,427	135	38,158	96	28,284
(b) Imported	10	560	26	560	9	186
9. Sports Goods	2	48	3	347	2	19
10. Surgical Instruments	83	6,124	108	4,911	86	4,906
11. Chemicals & Dyes	701	22,656	526	18,343	520	22,515
12. Other Finished Goods:	3,497	86,156	4,023	119,282	3,959	132,865
(a) Indigenous	3,301	80,935	3,841	114,076	3,785	127,893
(b) Imported	196	5,221	182	5,206	174	4,972
<b>IV. Fixed Assets Including Machinery</b>	179,395	662,236	157,892	671,392	154,184	657,294
A. Transport Equipment	176,141	273,783	152,815	255,681	150,173	260,013
B. Furniture & Fixtures	238	5,413	325	5,143	322	5,093
C. Office Equipment	132	13,800	114	12,510	115	13,210
D. Other Machinery & Equipment	2,884	369,239	4,638	398,058	3,574	378,978
<b>V. Real Estate</b>	38,698	551,714	39,622	515,103	41,277	533,180
A. Land	6,569	117,083	6,960	107,865	7,903	96,384
1. Residential	4,001	61,973	4,947	61,123	2,992	46,747
(a) House	2,529	57,323	3,295	51,067	2,872	44,495
(b) Flat	1,472	4,649	1,652	10,056	120	2,253
2. Non-Residential	2,568	55,111	2,013	46,741	4,911	49,637
(a) Commercial	588	18,966	257	25,714	304	24,811
(b) Industrial	678	28,938	194	15,000	322	13,279
(c) Agriculture	1,140	2,527	1,546	5,738	4,263	11,464
(d) Others	162	4,679	16	288	22	83
B. Buildings:	32,129	434,630	32,662	407,238	33,374	436,796
1. Residential	28,637	244,772	29,314	226,872	29,403	235,571
(a) House	21,836	197,893	24,336	194,693	21,811	188,688
(b) Flat	6,801	46,879	4,978	32,179	7,592	46,882
2. Non-Residential	3,492	189,858	3,348	180,366	3,971	201,225
(a) Commercial	1,691	72,420	1,505	65,495	1,898	77,702
(b) Industrial	1,399	105,716	1,438	103,425	1,676	110,049
(c) Agriculture	111	2,644	389	8,762	361	9,566
(d) Others	291	9,078	16	2,684	36	3,908
<b>VI. Fixed Deposits and Insurance Policies</b>	606	64,931	881	74,550	1,007	75,311
A. Bank Deposits	606	64,931	878	74,544	1,007	75,311
1. Security Deposits	193	28,568	460	37,297	443	33,061
2. Term Deposits (TDRs)	237	21,182	291	32,265	268	24,050
3. Other Deposits	176	15,181	127	4,982	296	18,201
B. Insurance Policies	-	-	3	6	-	-
<b>VII. Others</b>	12,366	1,198,070	15,096	905,122	13,663	1,122,888
A. Other Secured Advances	10,092	546,841	12,757	510,855	11,120	566,622
1. Receivables	2,744	138,617	2,608	124,442	1,253	122,656
2. Employees Benefits	1,349	212	1,602	304	1,756	372
3. Others	5,999	408,012	8,547	386,109	8,111	443,595
B. Advances Secured by Guarantee(s)	2,274	651,229	2,339	394,268	2,543	556,266
1. Institutional Guarantee(s)	762	640,586	570	384,280	460	537,050
2. Individual Guarantee(s)	1,512	10,643	1,769	9,987	2,083	19,216
<b>VIII. Unsecured Advances</b>	220,052	22,434	281,171	27,116	297,402	33,311
1. Credit Cards	184,677	10,708	242,775	13,802	256,307	15,302
2. Personal Loan	31,338	10,104	35,596	11,215	36,734	11,476
3. Others	4,037	1,622	2,800	2,099	4,361	6,532
<b>Total</b>	<b>468,913</b>	<b>3,370,779</b>	<b>512,832</b>	<b>3,330,070</b>	<b>524,208</b>	<b>3,497,031</b>

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	226,627	86,099	11,615	5,295	8,450	6,304	30	888	246,722	98,586
<b>II. Securities, Shares and Other Financial Instruments:</b>	357	8,336	13	80	3	32	408	93,009	781	101,457
<b>A. Quoted on the Stock Exchange:</b>	223	6,872	7	58	1	21	237	54,726	468	61,678
<b>1. To Stock Brokers and Dealers:</b>	146	3,785	1	1	-	-	155	27,817	302	31,603
(a) Government and Other Trustee Securities	124	111	1	1	-	-	19	2,385	144	2,497
(b) Shares and Debentures	21	3,674	-	-	-	-	134	23,659	155	27,332
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,773	3	1,773
<b>2. To Others:</b>	77	3,088	6	57	1	21	82	26,909	166	30,075
(a) Government and Other Trustee Securities	4	3	-	-	-	-	7	234	11	237
(b) Shares and Debentures	57	3,070	6	57	1	21	61	17,117	125	20,265
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	14	7	-	-	-	-	14	9,558	28	9,566
<b>B. Unquoted on the Stock Exchange:</b>	134	1,464	6	21	2	11	171	38,282	313	39,778
<b>1. To Stock Brokers and Dealers:</b>	82	386	1	17	-	-	126	11,146	209	11,549
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	80	384	1	17	-	-	123	11,143	204	11,545
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	2	-	-	-	-	3	3	5	4
<b>2. To Others:</b>	52	1,078	5	4	2	11	45	27,136	104	28,230
(a) Government and Other Trustee Securities	34	979	5	4	1	8	7	6,192	47	7,183
(b) Shares and Debentures	3	90	-	-	1	3	7	821	11	914
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	9	-	-	-	-	31	20,124	46	20,133
<b>III. Merchandise</b>	29,780	248,113	814	4,652	70	1,157	39,212	2,935,901	69,876	3,189,823
<b>A. Food Items:</b>	10,162	39,194	493	746	10	34	9,277	1,058,216	19,942	1,098,190
<b>1. Wheat</b>	7,028	9,975	398	328	1	-	1,395	438,024	8,822	448,327
<b>2. Rice and Paddy</b>	853	19,502	16	62	-	-	2,128	82,296	2,997	101,861
<b>3. Other Grains &amp; Pulses:</b>	461	773	27	26	-	-	438	21,736	926	22,535
(a) Indigenous	455	739	22	19	-	-	415	19,645	892	20,403
(b) Imported	6	34	5	7	-	-	23	2,091	34	2,132
<b>4. Edible Oils:</b>	176	815	3	4	1	0	1,301	78,919	1,481	79,738
(a) Indigenous	164	765	3	4	1	0	1,244	74,241	1,412	75,009
(b) Imported	12	50	-	-	-	-	57	4,678	69	4,729
<b>5. Sugar:</b>	202	3,078	1	0	1	-	1,605	353,344	1,809	356,423
(a) Indigenous	202	3,078	1	0	1	-	1,600	353,000	1,804	356,079
(b) Imported	-	-	-	-	-	-	5	344	5	344
<b>6. Kariana And Spices</b>	74	93	1	0	-	-	76	1,034	151	1,127
<b>7. Fish And Fish Preparations</b>	3	6	-	-	-	-	13	348	16	354
<b>8. Other Food Items:</b>	1,365	4,952	47	327	7	34	2,321	82,515	3,740	87,827
(a) Indigenous	1,365	4,952	47	327	7	34	2,274	81,680	3,693	86,992
(b) Imported	-	-	-	-	-	-	47	835	47	835
<b>B. Raw Materials:</b>	13,795	110,768	64	2,675	19	142	8,689	656,300	22,567	769,885
<b>1. Cotton Raw:</b>	11,963	16,954	23	27	-	-	2,148	128,404	14,134	145,384
(a) Indigenous	353	12,244	21	26	-	-	2,041	114,177	2,415	126,447
(b) Imported	11,610	4,710	2	1	-	-	107	14,227	11,719	18,938
<b>2. Synthetic Fibers:</b>	7	87	-	-	-	-	121	12,443	128	12,530
(a) Indigenous	6	82	-	-	-	-	73	11,164	79	11,247
(b) Imported	1	5	-	-	-	-	48	1,279	49	1,284
<b>3. Fertilizers:</b>	697	4,217	2	11	14	116	526	56,584	1,239	60,928
(a) Indigenous	693	4,106	2	11	14	116	522	53,160	1,231	57,393
(b) Imported	4	111	-	-	-	-	4	3,424	8	3,535
<b>4. Petroleum Crude:</b>	63	45,775	6	1,335	2	21	1,346	116,776	1,417	163,907
(a) Indigenous	47	45,218	6	1,335	2	21	1,252	76,242	1,307	122,816
(b) Imported	16	557	-	-	-	-	94	40,534	110	41,091
<b>5. Iron and Steel:</b>	228	10,096	10	1,225	3	6	2,050	130,336	2,291	141,662
(a) Indigenous	152	2,611	9	1,223	2	2	1,607	94,719	1,770	98,553
(b) Imported	76	7,485	1	2	1	6	443	35,616	521	43,109
<b>6. Wool &amp; Goat Hair</b>	1	15	-	-	-	-	1	-	2	15
<b>7. Hides &amp; Skins</b>	12	40	-	-	-	-	110	5,232	122	5,273
<b>8. Oil Seeds</b>	19	314	3	51	-	-	280	10,225	302	10,590
<b>9. Pesticides &amp; Insecticides:</b>	32	175	-	-	-	-	425	5,390	457	5,565
(a) Indigenous	32	175	-	-	-	-	411	4,873	443	5,048
(b) Imported	-	-	-	-	-	-	14	517	14	517
<b>10. Other Raw Materials:</b>	773	33,096	20	25	-	-	1,682	190,910	2,475	224,031
(a) Indigenous	740	32,787	20	25	-	-	1,425	157,017	2,185	189,830
(b) Imported	33	308	-	-	-	-	257	33,893	290	34,201

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 30th June, 2024

Security	(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>C. Finished/Manufactured Goods:</b>	5,823	98,151	257	1,231	41	980	21,246	1,221,385	27,367	1,321,748	
<b>1. Cotton Textiles:</b>	754	37,678	23	111	1	16	4,164	282,944	4,942	320,750	
(a) Indigenous	712	28,636	23	111	1	16	3,995	267,872	4,731	296,636	
(b) Imported	42	9,042	-	-	-	-	169	15,072	211	24,114	
<b>2. Cotton Yarn:</b>	386	1,024	3	4	-	-	1,802	92,002	2,191	93,031	
(a) Indigenous	386	1,024	3	4	-	-	1,784	88,818	2,173	89,846	
(b) Imported	-	-	-	-	-	-	18	3,184	18	3,184	
<b>3. Other Textiles:</b>	388	15,362	26	211	-	-	3,195	216,101	3,609	231,674	
(a) Indigenous	387	15,361	25	211	-	-	3,175	210,548	3,587	226,121	
(b) Imported	1	0	1	0	-	-	20	5,552	22	5,553	
<b>4. Machinery:</b>	235	1,004	10	5	-	-	934	53,784	1,179	54,793	
(a) Indigenous	215	291	9	4	-	-	455	33,723	679	34,017	
(b) Imported	20	713	1	1	-	-	479	20,061	500	20,776	
<b>5. Handloom Products</b>	-	-	-	-	-	-	1	52	1	52	
<b>6. Carpets &amp; Rugs</b>	5	5	-	-	-	-	18	490	23	495	
<b>7. Readymade Garments</b>	186	17,828	5	18	-	-	1,031	54,084	1,222	71,930	
<b>8. Cement and Cement Products:</b>	22	81	1	2	-	-	595	110,275	618	110,358	
(a) Indigenous	21	78	1	2	-	-	584	109,213	606	109,293	
(b) Imported	1	3	-	-	-	-	11	1,062	12	1,065	
<b>9. Sports Goods</b>	15	76	-	-	-	-	63	1,174	78	1,250	
<b>10. Surgical Instruments</b>	60	1,714	1	21	1	3	115	4,346	177	6,085	
<b>11. Chemicals &amp; Dyes</b>	129	1,814	15	59	-	-	1,445	59,755	1,589	61,628	
<b>12. Other Finished Goods:</b>	3,643	21,565	173	800	39	960	7,883	346,378	11,738	369,704	
(a) Indigenous	3,581	20,939	170	765	39	960	7,556	333,008	11,346	355,673	
(b) Imported	62	626	3	35	-	-	327	13,370	392	14,031	
<b>IV. Fixed Assets Including Machinery</b>	307,274	345,462	39,376	44,685	232	556	35,446	1,681,246	382,328	2,071,948	
<b>A. Transport Equipments</b>	300,323	327,644	38,354	43,782	221	534	26,567	397,529	365,465	769,309	
<b>B. Furniture &amp; Fixtures</b>	206	195	14	4	1	0	207	13,002	428	13,202	
<b>C. Office Equipments</b>	34	118	-	-	-	-	323	40,050	357	40,168	
<b>D. Other Machinery &amp; Equipments</b>	6,711	17,685	1,008	898	10	21	8,349	1,230,665	16,078	1,249,270	
<b>V. Real Estate</b>	532,657	762,746	34,912	47,778	3,881	28,736	20,546	909,458	591,996	1,748,718	
<b>A. Land</b>	423,571	247,700	19,535	10,119	975	3,295	9,996	334,390	454,077	595,504	
<b>1. Residential</b>	12,080	69,113	640	1,683	78	1,772	3,857	185,811	16,655	258,378	
(a) House	11,556	67,462	560	1,440	58	1,754	3,848	183,638	16,022	254,294	
(b) Flat	524	1,650	80	243	20	17	9	2,173	633	4,084	
<b>2. Non-Residential</b>	411,491	178,588	18,895	8,436	897	1,523	6,139	148,579	437,422	337,126	
(a) Commercial	1,251	8,442	40	189	8	33	4,889	101,004	6,188	109,669	
(b) Industrial	159	1,140	28	26	10	10	610	31,842	807	33,018	
c) Agriculture	409,734	165,455	18,821	8,164	879	1,480	398	9,514	429,832	184,612	
d) Other	347	3,551	6	57	-	-	242	6,219	595	9,827	
<b>B. Buildings:</b>	109,086	515,045	15,377	37,660	2,906	25,441	10,550	575,068	137,919	1,153,214	
<b>1. Residential</b>	102,909	435,820	15,254	36,444	2,603	19,109	4,448	200,994	125,214	692,363	
(a) House	90,822	370,837	14,358	32,064	607	5,435	4,179	195,209	109,966	603,545	
(b) Flat	12,087	64,982	896	4,378	1,996	13,674	269	5,784	15,248	88,818	
<b>2. Non-Residential</b>	6,177	79,225	123	1,218	303	6,333	6,102	374,074	12,705	460,851	
(a) Commercial	3,231	54,826	79	959	214	6,021	2,639	168,557	6,163	230,363	
(b) Industrial	572	6,349	15	51	86	275	2,609	160,430	3,282	167,106	
c) Agriculture	2,220	14,891	23	33	3	36	587	25,357	2,833	40,317	
d) Other	154	3,160	6	175	-	-	267	19,730	427	23,065	
<b>VI. Fixed Deposits and Insurance Policies</b>	16,422	40,417	1,238	1,123	32	333	9,606	454,727	27,298	496,599	
<b>A. Bank Deposits</b>	16,414	40,397	1,237	1,123	32	333	9,561	453,845	27,244	495,699	
1. Security Deposits	1,846	2,253	243	187	7	27	613	55,749	2,709	58,215	
2. Term Deposits (TDRs)	10,879	33,527	578	541	6	214	8,467	358,876	19,930	393,157	
3. Other Deposits	3,689	4,618	416	396	19	91	481	39,221	4,605	44,326	
<b>B. Insurance Policies</b>	8	20	1	0	-	-	45	881	54	901	
<b>VII. Others</b>	367,377	283,494	25,988	8,453	133	3,050	34,886	3,823,772	428,384	4,118,769	
<b>A. Other Secured Advances</b>	106,933	116,066	3,144	2,439	120	2,714	29,995	1,563,702	140,192	1,684,923	
1. Receivables	840	4,762	90	245	-	-	648	161,239	1,578	166,245	
2. Employees Benefits	5,739	1,198	940	173	-	-	1	1	6,680	1,372	
3. Others	100,354	110,107	2,114	2,021	120	2,714	29,346	1,402,462	131,934	1,517,305	
<b>B. Advances Secured by Guarantee(s)</b>	260,444	167,427	22,844	6,013	13	336	4,891	2,260,070	288,192	2,433,846	
1. Institutional Guarantee(s)	2,076	12,216	13	12	-	-	2,300	2,186,967	4,389	2,199,195	
2. Individual Guarantee(s)	258,368	155,211	22,831	6,002	13	336	2,591	73,103	283,803	234,652	
<b>VIII. Unsecured Advances</b>	2,022,173	219,293	271,836	18,073	645	143	6,507	6,202	2,301,161	243,710	
<b>1. Credit Cards</b>	1,504,718	111,041	219,212	10,931	-	-	246	252	1,724,176	122,224	
<b>2. Personal Loan</b>	472,473	98,599	49,985	6,765	-	-	-	-	522,458	105,364	
<b>3. Others</b>	44,982	9,653	2,639	377	645	143	6,261	5,950	54,527	16,122	
<b>Total</b>	<b>3,502,667</b>	<b>1,993,959</b>	<b>385,792</b>	<b>130,139</b>	<b>13,446</b>	<b>40,310</b>	<b>146,641</b>	<b>9,905,203</b>	<b>4,048,546</b>	<b>12,069,611</b>	

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	1	22	1	-	3	3,528
1) Official	1	22	1	-	1	-
2) Business	-	-	-	-	2	3,528
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	4,453,547	11,807,895	4,004,349	11,595,353	4,048,543	12,066,083
<b>I. GOVERNMENT</b>	245	1,887,264	280	892,847	283	975,008
<b>A. Federal Government</b>	165	1,035,269	134	400,649	128	392,607
1) Commodity Operations*	65	590,910	-	-	-	-
2) Others	100	444,360	134	400,649	128	392,607
<b>B. Provincial Governments</b>	80	851,995	146	492,198	155	582,401
1) Commodity Operations*	47	845,001	-	-	-	-
2) Others	33	6,994	146	492,198	155	582,401
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	722	1,657,833	714	2,206,228	711	2,397,989
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,145	7	798	7	1,443
Utilities	432	583,518	410	568,090	411	582,522
Transport, storage and communications	116	450,384	126	825,351	131	999,350
Manufacturing	76	99,530	55	63,961	46	60,593
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	37	15,551	13	7,613	14	7,126
Commerce and Trade	33	440,386	85	670,103	81	676,377
Others	13	2,420	17	5,414	20	5,680
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	1,316	330,009	1,258	237,800	1,153	254,879
Mutual Funds and AMCs	106	6,948	81	143	75	2,561
Insurance & Pension Funds	521	3,678	493	3,654	434	3,316
MFIs and DFIs	135	217,496	126	139,961	129	151,205
Stock Exchange & Brokerage Houses	227	15,817	232	20,008	202	22,832
Modarabas	105	5,859	78	5,103	79	4,689
Other NBFIs	222	80,210	248	68,931	234	70,277
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,078,171	6,790,466	1,068,108	7,119,637	1,069,982	7,285,130
<b>A. Agriculture, forestry and fishing</b>	729,023	343,916	715,394	391,762	715,137	400,786
<b>1. Crop and animal production, hunting and related service activities</b>	728,196	342,168	714,529	390,034	714,260	399,345
Growing of Wheat, Rice, Sugar Cane & Cotton	316,489	158,973	311,246	171,227	312,127	177,997
Growing of tropical, subtropical, pome and stone fruits & vegetables	29,944	11,427	22,544	9,592	20,700	9,178
Growing of other fruits, vegetables and crops	21,370	13,288	22,343	17,649	22,437	18,656
Raising of livestock and other related activities	270,074	113,216	260,677	123,559	258,170	121,268
Other agricultural support activities	90,315	45,256	97,712	67,991	100,813	72,218
Hunting, trapping and related service activities	4	8	7	16	13	27
<b>02 - Forestry and logging</b>	134	26	118	20	113	27
<b>03 - Fishing and aquaculture</b>	693	1,722	747	1,708	764	1,414
<b>B. Mining and quarrying</b>	942	77,015	1,065	73,634	1,034	87,892
<b>05 - Mining of coal and lignite</b>	73	52,309	91	48,438	84	51,119
<b>06 - Extraction of crude petroleum and natural gas</b>	647	18,111	707	19,241	710	30,158
<b>07 - Mining of metal ores</b>	24	606	34	1,090	32	994
<b>08-Other mining and quarrying</b>	195	5,970	215	4,808	182	5,557
<b>09 - Mining support service activities</b>	3	21	18	57	26	63
<b>C. Manufacturing</b>	133,175	4,416,698	133,918	4,732,473	132,966	4,754,039
<b>10 - Manufacture of food products</b>	60,514	1,009,712	58,666	1,238,803	58,290	1,164,201
<b>11 - Manufacture of beverages</b>	1,011	51,088	1,254	69,864	1,273	55,523
<b>12 - Manufacture of tobacco products</b>	656	3,015	581	1,491	554	1,580
<b>13 - Manufacture of textiles</b>	25,541	1,518,436	26,430	1,551,692	26,355	1,570,158
Preparation and spinning of textile fibres	8,863	533,281	9,050	544,456	9,122	540,505
Weaving of textiles	5,155	315,300	5,703	319,656	5,565	321,074
Finishing of textiles	4,065	281,286	4,053	279,517	3,964	290,983
Manufacture of knitted and crocheted fabrics	738	51,895	726	60,905	762	63,141
Manufacture of made-up textile articles, except apparel	3,148	186,275	3,190	191,116	3,196	192,966
Manufacture of carpets and rugs	129	1,118	136	1,063	133	1,073
Manufacture of other textiles n.e.c.	3,443	149,281	3,572	154,979	3,613	160,415
<b>14 - Manufacture of wearing apparel</b>	4,696	213,733	4,602	201,829	4,579	201,001
<b>15 - Manufacture of leather and related products</b>	2,082	47,628	2,221	46,846	2,093	49,619

### 3.2 Advances Classified by Borrowers

#### All Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	404	7,757	423	6,957	371	7,076
Manufacture of luggage, handbags and the like, saddlery and harness	94	2,098	95	2,718	89	2,500
Manufacture of footwear	1,584	37,772	1,703	37,171	1,633	40,043
a. Leather wear	1,281	29,950	1,310	29,968	1,254	32,509
b. Rubber and Plastic wear	303	7,822	393	7,204	379	7,533
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	436	8,298	505	9,236	481	9,319
17 - Manufacture of paper and paper products	1,446	95,559	1,764	115,661	1,698	126,401
18 - Printing and reproduction of recorded media	939	17,135	910	22,732	920	22,099
Printing and other service activities related to printing	928	15,495	897	21,207	911	20,671
Reproduction of recorded media	11	1,639	13	1,525	9	1,428
19 - Manufacture of coke and refined petroleum products	1,429	145,231	1,582	146,089	1,444	140,064
20 - Manufacture of chemicals and chemical products	8,492	317,908	8,523	290,397	8,396	351,284
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,554	107,042	5,678	103,440	5,696	111,474
22 - Manufacture of rubber and plastics products	2,695	73,468	2,946	88,926	2,744	99,415
23 - Manufacture of other non-metallic mineral products	1,992	299,995	2,003	274,563	2,035	264,528
24 - Manufacture of basic metals	4,715	201,644	5,079	228,717	5,233	238,068
25 - Manufacture of fabricated metal products, except machinery and equipment	967	29,075	932	31,024	910	33,118
26 - Manufacture of computer, electronic and optical products	321	9,411	332	16,477	332	18,900
27 - Manufacture of electrical equipment	2,124	114,263	2,380	140,384	2,315	139,639
28 - Manufacture of machinery and equipment	898	20,174	889	21,193	897	24,188
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,838	66,697	2,043	68,063	1,996	63,383
30 - Manufacture of other transport equipment	545	13,711	559	12,404	513	11,901
31 - Manufacture of furniture	841	6,070	806	5,360	801	5,801
32 - Other manufacturing	3,337	45,132	3,134	46,390	3,306	51,250
Manufacture of jewellery and related articles	279	366	277	356	274	294
Manufacture of imitation jewellery and related articles	10	97	5	34	5	33
Manufacture of musical instruments	55	949	51	779	51	779
Manufacture of sports goods	344	6,439	335	6,606	365	6,405
Manufacture of games and toys	6	2	6	1	4	1
supplies	352	5,828	334	4,408	340	4,639
Manufacture of Handicrafts	143	47	143	32	181	418
Other manufacturing n.e.c.	2,148	31,404	1,983	34,173	2,086	38,680
33 - Repair and installation of machinery and equipment	106	2,274	99	889	105	1,126
D. Electricity, gas, steam and air conditioning supply	2,366	570,493	2,358	492,729	2,409	514,141
Electric power generation, transmission and distribution	2,179	559,943	2,188	482,734	2,263	504,940
a) Hydal	495	30,649	441	13,522	437	26,682
b) Thermal	213	144,360	205	118,081	217	124,635
c) Coal Based	85	123,903	88	122,096	90	131,161
d) Wind	173	61,506	164	53,395	154	50,842
e) Solar	90	7,118	164	14,206	170	15,614
f) Other	1,123	192,407	1,126	161,434	1,195	156,006
Manufacture of gas; distribution of gaseous fuels through mains	168	10,520	143	9,958	120	9,161
Steam and air conditioning supply	19	30	27	36	26	40
E. Water supply; sewerage, waste management and remediation activities	128	14,547	153	24,632	140	23,915
36 - Water collection, treatment and supply	39	178	45	3,507	32	9,225
37 - Sewerage	9	12	9	5	7	5
38 - Waste collection, treatment and disposal activities; materials recovery services	77	14,353	97	21,116	99	14,682
services	3	4	2	3	2	3
F. Construction	3,720	190,233	4,017	194,360	3,767	192,661
41 - Construction of buildings	2,322	139,806	2,547	140,403	2,351	137,316
42 - Civil engineering	1,164	47,156	1,262	50,861	1,211	52,183
43 - Specialized construction activities	234	3,270	208	3,096	205	3,162

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	136,643	434,272	149,841	499,655	151,439	521,858
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,841	28,640	5,024	26,480	5,019	26,747
46 - Wholesale trade, except of motor vehicles and motorcycles	34,713	242,156	38,858	280,706	36,665	296,142
47 - Retail trade, except of motor vehicles and motorcycles	97,089	163,476	105,959	192,468	109,755	198,969
<b>H. Transportation and storage</b>	24,073	116,975	24,562	117,161	24,567	121,755
49 - Land transport and transport via pipelines	7,802	56,278	8,817	51,935	8,576	53,696
50 - Water transport	78	1,203	83	613	71	843
51 - Air transport	121	1,513	107	1,061	99	1,080
52 - Warehousing and support activities for transportation	15,722	51,582	15,131	55,233	15,426	58,073
53 - Courier activities other than national post activities	350	6,399	424	8,319	395	8,062
<b>I. Accommodation and food service activities</b>	2,136	36,930	2,227	39,498	2,197	38,228
55 - Accommodation	639	22,690	492	25,104	516	23,799
56 - Food and beverage service activities	1,497	14,240	1,735	14,394	1,681	14,429
<b>J. Information and communication</b>	2,944	328,024	3,002	326,084	2,925	389,380
58 - Publishing activities	847	2,423	795	2,313	761	2,453
59 - Motion picture, video and television programme production, sound recording and music publishing activities	111	2,571	64	2,274	49	1,816
60 - Programming and broadcasting activities	47	1,291	48	1,447	41	1,523
61 - Telecommunications	917	306,886	1,064	302,666	1,092	368,292
62 - Computer programming, consultancy and related activities	846	10,050	828	12,016	779	9,946
63 - Information service activities	176	4,803	203	5,368	203	5,351
<b>K. Real estate activities</b>	839	36,254	962	33,711	959	37,773
<b>L. Professional, scientific and technical activities</b>	8,835	58,826	9,138	54,883	9,604	58,292
69 - Legal and accounting activities	162	908	164	805	165	1,813
71 - Architectural and engineering activities; technical testing and analysis	80	1,147	89	1,256	86	1,275
72 - Scientific research and development	425	5,114	456	4,789	380	5,334
73 - Advertising and market research	198	4,130	196	3,705	194	3,709
74 - Other professional, scientific and technical activities	1,120	4,533	1,042	4,371	1,023	4,189
75 - Veterinary activities	6,825	42,882	7,153	39,793	7,698	41,730
77 - Rental and leasing activities	25	113	38	164	58	242
<b>M. Administrative and support service activities</b>	8,381	48,305	6,300	46,999	6,448	47,885
77 - Rental and leasing activities	567	2,023	608	2,209	625	2,553
78 - Employment activities	37	353	56	265	42	277
79 - Travel agency, tour operator, reservation service and related activities	809	11,159	870	13,199	869	14,125
80 - Security and investigation activities	668	2,922	722	2,844	745	2,956
81 - Services to buildings and landscape activities	37	163	39	162	49	409
82 - Office administrative, office support and other business support activities	6,263	31,685	4,005	28,321	4,118	27,564
<b>N. Education</b>	1,974	33,435	2,064	28,032	2,015	29,145
<b>O. Human health and social work activities</b>	1,382	16,965	1,486	16,709	1,521	18,194
86 - Human health activities	1,361	16,949	1,462	16,354	1,492	17,839
87 - Residential care activities	2	1	2	15	6	26
88 - Social work activities with and without accommodation	19	15	22	341	23	329
<b>P. Arts, entertainment and recreation</b>	108	1,889	106	1,633	105	1,723
<b>Q. Other service activities</b>	21,502	65,690	11,515	45,682	12,749	47,463
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	226	13,621	5,891	15,560	5,881	15,068
A. Government Trusts and Non-profit Organizations	63	765	65	1,001	59	1,527
B. Private Trusts and Non-profit Organizations	159	12,469	170	13,972	156	12,864
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	4	387	5,656	587	5,666	677
<b>VI. PERSONAL</b>	3,366,944	1,126,480	2,928,000	1,121,979	2,970,429	1,135,573
<b>A. Bank Employees</b>	160,774	266,050	170,702	314,246	175,430	332,608
1) For house building	76,153	207,682	80,077	247,796	81,079	258,618
2) For transport i.e. purchase of car etc.	51,075	51,980	53,193	58,377	55,348	64,912
3) Other purposes	33,546	6,389	37,432	8,073	39,003	9,078
<b>B. Consumer Financing</b>	3,201,651	859,736	2,752,820	807,120	2,790,472	802,353
1) For house building	34,734	212,315	34,325	205,763	34,839	203,580
2) For transport i.e. purchase of car etc	318,615	293,728	269,264	239,436	257,462	230,501
3) Credit cards	2,058,911	93,786	1,687,825	112,463	1,724,595	122,272
4) Consumers durable	37,113	7,280	36,447	7,416	38,800	7,397
5) Personal loans	752,278	252,627	724,959	242,042	734,776	238,602
<b>C) Other</b>	4,519	693	4,478	613	4,527	612
<b>VII. OTHER</b>	5,923	2,221	98	1,302	104	2,436
<b>Total</b>	<b>4,453,548</b>	<b>11,807,917</b>	<b>4,004,350</b>	<b>11,595,353</b>	<b>4,048,546</b>	<b>12,069,611</b>

\* Commodity Operations would be available in Table 3.11 from December,2023 onward

## 3.2.1 Advances Classified by Borrowers

### Public Sector Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	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>	1,179,860	2,544,393	1,167,560	2,390,301	1,171,362	2,432,575
<b>I. GOVERNMENT</b>	59	472,454	108	102,308	105	179,677
<b>A. Federal Government</b>	37	76,670	28	21,904	19	7,778
1) Commodity Operations	8	44,952	-	-	-	-
2) Others	29	31,719	28	21,904	19	7,778
<b>B. Provincial Governments</b>	22	395,784	80	80,405	86	171,899
1) Commodity Operations	19	395,733	-	-	-	-
2) Others	3	51	80	80,405	86	171,899
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	112	535,669	98	640,735	113	615,687
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	12	4	10	4	9
Utilities	42	164,923	26	161,209	26	161,202
Transport, storage and communications	29	120,245	31	136,118	33	187,457
Manufacturing	23	53,950	21	46,193	21	54,855
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	5	3,569	4	2,500	4	2,500
Commerce and Trade	4	127,643	8	229,417	20	144,365
Others	1	429	3	390	4	400
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	110	24,576	102	36,028	101	39,749
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	3	1	2	439	2	39
MFIs and DFIs	12	13,764	17	11,761	16	12,354
Stock Exchange & Brokerage Houses	14	887	12	916	13	1,301
Modarabas	2	434	2	217	2	217
Other NBFIs	77	9,490	67	22,696	66	25,838
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	783,349	1,230,328	756,477	1,320,266	751,912	1,311,825
<b>A. Agriculture, forestry and fishing</b>	632,286	199,115	614,447	230,443	607,953	234,318
1. Crop and animal production, hunting and related service activities	631,621	198,899	613,735	229,893	607,244	233,856
Growing of Wheat, Rice, Sugar Cane & Cotton	242,351	87,008	235,168	87,251	232,341	85,941
Growing of tropical, subtropical, pome and stone fruits & vegetables	28,065	8,641	20,740	6,677	18,787	6,256
Growing of other fruits, vegetables and crops	15,961	6,460	16,623	9,712	16,297	9,820
Raising of livestock and other related activities	264,379	78,380	255,265	93,971	252,981	95,927
Other agricultural support activities	80,865	18,409	85,939	32,282	86,838	35,912
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	130	17	113	14	109	14
03 - Fishing and aquaculture	535	199	599	536	600	448
<b>B. Mining and quarrying</b>	142	20,646	133	21,661	135	22,857
05 - Mining of coal and lignite	17	14,459	18	16,033	18	15,547
06 - Extraction of crude petroleum and natural gas	56	6,037	54	5,544	56	7,231
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	67	139	59	76	59	70
09 - Mining support service activities	1	11	1	9	1	9
<b>C. Manufacturing</b>	54,920	662,551	50,218	719,943	50,201	694,136
10 - Manufacture of food products	44,108	191,545	40,663	215,797	40,458	206,916
11 - Manufacture of beverages	86	2,645	82	2,296	83	2,183
12 - Manufacture of tobacco products	194	38	155	27	143	25
13 - Manufacture of textiles	3,563	196,942	2,718	219,475	2,803	207,734
Preparation and spinning of textile fibres	1,600	84,605	1,192	104,218	1,222	97,677
Weaving of textiles	659	43,060	532	45,514	556	44,073
Finishing of textiles	632	44,576	358	43,722	363	40,384
Manufacture of knitted and crocheted fabrics	46	1,197	39	952	47	1,013
Manufacture of made-up textile articles, except apparel	245	10,899	167	11,586	172	10,739
Manufacture of carpets and rugs	53	424	53	394	51	346
Manufacture of other textiles n.e.c.	328	12,181	377	13,088	392	13,502
14 - Manufacture of wearing apparel	1,495	28,493	1,336	29,073	1,366	29,154
15 - Manufacture of leather and related products	429	4,741	430	4,908	435	5,238
	0	0				

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	49	773	44	703	46	727
Manufacture of luggage, handbags and the like, saddlery and harness	15	100	19	441	18	296
Manufacture of footwear	365	3,868	367	3,765	371	4,215
a. Leather wear	335	2,975	334	3,103	337	3,556
b. Rubber and Plastic wear	30	894	33	662	34	658
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	135	809	138	963	128	945
17 - Manufacture of paper and paper products	99	4,069	99	7,611	108	8,354
18 - Printing and reproduction of recorded media	145	3,194	168	3,361	165	3,297
Printing and other service activities related to printing	143	3,182	165	3,347	162	3,284
Reproduction of recorded media	2	12	3	13	3	13
19 - Manufacture of coke and refined petroleum products	53	53,328	65	61,366	59	59,454
20 - Manufacture of chemicals and chemical products	1,036	31,210	875	22,854	871	25,335
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	219	8,983	190	11,071	206	11,086
22 - Manufacture of rubber and plastics products	364	8,790	373	7,876	400	7,995
23 - Manufacture of other non-metallic mineral products	439	67,736	436	64,748	453	61,317
24 - Manufacture of basic metals	393	26,545	360	32,670	328	31,339
25 - Manufacture of fabricated metal products, except machinery and equipment	71	1,290	72	1,469	71	1,451
26 - Manufacture of computer, electronic and optical products	24	783	27	950	27	948
27 - Manufacture of electrical equipment	288	14,503	246	15,981	246	15,008
28 - Manufacture of machinery and equipment	113	821	115	705	122	744
29 - Manufacture of motor vehicles, trailers and semi-trailers	168	8,387	177	8,840	176	7,015
30 - Manufacture of other transport equipment	3	30	5	24	5	24
31 - Manufacture of furniture	518	1,708	473	1,220	475	1,189
32 - Other manufacturing	977	5,961	1,015	6,659	1,073	7,387
Manufacture of jewellery and related articles	204	87	206	106	204	97
Manufacture of imitation jewellery and related articles	4	27	3	25	3	25
Manufacture of musical instruments	2	1	2	1	2	1
Manufacture of sports goods	73	2,206	86	1,873	104	1,965
Manufacture of games and toys	4	-	4	-	3	-
supplies	42	386	35	236	45	326
Manufacture of Handicrafts	128	28	126	17	126	17
Other manufacturing n.e.c.	520	3,226	553	4,402	586	4,957
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	343	124,620	306	121,422	314	120,410
Electric power generation, transmission and distribution	325	122,162	287	118,585	300	117,960
a) Hydal	129	9,137	139	5,927	148	5,423
b) Thermal	87	48,979	82	47,820	86	49,782
c) Coal Based	18	43,556	16	44,135	16	42,874
d) Wind	21	12,790	15	11,352	15	11,057
e) Solar	34	2,867	12	5,207	12	5,112
f) Other	36	4,833	23	4,144	23	3,712
Manufacture of gas; distribution of gaseous fuels through mains	18	2,459	19	2,837	14	2,450
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	20	172	10	827	10	1,953
36 - Water collection, treatment and supply	13	10	4	691	4	1,817
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	7	161	6	136	6	136
services	-	-	-	-	-	-
F. Construction	1,091	37,181	1,128	35,488	1,175	34,088
41 - Construction of buildings	670	22,252	715	21,056	743	20,400
42 - Civil engineering	392	14,501	376	14,046	385	13,162
43 - Specialized construction activities	29	428	37	387	47	525

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	63,138	79,192	65,422	90,259	66,565	97,906
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,429	7,679	2,511	6,840	2,535	6,950
46 - Wholesale trade, except of motor vehicles and motorcycles	14,788	41,759	15,901	52,504	16,468	58,628
47 - Retail trade, except of motor vehicles and motorcycles	45,921	29,754	47,010	30,915	47,562	32,328
<b>H. Transportation and storage</b>	17,708	20,382	18,047	27,039	18,551	29,973
49 - Land transport and transport via pipelines	4,179	3,155	4,993	9,765	5,096	10,078
50 - Water transport	1	-	1	-	-	-
51 - Air transport	34	99	17	92	22	145
52 - Warehousing and support activities for transportation	13,486	15,794	13,028	15,177	13,425	17,814
53 - Courier activities other than national post activities	8	1,335	8	2,004	8	1,935
<b>I. Accommodation and food service activities</b>	863	11,666	819	9,557	827	8,508
55 - Accommodation	315	9,689	247	7,521	251	6,497
56 - Food and beverage service activities	548	1,977	572	2,036	576	2,011
<b>J. Information and communication</b>	425	40,252	436	39,969	448	43,196
58 - Publishing activities	183	99	187	122	186	122
59 - Motion picture, video and television programme production, sound recording and music publishing activities	40	1,778	35	1,491	35	1,351
60 - Programming and broadcasting activities	3	2	3	2	3	2
61 - Telecommunications	111	37,841	125	37,780	138	41,289
62 - Computer programming, consultancy and related activities	57	250	56	282	57	173
63 - Information service activities	31	282	30	293	29	259
<b>K. Real estate activities</b>	71	4,988	90	5,257	96	5,072
<b>L. Professional, scientific and technical activities</b>	93	1,223	105	1,330	112	1,354
69 - Legal and accounting activities	21	19	21	18	21	17
71 - Architectural and engineering activities; technical testing and analysis	18	1,029	16	1,049	16	1,017
72 - Scientific research and development	1	-	1	-	1	-
73 - Advertising and market research	19	43	22	90	27	134
74 - Other professional, scientific and technical activities	20	129	28	164	28	163
75 - Veterinary activities	3	3	4	10	5	19
<b>M. Administrative and support service activities</b>	4,843	5,622	2,641	3,145	2,790	3,413
77 - Rental and leasing activities	231	1,003	230	771	240	751
78 - Employment activities	2	93	4	84	4	109
79 - Travel agency, tour operator, reservation service and related activities	28	637	44	775	50	848
80 - Security and investigation activities	33	101	30	29	30	27
81 - Services to buildings and landscape activities	14	34	15	25	15	24
82 - Office administrative, office support and other business support activities	4,535	3,755	2,318	1,462	2,451	1,654
<b>N. Education</b>	631	4,721	698	3,397	712	3,515
<b>O. Human health and social work activities</b>	635	5,329	636	5,096	651	5,536
86 - Human health activities	626	5,327	628	5,094	643	5,534
87 - Residential care activities	2	1	1	1	1	1
88 - Social work activities with and without accommodation	7	1	7	1	7	1
<b>P. Arts, entertainment and recreation</b>	33	29	36	32	36	30
<b>Q. Other service activities</b>	6,107	12,640	1,305	5,398	1,336	5,560
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	7	1,721	5,662	1,564	5,670	1,779
A. Government Trusts and Non-profit Organizations	-	-	1	120	1	240
B. Private Trusts and Non-profit Organizations	7	1,721	9	1,065	10	1,076
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	5,652	379	5,659	463
<b>VI. PERSONAL</b>	390,569	277,876	405,105	288,685	413,453	283,169
<b>A. Bank Employees</b>	72,535	90,610	76,130	103,459	76,841	103,248
1) For house building	42,413	71,742	43,645	83,080	43,692	82,274
2) For transport i.e. purchase of car etc.	18,910	16,545	19,734	17,065	19,962	17,320
3) Other purposes	11,212	2,322	12,751	3,314	13,187	3,654
<b>B. Consumer Financing</b>	318,033	187,266	328,974	185,226	336,611	179,921
1) For house building	2,746	19,669	2,809	20,790	2,783	19,176
2) For transport i.e. purchase of car etc	38,966	21,956	37,281	19,186	34,707	18,392
3) Credit cards	9,403	376	14,020	1,099	17,755	1,508
4) Consumers durable	32,412	6,195	33,333	5,976	35,669	5,739
5) Personal loans	234,506	139,071	241,531	138,176	245,697	135,106
C) Other	1	0	1	0	1	0
<b>VII. OTHER</b>	5,654	1,768	8	715	8	690
<b>Total</b>	<b>1,179,860</b>	<b>2,544,393</b>	<b>1,167,560</b>	<b>2,390,301</b>	<b>1,171,362</b>	<b>2,432,575</b>

\* Commodity Operations would be available in Table 3.11 from December,2023 onward

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	2	3,528
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	2	3,528
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	3,273,216	8,810,492	2,836,385	8,790,479	2,876,747	9,202,634
<b>I. GOVERNMENT</b>	184	1,042,522	171	429,207	177	433,487
<b>A. Federal Government</b>	126	586,311	105	17,414	108	22,986
1) Commodity Operations	57	545,958	-	-	-	-
2) Others	69	40,353	105	17,414	108	22,986
<b>B. Provincial Governments</b>	58	456,211	66	411,794	69	410,501
1) Commodity Operations	28	449,268	-	-	-	-
2) Others	30	6,943	66	411,794	69	410,501
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	610	1,122,164	616	1,565,493	598	1,782,303
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,133	3	788	3	1,434
Utilities	390	418,594	384	406,881	385	421,320
Transport, storage and communications	87	330,139	95	689,233	98	811,893
Manufacturing	53	45,580	34	17,768	25	5,738
Mining and Quarrying	-	-	-	-	-	-
Construction	32	11,982	9	5,113	10	4,626
Commerce and Trade	29	312,743	77	440,686	61	532,012
Others	12	1,991	14	5,024	16	5,280
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	1,206	305,433	1,156	201,772	1,052	215,131
Mutual Funds and AMCs	104	6,948	79	143	73	2,561
Insurance & Pension Funds	518	3,678	491	3,216	432	3,277
MFIs and DFIs	123	203,732	109	128,201	113	138,851
Stock Exchange & Brokerage Houses	213	14,930	220	19,091	189	21,530
Modarabas	103	5,425	76	4,886	77	4,472
Other NBFIs	145	70,721	181	46,235	168	44,440
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	294,641	5,480,026	311,492	5,746,679	317,896	5,904,808
<b>A. Agriculture, forestry and fishing</b>	96,735	140,044	100,945	155,040	107,182	165,167
<b>1. Crop and animal production, hunting and related service activities</b>	96,573	138,513	100,792	153,863	107,014	164,188
Growing of Wheat, Rice, Sugar Cane & Cotton	74,138	71,964	76,078	83,975	79,786	92,056
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,879	2,786	1,804	2,915	1,913	2,922
Growing of other fruits, vegetables and crops	5,408	6,828	5,719	7,936	6,139	8,836
Raising of livestock and other related activities	5,695	34,836	5,412	29,588	5,189	25,341
Other agricultural support activities	9,449	22,091	11,772	29,431	13,974	35,006
Hunting, trapping and related service activities	4	8	7	16	13	27
<b>02 - Forestry and logging</b>	4	9	5	6	4	14
<b>03 - Fishing and aquaculture</b>	158	1,523	148	1,171	164	965
<b>B. Mining and quarrying</b>	800	56,369	932	51,972	899	65,035
<b>05 - Mining of coal and lignite</b>	56	37,849	73	32,405	66	35,572
<b>06 - Extraction of crude petroleum and natural gas</b>	591	12,074	653	13,697	654	22,927
<b>07 - Mining of metal ores</b>	23	606	33	1,090	31	994
<b>08-Other mining and quarrying</b>	128	5,830	156	4,733	123	5,487
<b>09 - Mining support service activities</b>	2	10	17	48	25	54
<b>C. Manufacturing</b>	78,114	3,713,239	83,586	3,979,880	82,615	4,012,956
<b>10 - Manufacture of food products</b>	16,388	812,626	17,986	1,020,349	17,813	950,752
<b>11 - Manufacture of beverages</b>	922	48,428	1,167	67,567	1,185	53,340
<b>12 - Manufacture of tobacco products</b>	459	2,966	421	1,464	407	1,554
<b>13 - Manufacture of textiles</b>	21,948	1,317,701	23,709	1,331,972	23,549	1,362,180
Preparation and spinning of textile fibres	7,257	448,080	7,856	440,025	7,898	442,613
Weaving of textiles	4,496	272,240	5,171	274,141	5,009	277,002
Finishing of textiles	3,415	233,784	3,695	235,794	3,601	250,599
Manufacture of knitted and crocheted fabrics	692	50,698	687	59,953	715	62,128
Manufacture of made-up textile articles, except apparel	2,901	175,273	3,022	179,499	3,023	182,197
Manufacture of carpets and rugs	76	693	83	668	82	727
Manufacture of other textiles n.e.c.	3,111	136,932	3,195	141,891	3,221	146,913
<b>14 - Manufacture of wearing apparel</b>	3,198	185,135	3,266	172,757	3,213	171,847
<b>15 - Manufacture of leather and related products</b>	1,650	42,794	1,791	41,938	1,658	44,381

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	355	6,984	379	6,254	325	6,350
Manufacture of luggage, handbags and the like, saddlery and harness	78	1,989	76	2,277	71	2,204
Manufacture of footwear	1,217	33,820	1,336	33,406	1,262	35,828
a. Leather wear	944	26,892	976	26,865	917	28,953
b. Rubber and Plastic wear	273	6,929	360	6,541	345	6,875
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	301	7,489	367	8,273	353	8,374
17 - Manufacture of paper and paper products	1,341	90,704	1,663	107,762	1,588	114,870
18 - Printing and reproduction of recorded media	794	13,941	742	19,372	755	18,802
Printing and other service activities related to printing	785	12,314	732	17,860	749	17,387
Reproduction of recorded media	9	1,628	10	1,512	6	1,415
19 - Manufacture of coke and refined petroleum products	1,376	91,903	1,516	84,723	1,384	80,611
20 - Manufacture of chemicals and chemical products	7,432	272,411	7,627	256,588	7,503	314,089
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,314	93,614	5,468	87,620	5,468	91,912
22 - Manufacture of rubber and plastics products	2,331	64,679	2,573	81,051	2,344	91,420
23 - Manufacture of other non-metallic mineral products	1,549	230,008	1,565	208,776	1,580	202,275
24 - Manufacture of basic metals	4,320	174,599	4,719	196,047	4,905	206,729
25 - Manufacture of fabricated metal products, except machinery and equipment	896	27,785	860	29,555	839	31,667
26 - Manufacture of computer, electronic and optical products	297	8,628	304	13,521	304	13,254
27 - Manufacture of electrical equipment	1,822	91,441	2,108	116,265	2,011	116,428
28 - Manufacture of machinery and equipment	784	19,339	773	20,474	774	23,434
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,665	57,598	1,860	57,382	1,814	54,610
30 - Manufacture of other transport equipment	542	13,681	554	12,380	508	11,877
31 - Manufacture of furniture	323	4,362	333	4,140	326	4,612
32 - Other manufacturing	2,356	39,133	2,115	39,015	2,229	42,809
Manufacture of jewellery and related articles	75	279	71	250	70	197
Manufacture of imitation jewellery and related articles	6	70	2	9	2	8
Manufacture of musical instruments	53	948	49	778	49	778
Manufacture of sports goods	271	4,234	249	4,733	261	4,440
Manufacture of games and toys	2	2	2	1	1	1
supplies	310	5,442	299	4,172	295	4,313
Manufacture of Handicrafts	15	19	17	16	55	402
Other manufacturing n.e.c.	1,624	28,140	1,426	29,056	1,496	32,670
33 - Repair and installation of machinery and equipment	106	2,274	99	889	105	1,126
D. Electricity, gas, steam and air conditioning supply	2,014	425,799	2,047	364,970	2,090	387,592
Electric power generation, transmission and distribution	1,848	418,950	1,899	358,972	1,961	381,916
a) Hydal	366	21,512	302	7,595	289	21,260
b) Thermal	126	95,380	123	70,261	131	74,853
c) Coal Based	63	65,201	71	73,126	73	83,451
d) Wind	152	48,717	149	42,043	139	39,785
e) Solar	56	4,252	152	9,000	158	10,502
f) Other	1,085	183,888	1,102	156,947	1,171	152,066
Manufacture of gas; distribution of gaseous fuels through mains	147	6,819	121	5,963	103	5,635
Steam and air conditioning supply	19	30	27	36	26	40
E. Water supply; sewerage, waste management and remediation activities	108	14,375	143	23,804	130	21,962
36 - Water collection, treatment and supply	26	168	41	2,816	28	7,408
37 - Sewerage	9	12	9	5	7	5
38 - Waste collection, treatment and disposal activities; materials recovery services	70	14,191	91	20,980	93	14,547
services	3	4	2	3	2	3
F. Construction	2,626	152,891	2,887	158,771	2,590	158,494
41 - Construction of buildings	1,650	117,395	1,830	119,247	1,606	116,836
42 - Civil engineering	771	32,653	886	36,815	826	39,021
43 - Specialized construction activities	205	2,843	171	2,709	158	2,637

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	73,494	347,724	84,415	406,160	84,870	417,631
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,412	20,961	2,513	19,640	2,484	19,797
46 - Wholesale trade, except of motor vehicles and motorcycles	19,922	195,313	22,955	227,019	20,195	234,844
47 - Retail trade, except of motor vehicles and motorcycles	51,160	131,450	58,947	159,501	62,191	162,990
<b>H. Transportation and storage</b>	6,363	96,580	6,514	90,121	6,015	91,782
49 - Land transport and transport via pipelines	3,622	53,110	3,824	42,170	3,480	43,618
50 - Water transport	76	1,203	81	612	70	843
51 - Air transport	87	1,414	90	969	77	935
52 - Warehousing and support activities for transportation	2,236	35,788	2,103	40,055	2,001	40,259
53 - Courier activities other than national post activities	342	5,064	416	6,315	387	6,127
<b>I. Accommodation and food service activities</b>	1,271	23,627	1,406	28,304	1,368	28,435
55 - Accommodation	322	11,364	243	15,946	263	16,017
56 - Food and beverage service activities	949	12,262	1,163	12,358	1,105	12,418
<b>J. Information and communication</b>	2,514	282,821	2,563	283,713	2,474	339,819
58 - Publishing activities	664	2,324	608	2,191	575	2,331
59 - Motion picture, video and television programme production, sound recording and music publishing activities	71	792	29	783	14	465
60 - Programming and broadcasting activities	44	1,289	45	1,446	38	1,521
61 - Telecommunications	801	264,095	936	262,484	951	320,638
62 - Computer programming, consultancy and related activities	789	9,800	772	11,734	722	9,773
63 - Information service activities	145	4,521	173	5,075	174	5,092
<b>K. Real estate activities</b>	768	31,266	872	28,454	863	32,701
<b>L. Professional, scientific and technical activities</b>	8,737	57,356	9,027	53,501	9,487	56,879
69 - Legal and accounting activities	141	889	143	787	144	1,796
71 - Architectural and engineering activities; technical testing and analysis	405	3,853	437	3,740	362	4,317
72 - Scientific research and development	197	4,130	195	3,705	193	3,709
73 - Advertising and market research	1,100	4,479	1,019	4,228	995	3,995
74 - Other professional, scientific and technical activities	6,805	42,753	7,125	39,630	7,670	41,567
75 - Veterinary activities	22	109	34	154	53	223
<b>M. Administrative and support service activities</b>	3,537	42,676	3,659	43,854	3,658	44,472
77 - Rental and leasing activities	336	1,020	378	1,437	385	1,802
78 - Employment activities	35	260	52	181	38	168
79 - Travel agency, tour operator, reservation service and related activities	781	10,522	826	12,425	819	13,277
80 - Security and investigation activities	635	2,821	692	2,815	715	2,930
81 - Services to buildings and landscape activities	23	129	24	137	34	385
82 - Office administrative, office support and other business support activities	1,727	27,923	1,687	26,859	1,667	25,910
<b>N. Education</b>	1,343	28,714	1,366	24,635	1,303	25,629
<b>O. Human health and social work activities</b>	747	11,636	850	11,613	870	12,658
86 - Human health activities	735	11,622	834	11,259	849	12,305
87 - Residential care activities	-	-	1	14	5	24
88 - Social work activities with and without accommodation	12	14	15	340	16	328
<b>P. Arts, entertainment and recreation</b>	75	1,860	70	1,601	69	1,693
<b>Q. Other service activities</b>	15,395	53,050	10,210	40,284	11,413	41,903
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	219	11,900	229	13,996	211	13,289
A. Government Trusts and Non-profit Organizations	63	765	64	881	58	1,287
B. Private Trusts and Non-profit Organizations	152	10,748	161	12,907	146	11,788
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	4	387	4	208	7	214
<b>VI. PERSONAL</b>	2,976,087	847,994	2,522,632	832,744	2,556,718	851,871
A. Bank Employees	88,078	174,961	94,435	210,366	98,456	228,953
1) For house building	33,684	135,614	36,384	164,428	37,340	176,062
2) For transport i.e. purchase of car etc.	32,102	35,305	33,406	41,192	35,334	47,481
3) Other purposes	22,292	4,042	24,645	4,746	25,782	5,410
B. Consumer Financing	2,883,491	672,339	2,423,720	621,765	2,453,736	622,306
1) For house building	31,900	192,530	31,429	184,859	31,970	184,293
2) For transport i.e. purchase of car etc	279,618	271,759	231,952	220,236	222,724	212,095
3) Credit cards	2,049,508	93,411	1,673,805	111,364	1,706,840	120,764
4) Consumers durable	4,701	1,086	3,114	1,440	3,131	1,658
5) Personal loans	517,764	113,555	483,420	103,866	489,071	103,496
C) Other	4,518	693	4,477	613	4,526	612
<b>VII. OTHER</b>	269	453	89	588	95	1,746
<b>Total</b>	<b>3,273,216</b>	<b>8,810,492</b>	<b>2,836,385</b>	<b>8,790,479</b>	<b>2,876,749</b>	<b>9,206,162</b>

\* Commodity Operations would be available in Table 3.11 from December,2023 onward

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	<b>1</b>	<b>22</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>
1) Official	1	22	1	-	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>471</b>	<b>453,011</b>	<b>404</b>	<b>414,573</b>	<b>434</b>	<b>430,874</b>
<b>I. GOVERNMENT</b>	<b>2</b>	<b>372,288</b>	<b>1</b>	<b>361,331</b>	<b>1</b>	<b>361,844</b>
<b>A. Federal Government</b>	<b>2</b>	<b>372,288</b>	<b>1</b>	<b>361,331</b>	<b>1</b>	<b>361,844</b>
1) Commodity Operations	-	-	-	-	-	-
2) Others	2	372,288	1	361,331	1	361,844
<b>B. Provincial Governments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>181</b>	<b>80,112</b>	<b>139</b>	<b>52,692</b>	<b>174</b>	<b>68,497</b>
<b>A. Agriculture, forestry and fishing</b>	<b>2</b>	<b>4,756</b>	<b>2</b>	<b>6,278</b>	<b>2</b>	<b>1,300</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>2</b>	<b>4,756</b>	<b>2</b>	<b>6,278</b>	<b>2</b>	<b>1,300</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	0	1	1	1	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	4,756	1	6,277	1	1,300
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>03 - Fishing and aquaculture</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>B. Mining and quarrying</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>05 - Mining of coal and lignite</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>07 - Mining of metal ores</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>08 - Other mining and quarrying</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>09 - Mining support service activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>C. Manufacturing</b>	<b>141</b>	<b>40,908</b>	<b>114</b>	<b>32,649</b>	<b>150</b>	<b>46,948</b>
<b>10 - Manufacture of food products</b>	<b>18</b>	<b>5,541</b>	<b>17</b>	<b>2,657</b>	<b>19</b>	<b>6,533</b>
<b>11 - Manufacture of beverages</b>	<b>3</b>	<b>15</b>	<b>5</b>	<b>1</b>	<b>5</b>	<b>-</b>
<b>12 - Manufacture of tobacco products</b>	<b>3</b>	<b>10</b>	<b>5</b>	<b>-</b>	<b>4</b>	<b>-</b>
<b>13 - Manufacture of textiles</b>	<b>30</b>	<b>3,793</b>	<b>3</b>	<b>245</b>	<b>3</b>	<b>245</b>
Preparation and spinning of textile fibres	6	595	2	214	2	214
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	18	2,927	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	104	1	31	1	31
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	168	-	-	-	-
<b>14 - Manufacture of wearing apparel</b>	<b>3</b>	<b>105</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>15 - Manufacture of leather and related products</b>	<b>3</b>	<b>93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	10	-	-	-	-
Manufacture of footwear	2	83	-	-	-	-
a. Leather wear	2	83	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	6	786	2	288	2	3,178
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	24	14,287	21	10,956	22	11,859
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	21	4,444	20	4,750	22	8,476
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	4	2,251	2	1,039	2	935
24 - Manufacture of basic metals	2	500	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	1	2,006	1	4,698
27 - Manufacture of electrical equipment	14	8,320	26	8,139	58	8,203
28 - Manufacture of machinery and equipment	1	14	1	14	1	10
29 - Manufacture of motor vehicles, trailers and semi-trailers	5	712	6	1,841	6	1,758
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	4	38	4	715	4	1,053
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	38	4	715	4	1,053
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	9	20,074	5	6,337	5	6,139
Electric power generation, transmission and distribution	6	18,832	2	5,178	2	5,064
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,146	1	4,835	1	4,835
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,686	1	343	1	229
Manufacture of gas; distribution of gaseous fuels through mains	3	1,242	3	1,159	3	1,076
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	3	161	2	100	2	80
41 - Construction of buildings	2	160	2	100	2	80
42 - Civil engineering	1	1	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	7,357	4	3,235	4	6,322
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	5,084	2	1,184	2	2,670
47 - Retail trade, except of motor vehicles and motorcycles	8	2,273	2	2,051	2	3,651
H. Transportation and storage	2	13	1	1	1	-
49 - Land transport and transport via pipelines	1	13	-	-	-	-
50 - Water transport	1	0	1	1	1	-
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	1,637	2	1,637	2	1,284
55 - Accommodation	2	1,637	2	1,637	2	1,284
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	5	4,951	3	2,402	3	6,365
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	5	4,951	3	2,402	3	6,365
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	5	247	6	53	5	59
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	4	2	0	2	-
72 - Scientific research and development	2	232	3	-	2	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	11	1	53	1	59
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7	-	-	-	-
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	288	611	263	549	258	534
A. Bank Employees	161	479	137	421	133	408
1) For house building	56	325	48	288	47	282
2) For transport i.e. purchase of car etc.	63	130	53	120	52	112
3) Other purposes	42	24	36	13	34	14
B. Consumer Financing	127	131	126	129	125	126
1) For house building	88	116	87	114	86	111
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	1	-	1	-
<b>Total</b>	<b>472</b>	<b>453,032</b>	<b>405</b>	<b>414,573</b>	<b>435</b>	<b>430,874</b>

\* Commodity Operations would be available in Table 3.11 from December,2023 onward

### 3.2.4 Advances Classified by Borrowers

#### Conventional Banking

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	1	22	1	-	1	-
1) Official	1	22	1	-	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	3,984,634	8,437,116	3,491,517	8,265,283	3,524,337	8,572,579
<b>I. GOVERNMENT</b>	189	1,276,029	142	706,540	136	848,853
<b>A. Federal Government</b>	122	680,674	79	400,018	71	391,643
1) Commodity Operations	32	238,674	-	-	-	-
2) Others	90	442,000	79	400,018	71	391,643
<b>B. Provincial Governments</b>	67	595,355	63	306,522	65	457,210
1) Commodity Operations	35	588,412	-	-	-	-
2) Others	32	6,943	63	306,522	65	457,210
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	508	1,295,215	508	1,570,442	512	1,608,194
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,133	4	788	4	1,434
Utilities	279	449,546	287	439,177	293	446,350
Transport, storage and communications	79	292,733	82	506,745	85	573,646
Manufacturing	70	99,511	55	63,961	46	60,593
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	30	13,065	10	5,761	11	5,483
Commerce and Trade	30	372,431	55	484,162	57	450,980
Others	12	1,897	14	4,949	15	4,809
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	602	269,067	630	168,544	584	221,857
Mutual Funds and AMCs	7	6,566	6	1	5	2,420
Insurance & Pension Funds	129	2,929	163	3,111	131	2,779
MFIs and DFIs	114	184,336	99	109,797	104	151,019
Stock Exchange & Brokerage Houses	165	12,368	185	18,635	165	21,253
Modarabas	4	1,098	3	235	3	219
Other NBFIs	183	61,771	174	36,765	176	44,166
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,019,373	4,822,880	1,007,266	5,033,049	1,009,674	5,098,462
<b>A. Agriculture, forestry and fishing</b>	724,460	324,244	710,009	370,118	708,899	379,017
1. Crop and animal production, hunting and related service activities	723,643	322,626	709,152	368,503	708,036	377,716
Growing of Wheat, Rice, Sugar Cane & Cotton	315,665	157,172	310,449	168,860	311,218	174,632
Growing of tropical, subtropical, pome and stone fruits & vegetables	29,865	11,257	22,442	9,322	20,593	8,900
Growing of other fruits, vegetables and crops	21,195	12,890	22,169	17,128	22,265	17,880
Raising of livestock and other related activities	269,042	103,924	259,585	114,633	257,077	114,154
Other agricultural support activities	87,872	37,376	94,501	58,547	96,871	62,124
Hunting, trapping and related service activities	4	8	6	14	12	25
2 - Forestry and logging	131	18	117	18	111	16
03 - Fishing and aquaculture	686	1,599	740	1,596	752	1,285
<b>B. Mining and quarrying</b>	717	43,508	800	47,095	793	54,189
05 - Mining of coal and lignite	45	32,576	59	34,252	55	32,485
06 - Extraction of crude petroleum and natural gas	505	9,942	551	11,852	567	20,982
07 - Mining of metal ores	19	182	28	351	19	126
08-Other mining and quarrying	146	798	146	606	128	557
09 - Mining support service activities	2	10	16	32	24	40
<b>C. Manufacturing</b>	102,349	3,031,581	102,566	3,203,128	101,745	3,196,235
10 - Manufacture of food products	53,951	714,723	51,801	859,518	51,235	808,949
11 - Manufacture of beverages	420	16,034	496	25,713	488	24,563
12 - Manufacture of tobacco products	222	1,773	186	75	171	68
13 - Manufacture of textiles	17,301	1,068,771	17,728	1,090,423	17,898	1,103,348
Preparation and spinning of textile fibres	6,541	406,991	6,506	419,606	6,800	422,812
Weaving of textiles	3,123	234,669	3,376	236,864	3,420	236,115
Finishing of textiles	3,057	191,600	2,916	188,732	2,830	195,081
Manufacture of knitted and crocheted fabrics	384	37,249	386	43,360	416	45,003
Manufacture of made-up textile articles, except apparel	2,100	106,947	2,139	105,731	2,069	109,489
Manufacture of carpets and rugs	98	885	104	740	108	860
Manufacture of other textiles n.e.c.	1,998	90,430	2,301	95,389	2,255	93,988
14 - Manufacture of wearing apparel	3,606	137,331	3,487	129,110	3,452	125,973
15 - Manufacture of leather and related products	1,591	31,518	1,738	30,763	1,626	31,202

### 3.2.4 Advances Classified by Borrowers

#### Conventional Banking

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	270	5,934	274	4,965	231	4,703
Manufacture of luggage, handbags and the like, saddlery and harness	66	1,414	59	1,410	58	1,445
Manufacture of footwear	1,255	24,170	1,405	24,387	1,337	25,053
a. Leather wear	967	18,087	1,039	17,753	995	18,534
b. Rubber and Plastic wear	288	6,083	366	6,635	342	6,519
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	363	6,522	398	7,760	380	8,022
17 - Manufacture of paper and paper products	996	56,066	1,152	74,853	1,192	82,519
18 - Printing and reproduction of recorded media	535	6,787	552	7,135	522	7,355
Printing and other service activities related to printing	528	6,631	542	6,993	516	7,209
Reproduction of recorded media	7	156	10	143	6	145
19 - Manufacture of coke and refined petroleum products	1,193	124,979	1,332	119,147	1,290	112,951
20 - Manufacture of chemicals and chemical products	4,756	208,202	4,813	159,472	4,685	195,692
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,978	51,622	3,377	52,514	3,478	56,470
22 - Manufacture of rubber and plastics products	1,659	45,888	2,001	55,126	1,857	58,640
23 - Manufacture of other non-metallic mineral products	1,384	212,814	1,403	191,440	1,422	180,108
24 - Manufacture of basic metals	3,536	142,565	3,929	165,105	3,939	167,535
25. Manufacture of fabricated metal products, except machinery and equipment	748	20,830	745	22,882	741	24,071
26 - Manufacture of computer, electronic and optical products	170	3,627	173	6,207	163	9,805
27 - Manufacture of electrical equipment	1,401	86,759	1,550	106,697	1,497	100,984
28 - Manufacture of machinery and equipment	598	12,566	604	10,924	613	10,915
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,183	32,139	1,304	38,250	1,193	32,475
30 - Manufacture of other transport equipment	409	10,891	401	9,717	389	9,255
31 - Manufacture of furniture	719	5,091	765	4,478	764	4,888
32. Other manufacturing	2,555	31,998	2,549	35,069	2,661	39,699
Manufacture of jewellery and related articles	274	278	271	271	268	259
Manufacture of imitation jewellery and related articles	6	33	4	29	4	29
Manufacture of musical instruments	55	949	53	829	51	779
Manufacture of sports goods	289	5,795	257	4,950	283	5,021
Manufacture of games and toys	6	2	6	1	4	1
supplies	203	3,598	201	2,721	218	2,867
Manufacture of Handicrafts	142	47	142	32	139	30
Other manufacturing n.e.c.	1,580	21,297	1,615	26,235	1,694	30,713
33 - Repair and installation of machinery and equipment	75	2,087	82	751	89	749
D. Electricity, gas, steam and air conditioning supply	1,087	395,525	1,143	337,935	1,119	348,485
Electric power generation, transmission and distribution	960	388,215	1,028	329,494	1,025	340,450
a) Hydal	146	25,794	154	11,077	167	19,755
b) Thermal	170	100,629	165	87,235	176	94,456
c) Coal Based	50	89,306	55	79,818	52	79,638
d) Wind	106	31,591	102	27,460	93	26,281
e) Solar	75	5,587	135	10,979	142	11,918
f) Other	413	135,308	417	112,926	395	108,401
Manufacture of gas; distribution of gaseous fuels through mains	115	7,280	105	8,415	85	8,006
Steam and air conditioning supply	12	30	10	25	9	28
E. Water supply; sewerage, waste management and remediation activities	103	13,343	116	12,061	101	10,272
36 - Water collection, treatment and supply	34	40	36	39	17	34
37 - Sewerage	9	12	9	5	7	5
38 - Waste collection, treatment and disposal activities; materials recovery services	60	13,291	71	12,017	77	10,233
services	-	-	-	-	-	-
F. Construction	2,792	130,788	3,217	142,270	2,949	135,415
41 - Construction of buildings	1,763	94,741	2,037	99,437	1,840	90,601
42 - Civil engineering	916	34,736	1,008	41,319	941	43,242
43 - Specialized construction activities	113	1,311	172	1,514	168	1,572

### 3.2.4 Advances Classified by Borrowers

#### Conventional Banking

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	125,522	325,234	136,011	386,931	140,478	394,729
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,259	25,819	4,441	23,882	4,406	24,443
46 - Wholesale trade, except of motor vehicles and motorcycles	27,931	178,396	29,316	219,762	30,220	227,427
47 - Retail trade, except of motor vehicles and motorcycles	93,332	121,019	102,254	143,286	105,852	142,859
H. Transportation and storage	20,899	85,498	22,004	86,361	21,993	89,282
49 - Land transport and transport via pipelines	6,089	44,385	7,499	41,576	7,223	42,643
50 - Water transport	47	170	61	153	45	142
51 - Air transport	53	1,286	45	613	41	590
52 - Warehousing and support activities for transportation	14,575	35,860	14,184	38,028	14,474	40,167
53 - Courier activities other than national post activities	135	3,797	215	5,992	210	5,739
I. Accommodation and food service activities	1,685	26,663	1,670	29,641	1,756	28,358
55 - Accommodation	556	18,771	411	21,732	427	20,618
56 - Food and beverage service activities	1,129	7,892	1,259	7,908	1,329	7,740
J. Information and communication	1,857	245,378	2,009	237,285	1,910	277,383
58 - Publishing activities	399	1,589	512	1,465	480	1,522
59 - Motion picture, video and television programme production, sound recording and music publishing activities	78	2,446	74	2,298	60	1,847
60 - Programming and broadcasting activities	40	611	41	803	34	932
61 - Telecommunications	710	232,890	709	221,941	706	264,291
62 - Computer programming, consultancy and related activities	529	5,735	560	8,536	521	6,602
63 - Information service activities	101	2,108	113	2,241	109	2,189
K. Real estate activities	551	21,320	670	22,906	657	24,725
L. Professional, scientific and technical activities	7,900	51,615	8,304	49,128	8,750	48,838
69 - Legal and accounting activities	71	487	82	420	81	818
71 - Architectural and engineering activities; technical testing and analysis	13	650	14	509	14	465
72 - Scientific research and development	215	4,433	287	4,252	237	4,796
73 - Advertising and market research	40	2,749	46	2,770	41	2,736
74 - Other professional, scientific and technical activities	920	3,093	854	3,139	839	2,870
75 - Veterinary activities	6,624	40,121	6,992	37,945	7,489	36,981
77 - Rental and leasing activities	17	82	29	94	49	173
M. Administrative and support service activities	7,220	40,395	5,212	39,116	5,350	39,679
77 - Rental and leasing activities	323	1,372	411	1,678	428	1,658
78 - Employment activities	21	154	41	161	27	184
79 - Travel agency, tour operator, reservation service and related activities	635	9,752	699	11,386	687	12,593
80 - Security and investigation activities	170	2,161	205	1,824	211	1,970
81 - Services to buildings and landscape activities	33	133	36	147	46	395
82 - Office administrative, office support and other business support activities	6,038	26,822	3,820	23,920	3,951	22,879
N. Education	1,261	22,119	1,350	18,925	1,312	20,237
O. Human health and social work activities	1,103	9,897	1,171	10,825	1,211	11,806
86 - Human health activities	1,082	9,881	1,148	10,484	1,183	11,464
87 - Residential care activities	2	1	1	1	5	13
88 - Social work activities with and without accommodation	19	15	22	341	23	329
P. Arts, entertainment and recreation	83	465	94	672	91	652
Q. Other service activities	19,784	55,307	10,920	38,654	10,560	39,161
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	113	10,078	5,785	12,116	5,780	11,580
A. Government Trusts and Non-profit Organizations	33	591	44	974	43	1,510
B. Private Trusts and Non-profit Organizations	77	9,108	86	10,564	76	9,414
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	3	379	5,655	579	5,661	656
VI. PERSONAL	2,958,195	762,080	2,477,177	773,877	2,507,642	782,943
A. Bank Employees	140,861	216,796	148,197	251,783	151,133	262,460
1) For house building	67,763	168,536	70,414	197,479	71,053	203,859
2) For transport i.e. purchase of car etc.	42,860	42,477	44,320	47,055	45,353	50,506
3) Other purposes	30,238	5,783	33,463	7,249	34,727	8,095
B. Consumer Financing	2,812,836	544,593	2,324,522	521,483	2,352,005	519,873
1) For house building	15,387	84,694	15,452	82,668	15,859	80,978
2) For transport i.e. purchase of car etc	167,385	128,687	139,287	103,386	132,820	99,002
3) Credit cards	1,874,230	83,078	1,445,046	98,661	1,468,284	106,969
4) Consumers durable	33,206	6,671	33,551	6,741	35,009	6,560
5) Personal loans	722,628	241,461	691,186	230,026	700,033	226,363
C) Other	4,498	691	4,458	611	4,504	610
VII. OTHER	5,654	1,768	9	715	9	690
<b>Total</b>	<b>3,984,635</b>	<b>8,437,138</b>	<b>3,491,518</b>	<b>8,265,283</b>	<b>3,524,338</b>	<b>8,572,579</b>

\* Commodity Operations would be available in Table 3.11 from December,2023 onward

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	2	3,528
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	2	3,528
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	468,913	3,370,779	512,832	3,330,070	524,206	3,493,504
<b>I. GOVERNMENT</b>	56	611,236	138	186,307	147	126,155
<b>A. Federal Government</b>	43	354,596	55	630	57	964
1) Commodity Operations	33	352,236	-	-	-	-
2) Others	10	2,359	55	630	57	964
<b>B. Provincial Governments</b>	13	256,640	83	185,676	90	125,190
1) Commodity Operations	12	256,589	-	-	-	-
2) Others	1	51	83	185,676	90	125,190
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	214	362,618	206	635,787	199	789,795
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	12	3	10	3	9
Utilities	153	133,971	123	128,914	118	136,172
Transport, storage and communications	37	157,652	44	318,605	46	425,704
Manufacturing	6	19	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	7	2,487	3	1,851	3	1,643
Commerce and Trade	3	67,955	30	185,941	24	225,397
Others	1	523	3	465	5	871
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	714	60,943	628	69,255	569	33,023
Mutual Funds and AMC's	99	382	75	142	70	140
Insurance & Pension Funds	392	750	330	543	303	537
MFIs and DFIs	21	33,160	27	30,165	25	186
Stock Exchange & Brokerage Houses	62	3,450	47	1,373	37	1,578
Modarabas	101	4,762	75	4,868	76	4,470
Other NBFIs	39	18,440	74	32,165	58	26,111
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	58,798	1,967,586	60,842	2,086,588	60,308	2,186,668
<b>A. Agriculture, forestry and fishing</b>	4,563	19,672	5,385	21,644	6,238	21,769
1. Crop and animal production, hunting and related service activities	4,553	19,541	5,377	21,531	6,224	21,629
Growing of Wheat, Rice, Sugar Cane & Cotton	824	1,801	797	2,367	909	3,365
Growing of tropical, subtropical, pome and stone fruits & vegetables	79	170	102	270	107	277
Growing of other fruits, vegetables and crops	175	398	174	522	172	777
Raising of livestock and other related activities	1,032	9,293	1,092	8,926	1,093	7,114
Other agricultural support activities	2,443	7,879	3,211	9,444	3,942	10,094
Hunting, trapping and related service activities	-	-	1	2	1	2
2. Forestry and logging	3	8	1	2	2	11
3. Fishing and aquaculture	7	122	7	112	12	129
<b>B. Mining and quarrying</b>	225	33,508	265	26,539	241	33,703
05 - Mining of coal and lignite	28	19,732	32	14,185	29	18,635
06 - Extraction of crude petroleum and natural gas	142	8,169	156	7,389	143	9,177
07 - Mining of metal ores	5	424	6	739	13	868
08 - Other mining and quarrying	49	5,172	69	4,202	54	5,000
09 - Mining support service activities	1	11	2	24	2	23
<b>C. Manufacturing</b>	30,826	1,385,117	31,352	1,529,345	31,221	1,557,805
10 - Manufacture of food products	6,563	294,989	6,865	379,285	7,055	355,252
11 - Manufacture of beverages	591	35,054	758	44,151	785	30,960
12 - Manufacture of tobacco products	434	1,242	395	1,417	383	1,512
13 - Manufacture of textiles	8,240	449,665	8,702	461,269	8,457	466,810
Preparation and spinning of textile fibres	2,322	126,290	2,544	124,850	2,322	117,693
Weaving of textiles	2,032	80,631	2,327	82,792	2,145	84,960
Finishing of textiles	1,008	89,686	1,137	90,785	1,134	95,902
Manufacture of knitted and crocheted fabrics	354	14,647	340	17,545	346	18,138
Manufacture of made-up textile articles, except apparel	1,048	79,329	1,051	85,385	1,127	83,477
Manufacture of carpets and rugs	31	233	32	322	25	214
Manufacture of other textiles n.e.c.	1,445	58,851	1,271	59,590	1,358	66,428
14 - Manufacture of wearing apparel	1,090	76,402	1,115	72,719	1,127	75,028
15 - Manufacture of leather and related products	491	16,110	483	16,083	467	18,417

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	134	1,823	149	1,992	140	2,373
Manufacture of luggage, handbags and the like, saddlery and harness	28	685	36	1,308	31	1,055
Manufacture of footwear	329	13,602	298	12,784	296	14,989
a. Leather wear	314	11,863	271	12,215	259	13,975
b. Rubber and Plastic wear	15	1,740	27	569	37	1,014
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	73	1,777	107	1,475	101	1,297
17 - Manufacture of paper and paper products	450	39,493	612	40,808	506	43,882
18 - Printing and reproduction of recorded media	404	10,348	358	15,597	398	14,744
Printing and other service activities related to printing	400	8,865	355	14,215	395	13,462
Reproduction of recorded media	4	1,483	3	1,382	3	1,282
19 - Manufacture of coke and refined petroleum products	236	20,252	250	26,942	154	27,113
20 - Manufacture of chemicals and chemical products	3,736	109,706	3,710	130,926	3,711	155,591
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,576	55,420	2,301	50,927	2,218	55,004
22 - Manufacture of rubber and plastics products	1,036	27,580	945	33,800	887	40,774
23 - Manufacture of other non-metallic mineral products	608	87,181	600	83,123	613	84,419
24 - Manufacture of basic metals	1,179	59,079	1,150	63,612	1,294	70,533
25. Manufacture of fabricated metal products, except machinery and equipment	219	8,245	187	8,142	169	9,047
26 - Manufacture of computer, electronic and optical products	151	5,784	159	10,270	169	9,096
27 - Manufacture of electrical equipment	723	27,504	830	33,687	818	38,655
28 - Manufacture of machinery and equipment	300	7,608	285	10,269	284	13,272
29 - Manufacture of motor vehicles, trailers and semi-trailers	655	34,558	739	29,814	803	30,909
30 - Manufacture of other transport equipment	136	2,821	158	2,687	124	2,646
31 - Manufacture of furniture	122	979	41	883	37	913
32. Other manufacturing	782	13,134	585	11,321	645	11,551
Manufacture of jewellery and related articles	5	88	6	85	6	35
Manufacture of imitation jewellery and related articles	4	64	1	5	1	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	55	645	78	1,656	82	1,384
Manufacture of games and toys	-	-	-	-	-	-
supplies	149	2,230	133	1,687	122	1,772
Manufacture of Handicrafts	1	0	1	0	42	388
Other manufacturing n.e.c.	568	10,107	366	7,888	392	7,967
33 - Repair and installation of machinery and equipment	31	186	17	138	16	378
D. Electricity, gas, steam and air conditioning supply	1,279	174,968	1,215	154,794	1,290	165,656
Electric power generation, transmission and distribution	1,219	171,728	1,160	153,240	1,238	164,490
a) Hydal	349	4,855	287	2,445	270	6,927
b) Thermal	43	43,731	40	30,847	41	30,179
c) Coal Based	35	34,597	33	42,278	38	51,522
d) Wind	67	29,915	62	25,935	61	24,560
e) Solar	15	1,531	29	3,228	28	3,696
f) Other	710	57,099	709	48,508	800	47,605
Manufacture of gas; distribution of gaseous fuels through mains	53	3,240	38	1,543	35	1,154
Steam and air conditioning supply	7	-	17	11	17	12
E. Water supply; sewerage, waste management and remediation activities	25	1,204	37	12,571	39	13,643
36 - Water collection, treatment and supply	5	138	9	3,468	15	9,192
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	17	1,062	26	9,100	22	4,449
services	3	4	2	3	2	3
F. Construction	928	59,445	800	52,090	818	57,246
41 - Construction of buildings	559	45,066	510	40,966	511	46,715
42 - Civil engineering	248	12,419	254	9,542	270	8,941
43 - Specialized construction activities	121	1,959	36	1,582	37	1,590

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11,121	109,038	13,830	112,724	10,961	127,129
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	582	2,821	583	2,598	613	2,304
46 - Wholesale trade, except of motor vehicles and motorcycles	6,782	63,760	9,542	60,944	6,445	68,715
47 - Retail trade, except of motor vehicles and motorcycles	3,757	42,457	3,705	49,181	3,903	56,110
H. Transportation and storage	3,174	31,477	2,558	30,800	2,574	32,473
49 - Land transport and transport via pipelines	1,713	11,893	1,318	10,359	1,353	11,053
50 - Water transport	31	1,033	22	460	26	701
51 - Air transport	68	227	62	449	58	491
52 - Warehousing and support activities for transportation	1,147	15,722	947	17,205	952	17,906
53 - Courier activities other than national post activities	215	2,602	209	2,327	185	2,323
I. Accommodation and food service activities	451	10,267	557	9,858	441	9,870
55 - Accommodation	83	3,919	81	3,371	89	3,181
56 - Food and beverage service activities	368	6,347	476	6,486	352	6,689
J. Information and communication	1,087	82,646	993	88,800	1,015	111,997
58 - Publishing activities	448	834	283	847	281	931
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	7	681	7	645	7	591
61 - Telecommunications	207	73,996	355	80,726	386	104,001
62 - Computer programming, consultancy and related activities	317	4,315	268	3,480	258	3,343
63 - Information service activities	108	2,820	80	3,102	83	3,131
K. Real estate activities	288	14,934	292	10,805	302	13,048
L. Professional, scientific and technical activities	935	7,211	834	5,756	854	9,454
69 - Legal and accounting activities	91	421	82	386	84	995
71 - Architectural and engineering activities; technical testing and analysis	67	497	75	747	72	810
72 - Scientific research and development	210	681	169	537	143	538
73 - Advertising and market research	158	1,381	150	935	153	973
74 - Other professional, scientific and technical activities	200	1,440	188	1,232	184	1,319
75 - Veterinary activities	201	2,761	161	1,848	209	4,749
76 - Veterinary activities	8	30	9	70	9	70
M. Administrative and support service activities	1,161	7,909	1,088	7,883	1,098	8,206
77 - Rental and leasing activities	244	650	197	531	197	896
78 - Employment activities	16	199	15	103	15	93
79 - Travel agency, tour operator, reservation service and related activities	174	1,407	171	1,813	182	1,531
80 - Security and investigation activities	498	761	517	1,020	534	987
81 - Services to buildings and landscape activities	4	30	3	15	3	14
82 - Office administrative, office support and other business support activities	225	4,862	185	4,401	167	4,685
N. Education	713	11,316	714	9,107	703	8,908
O. Human health and social work activities	279	7,068	315	5,884	310	6,388
86 - Human health activities	279	7,068	314	5,870	309	6,375
87 - Residential care activities	-	-	1	14	1	13
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	25	1,425	12	961	14	1,072
Q. Other service activities	1,718	10,383	595	7,028	2,189	8,302
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	113	3,543	106	3,444	101	3,488
A. Government Trusts and Non-profit Organizations	30	174	21	28	16	17
B. Private Trusts and Non-profit Organizations	82	3,361	84	3,408	80	3,450
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	9	1	8	5	21
VI. PERSONAL	408,749	364,400	450,823	348,102	462,787	352,630
A. Bank Employees	19,913	49,254	22,505	62,462	24,297	70,148
1) For house building	8,390	39,146	9,663	50,316	10,026	54,759
2) For transport i.e. purchase of car etc.	8,215	9,503	8,873	11,322	9,995	14,406
3) Other purposes	3,308	605	3,969	824	4,276	983
B. Consumer Financing	388,815	315,144	428,298	285,637	438,467	282,480
1) For house building	19,347	127,620	18,873	123,094	18,980	122,602
2) For transport i.e. purchase of car etc	151,230	165,041	129,977	136,049	124,642	131,498
3) Credit cards	184,681	10,708	242,779	13,802	256,311	15,303
4) Consumers durable	3,907	609	2,896	675	3,791	837
5) Personal loans	29,650	11,165	33,773	12,016	34,743	12,240
C) Other	21	2	20	2	23	2
VII. OTHER	269	453	89	588	95	1,746
<b>Total</b>	<b>468,913</b>	<b>3,370,779</b>	<b>512,832</b>	<b>3,330,070</b>	<b>524,208</b>	<b>3,497,031</b>

\* Commodity Operations would be available in Table 3.11 from December,2023 onward

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 30th June, 2024

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>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	3	3,528	3	3,528
1) Official	-	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	-	2	3,528	2	3,528
3) Personal	-	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,638	9,901,675	4,048,543	12,066,083	
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	283	975,088	283	975,088
A. Federal Government	-	-	-	-	-	-	-	128	392,607	128	392,607
B. Provincial Governments	-	-	-	-	-	-	-	155	582,401	155	582,401
C. Local Bodies	-	-	-	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	-	-	-	711	2,397,989	711	2,397,989
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	7	1,443	7	1,443
Utilities	-	-	-	-	-	-	-	411	582,522	411	582,522
Transport, storage and communications	-	-	-	-	-	-	-	131	999,350	131	999,350
Manufacturing	-	-	-	-	-	-	-	46	60,593	46	60,593
Mining and Quarrying	-	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	-	14	7,126	14	7,126
Commerce and Trade	-	-	-	-	-	-	-	81	676,377	81	676,377
Others	-	-	-	-	-	-	-	20	5,680	20	5,680
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>	-	-	-	-	-	-	-	1,153	254,879	1,153	254,879
Mutual Funds and AMCs	-	-	-	-	-	-	-	75	2,561	75	2,561
Insurance & Pension Funds	-	-	-	-	-	-	-	434	3,316	434	3,316
MFIs and DFIs	-	-	-	-	-	-	-	129	151,205	129	151,205
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	202	22,832	202	22,832
Modarabas	-	-	-	-	-	-	-	79	4,689	79	4,689
Other NBFI	-	-	-	-	-	-	-	234	70,277	234	70,277
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	882,053	978,344	39,107	29,786	10,478	22,254	138,344	6,265,746	1,069,982	7,285,130	
A. Agriculture, forestry and fishing	673,057	336,003	26,560	12,471	9,455	7,775	6,065	44,537	715,137	406,786	
1. Crop and animal production, hunting and related service activities	672,235	335,239	26,543	12,467	9,443	7,762	6,039	43,877	714,260	399,345	
Growing of Wheat, Rice, Sugar Cane & Cotton	298,434	163,836	3,856	2,407	6,389	6,511	3,448	5,243	312,127	177,997	
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,920	8,546	617	314	34	90	129	227	20,700	9,178	
Growing of other fruits, vegetables and crops	21,634	16,446	361	307	20	35	422	1,869	22,487	18,656	
Raising of livestock and other related activities	235,827	93,720	18,680	5,843	2,327	143	1,336	21,562	258,170	121,268	
Other agricultural support activities	96,408	52,668	3,029	3,597	673	982	703	14,971	100,813	72,218	
Hunting, trapping and related service activities	12	22	-	-	-	-	-	1	5	13	27
02 - Forestry and logging	112	18	-	-	-	-	-	1	9	113	27
03 - Fishing and aquaculture	710	746	17	3	12	14	25	650	764	1,414	
B. Mining and quarrying	236	3,617	-	-	3	7	795	84,267	1,034	87,892	
05 - Mining of coal and lignite	35	2,936	-	-	1	-	48	48,183	84	51,119	
06 - Extraction of crude petroleum and natural gas	85	353	-	-	-	-	625	29,885	710	30,158	
07 - Mining of metal ores	11	36	-	-	-	-	21	958	32	994	
08 - Other mining and quarrying	88	251	-	-	2	7	92	5,299	182	5,557	
09 - Mining support service activities	17	41	-	-	-	-	9	22	26	63	
C. Manufacturing	48,894	334,378	3,462	3,766	380	7,193	80,230	4,408,703	132,966	4,754,039	
10 - Manufacture of food products	38,274	91,162	2,667	1,554	118	2,710	17,231	1,068,775	58,290	1,164,201	
11 - Manufacture of beverages	125	1,867	-	-	4	24	1,146	53,632	1,273	55,523	
12 - Manufacture of tobacco products	143	32	2	0	-	-	409	1,547	554	1,580	
13 - Manufacture of textiles	2,364	95,794	150	509	43	1,073	23,798	1,472,782	26,355	1,570,158	
Preparation and spinning of textile fibres	1,013	55,527	5	6	-	-	8,104	484,972	9,122	540,505	
Weaving of textiles	469	7,867	41	120	7	53	5,048	313,034	5,565	321,074	
Finishing of textiles	271	24,934	15	6	3	9	3,675	266,034	3,964	296,983	
Manufacture of knitted and crocheted fabrics	80	662	12	71	3	38	667	62,371	762	63,141	
Manufacture of made-up textile articles, except apparel	169	4,306	21	245	3	942	3,003	187,473	3,196	192,966	
Manufacture of carpets and rugs	43	95	10	1	2	0	78	977	133	1,073	
Manufacture of other textiles n.e.c.	319	2,404	46	59	25	31	3,223	157,921	3,613	160,415	
14 - Manufacture of wearing apparel	1,278	26,545	318	211	48	155	2,935	174,089	4,579	201,001	
15 - Manufacture of leather and related products	441	1,388	69	496	6	22	1,577	47,714	2,093	49,619	

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 30th June, 2024

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	43	115	14	450	3	22	311	6,489	371	7,076
Manufacture of luggage, handbags and the like, saddlery and harness	22	258	2	7	-	-	65	2,235	89	2,500
Manufacture of footwear	376	1,015	53	38	3	0	1,201	38,989	1,633	40,043
a. Leather wear	346	652	47	14	3	0	858	31,843	1,254	32,509
b. Rubber and Plastic wear	30	363	6	24	-	-	746	379	343	7,533
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	141	396	6	8	4	1	330	8,914	481	9,319
17 - Manufacture of paper and paper products	186	2,221	4	12	7	25	1,501	124,143	1,698	126,401
18 - Printing and reproduction of recorded media	258	1,224	16	291	1	12	645	20,572	920	22,099
Printing and other service activities related to printing	256	1,223	16	291	-	-	639	19,158	911	20,071
Reproduction of recorded media	2	1	-	-	1	12	6	1,415	9	1,428
19 - Manufacture of coke and refined petroleum products	76	54,261	-	-	-	-	1,368	85,803	1,444	140,064
20 - Manufacture of chemicals and chemical products	827	8,261	46	117	23	94	7,500	342,812	8,396	351,284
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	217	1,062	3	30	6	1,409	5,470	108,973	5,696	111,474
22 - Manufacture of rubber and plastics products	487	2,767	17	70	13	10	2,227	96,568	2,744	99,415
23 - Manufacture of other non-metallic mineral products	327	7,015	3	8	24	797	1,681	256,707	2,035	264,528
24 - Manufacture of basic metals	805	20,312	6	44	27	782	4,395	216,930	5,233	238,068
25 - Manufacture of fabricated metal products, except machinery and equipment	186	1,306	3	1	1	1	720	31,810	910	33,118
26 - Manufacture of computer, electronic and optical products	65	337	-	-	-	-	297	18,563	332	18,900
27 - Manufacture of electrical equipment	254	8,027	13	83	18	30	2,030	131,499	2,315	138,039
28 - Manufacture of machinery and equipment	224	541	8	32	1	7	664	23,607	897	24,188
29 - Manufacture of motor vehicles, trailers and semi-trailers	195	1,990	3	43	1	1	1,797	61,349	1,996	63,383
30 - Manufacture of other transport equipment	62	219	-	-	-	-	451	11,683	513	11,901
31 - Manufacture of furniture	465	544	14	92	11	311	1,748	5,154	801	5,981
32 - Other manufacturing	1,421	6,998	113	164	24	29	1,748	44,059	3,306	51,250
Manufacture of jewellery and related articles	254	204	4	3	2	0	14	87	274	294
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	33
Manufacture of musical instruments	1	1	-	-	1	-	49	778	51	779
Manufacture of sports goods	123	2,106	2	8	1	-	239	4,292	365	6,405
Manufacture of games and toys	2	-	-	-	-	-	2	1	4	1
Manufacture of medical and dental instruments and supplies	89	460	7	42	-	-	244	4,137	340	4,639
Manufacture of Handicrafts	75	29	67	9	1	0	38	380	181	418
Other manufacturing n.e.c.	875	4,170	32	103	18	28	1,161	34,379	2,086	38,880
33 - Repair and installation of machinery and equipment	75	109	1	1	-	-	29	1,016	105	1,126
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,409	514,141	2,409	514,141
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,263	504,940	2,263	504,940
a) Hydal	-	-	-	-	-	-	437	26,682	437	26,682
b) Thermal	-	-	-	-	-	-	217	124,635	217	124,635
c) Coal Based	-	-	-	-	-	-	90	131,161	90	131,161
d) Wind	-	-	-	-	-	-	154	50,842	154	50,842
e) Solar	-	-	-	-	-	-	170	15,614	170	15,614
f) Other	-	-	-	-	-	-	1,195	156,006	1,195	156,006
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	120	9,161	120	9,161
Steam and air conditioning supply	-	-	-	-	-	-	26	80	26	40
E. Water supply; sewerage, waste management and remediation activities	50	8,317	4	1,188	-	-	86	14,410	140	23,915
36 - Water collection, treatment and supply	7	19	-	-	-	-	25	9,206	32	9,225
37 - Sewerage	7	5	-	-	-	-	-	-	7	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,291	4	1,188	-	-	61	5,203	99	14,682
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,651	18,970	39	389	15	2,990	2,062	170,312	3,767	192,661
41 - Construction of buildings	1,052	16,008	29	310	14	2,987	1,256	118,010	2,351	137,316
42 - Civil engineering	487	2,378	6	73	1	3	717	49,730	1,211	52,183
43 - Specialized construction activities	112	584	4	6	-	-	89	2,572	205	3,162

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 30th June, 2024

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	116,937	180,205	5,409	6,137	507	862	28,566	334,645	151,439	521,858
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,490	10,544	90	220	20	41	1,419	15,943	5,019	26,747
46 - Wholesale trade, except of motor vehicles and motorcycles	27,896	109,818	547	2,973	57	579	8,165	182,773	36,665	296,142
47 - Retail trade, except of motor vehicles and motorcycles	85,571	59,843	4,772	2,944	430	242	18,982	135,939	109,755	198,969
H. Transportation and storage	18,884	37,831	1,038	1,094	8	49	4,637	82,781	24,567	121,755
49 - Land transport and transport via pipelines	5,827	17,616	157	353	5	8	2,587	35,720	8,576	53,696
50 - Water transport	8	298	1	1	-	-	62	545	71	843
51 - Air transport	8	19	-	-	-	-	91	1,062	99	1,080
52 - Warehousing and support activities for transportation	13,010	17,885	880	741	3	41	1,533	39,407	15,426	58,073
53 - Courier activities other than national post activities	31	2,014	-	-	-	-	-	6,047	395	8,062
I. Accommodation and food service activities	1,313	4,937	71	196	23	71	790	33,023	2,197	38,228
55 - Accommodation	278	2,013	11	15	17	70	210	21,700	516	23,799
56 - Food and beverage service activities	1,035	2,925	60	181	6	1	580	11,322	1,681	14,429
J. Information and communication	550	3,247	38	36	4	1	2,333	386,096	2,925	389,380
58 - Publishing activities	239	297	11	2	3	1	508	2,153	761	2,453
59 - Motion picture, video and television programme production, sound recording and music publishing activities	27	24	2	1	-	-	48	1,884	77	1,910
60 - Programming and broadcasting activities	5	5	-	-	1	-	35	1,517	41	1,523
61 - Telecommunications	86	2,210	7	7	-	-	999	366,076	1,082	368,292
62 - Computer programming, consultancy and related activities	142	476	13	15	-	-	624	9,454	779	9,946
63 - Information service activities	51	235	5	11	-	-	119	5,012	175	5,257
K. Real estate activities	231	1,783	14	125	5	1,638	709	34,227	959	37,773
L. Professional, scientific and technical activities	6,413	12,321	285	525	8	972	2,898	44,474	9,604	58,292
69 - Legal and accounting activities	55	494	1	4	-	-	109	1,315	165	1,813
70 - Activities of head offices; management consultancy activities	7	36	1	4	-	-	78	1,235	86	1,275
71 - Architectural and engineering activities; technical testing and analysis	70	276	5	17	6	971	299	4,069	380	5,314
72 - Scientific research and development	15	77	1	2	2	0	176	3,630	194	3,709
73 - Advertising and market research	100	339	9	48	-	-	914	3,801	1,023	4,189
74 - Other professional, scientific and technical activities	6,130	10,960	268	450	-	-	1,300	30,321	7,698	41,730
75 - Veterinary activities	36	139	-	-	-	-	22	103	58	242
M. Administrative and support service activities	2,964	4,901	101	160	27	77	3,356	42,786	6,448	47,885
77 - Rental and leasing activities	140	253	-	-	-	-	485	2,300	625	2,553
78 - Employment activities	6	39	-	-	-	-	36	238	42	277
79 - Travel agency, tour operator, reservation service and related activities	251	1,019	6	45	1	0	611	13,060	869	14,125
80 - Security and investigation activities	21	442	3	13	-	-	721	2,501	745	2,956
81 - Services to buildings and landscape activities	24	106	4	4	13	3	8	296	49	409
82 - Office administrative, office support and other business support activities	2,322	3,043	88	97	13	74	1,495	24,330	4,118	27,564
N. Education	546	1,148	232	793	12	11	1,225	27,192	2,015	29,145
O. Human health and social work activities	762	2,202	116	127	10	27	633	15,837	1,521	18,194
86 - Human health activities	753	2,200	111	124	9	27	619	15,489	1,492	17,839
87 - Residential care activities	2	1	-	-	-	-	4	24	6	26
88 - Social work activities with and without accommodation	7	2	5	3	1	0	10	324	23	329
P. Arts, entertainment and recreation	38	114	21	23	-	-	46	1,587	105	1,723
Q. Other service activities	9,502	26,332	1,716	2,745	20	578	1,511	17,899	12,749	47,463
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,881	15,068	5,881	15,068
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	59	1,527	59	1,527
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	12,864	156	12,864
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,666	677	5,666	677
VI. PERSONAL	2,620,536	1,016,934	346,600	100,331	2,988	18,056	245	252	2,070,429	1,135,573
A. Bank Employees	138,469	285,709	36,958	46,899	3	0	-	-	175,430	332,608
1) For house building	69,965	239,654	11,113	18,964	1	0	-	-	81,079	258,618
2) For transport i.e. purchase of car etc.	33,637	37,818	21,710	27,094	1	0	-	-	55,348	64,912
3) Other purposes	34,867	8,237	4,135	841	1	-	-	-	39,003	9,078
B. Consumer Financing	2,477,685	730,648	309,583	53,397	2,959	18,055	245	252	2,790,472	802,353
1) For house building	28,003	169,045	4,089	16,953	2,747	17,583	-	-	34,839	203,580
2) For transport i.e. purchase of car etc	241,952	216,916	15,321	13,140	189	444	-	-	257,662	206,501
3) Credit cards	1,505,008	111,072	219,242	10,948	-	-	245	252	1,724,595	122,272
4) Consumers durable	25,719	6,289	13,071	1,096	10	12	-	-	38,800	7,397
5) Personal loans	677,003	227,326	57,760	11,261	13	15	-	-	734,776	238,602
C) Other	4,382	576	139	35	6	1	-	-	4,527	612
VII. OTHER	78	681	5	23	-	-	21	1,732	104	2,436
<b>Total</b>	<b>3,502,667</b>	<b>1,992,959</b>	<b>385,792</b>	<b>130,139</b>	<b>13,446</b>	<b>40,310</b>	<b>146,641</b>	<b>9,905,203</b>	<b>4,048,546</b>	<b>12,066,611</b>

\* 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)

Rate of Interest/Return	Jun-23		Mar-24		Jun-24 P							Total
	Total	Total	Precious Metals	Securities, Shares & Other Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	817,443	871,719	20,798	7,759	256,064	123,411	239,647	31,703	202,889	11,735	894,007	
01.00*	7,698	10,178	-	325	1,711	2,216	3,559	741	4,313	-	12,865	
02.00*	181,087	175,841	-	2,055	75,245	55,110	17,486	13,195	7,445	70	170,605	
03.00*	333,003	343,557	219	950	113,626	75,893	92,638	20,767	27,204	307	331,603	
04.00*	200,678	207,398	273	178	58,180	54,323	59,804	12,168	14,555	750	200,231	
05.00*	354,655	369,996	107	441	65,905	74,638	193,336	9,891	16,668	7,544	368,529	
06.00*	44,950	74,272	1,656	863	41,506	22,091	7,322	7,927	13,335	522	95,222	
07.00*	66,720	166,106	-	34	28,281	34,720	58,055	4,722	35,547	2	161,362	
08.00*	404,813	42,392	-	262	16,888	9,391	1,091	5,165	14,493	1	47,290	
08.25	16,459	362,475	-	8	2,906	1,063	58	6	366,389	-	370,429	
08.50	2,590	2,006	-	-	528	32,995	913	238	551	-	35,225	
08.75	3,750	162	-	-	1,005	28	74	60	17	-	1,184	
09.00	39,595	31,506	-	359	17,956	6,595	2,713	751	27,031	-	55,405	
09.25	2,610	524	-	-	197	53	55	846	6,641	2	7,795	
09.50	4,119	16,246	-	50	1,289	747	286	974	21,870	0	25,216	
09.75	1,100	1,751	-	129	128	455	144	635	19,960	0	21,451	
10.00	10,631	14,029	-	29	10,411	3,855	2,281	376	567	0	17,519	
10.25	14,730	366	-	-	355	182	435	163	-	1	1,136	
10.50	15,883	586	-	-	1,637	749	315	98	541	-	3,339	
10.75	52,224	40,763	-	6	196	464	852	72	49,203	1	50,794	
11.00	31,905	13,397	-	-	917	8,846	2,027	67	160	40	12,057	
11.25	899	731	-	-	440	362	529	90	140	735	2,295	
11.50	159,090	177,180	-	-	130	1,555	1,495	0	127,277	0	130,458	
11.75	1,998	1,561	-	-	100	557	334	22	74	1	1,087	
12.00	33,870	31,095	-	-	2,255	1,069	18,640	1	118,074	106	140,145	
12.25	2,740	598	-	-	204	499	499	223	10,266	0	11,193	
12.50	12,580	3,176	-	-	353	501	1,094	2	10	-	1,960	
12.75	35,863	23,163	-	-	492	976	541	933	1	0	2,942	
13.00	49,298	47,000	468	-	3,628	692	15,442	9	-	66	20,304	
13.25	86,407	68,576	-	60	282	66,323	75	88	-	2	66,829	
13.50	23,202	13,697	-	-	111	1,416	561	334	27,070	0	29,491	
13.75	51,928	3,355	-	-	45,707	2,451	196	16	17	0	48,386	
14.00	131,105	29,431	7,037	0	159	5,215	1,645	110	851	25	15,041	
14.25	1,832	1,761	-	-	713	713	310	0	6	-	1,029	
14.50	39,356	3,009	48	-	-	2,019	577	28	3	114	2,789	
14.75	8,221	17,423	-	-	6,484	763	1,204	4	142	1	8,598	
15.00	27,490	18,075	4,574	-	321	1,532	8,573	671	4,599	164	20,434	
15.25	62,618	33,365	-	-	3,158	974	1,798	-	17,402	2	23,334	
15.50	10,114	9,101	5,277	-	0	2,830	1,198	300	338	7	9,951	
15.75	57,236	83,691	-	-	0	990	7,073	33	82	4	8,183	
16.00	44,873	32,652	-	0	675	2,566	6,860	912	20,189	978	32,180	
16.25	97,423	64,162	-	-	1,099	18,801	2,553	9,425	122	4	32,004	
16.50	141,536	102,195	308	6	5,450	5,706	12,284	5,471	23,649	12	52,887	
16.75	63,765	15,328	-	-	6,627	3,481	2,464	1,060	1,773	-	15,405	
17.00	217,183	17,225	96	-	9,922	5,014	2,688	237	5,163	629	23,751	
17.25	91,988	42,348	-	1,684	18,778	325	7,217	516	26,079	-	54,599	
17.50	240,687	191,048	8,114	850	214,192	52,084	30,715	9,172	59,665	2	374,193	
17.75	67,709	34,581	-	-	2,743	3,305	2,288	663	2,843	0	29,935	
18.00	293,786	91,727	1,908	137	35,058	5,767	8,433	1,566	35,288	572	88,731	
18.25	103,455	44,900	-	1	20,000	2,905	7,498	3,550	2,793	0	36,747	
18.50	61,809	56,262	-	-	14,327	4,358	8,646	1,437	7,831	5	36,604	
18.75	46,602	35,554	-	-	8,093	2,235	3,474	1,711	1,635	2	17,150	
19.00	100,950	494,660	4,602	556	175,225	30,385	48,133	15,102	81,439	226	355,667	
19.25	56,281	19,583	-	-	15,026	1,228	1,787	3	10,218	3	28,266	
19.50	36,682	5,065	-	-	15	1,165	1,664	3	193	122	3,160	
19.75	33,839	4,428	18	-	4,791	2,602	587	2	487	1	8,487	
20.00	81,628	43,178	558	23	10,267	31,919	15,833	3,619	23,470	5,697	91,387	
20.25	35,701	6,496	275	26	46,750	95,263	12,894	3,256	84,120	6	242,591	
20.50	21,347	12,718	-	-	27,998	36,368	11,544	17,490	38,091	871	132,362	
20.75	104,758	30,831	0	554	74,349	107,982	16,486	5,412	116,772	107	321,661	
21.00	87,462	49,809	5,366	2,993	62,828	43,817	15,353	9,017	39,685	990	180,050	
21.25	60,082	172,326	386	1,165	69,084	55,923	23,223	20,070	47,346	230	217,427	
21.50	129,105	785,635	1,318	959	57,457	45,178	11,841	12,914	87,721	433	217,826	
21.75	298,769	485,903	-	1,285	71,425	97,014	18,391	9,869	89,493	121	287,598	
22.00	865,729	908,738	4,334	8,156	330,796	89,007	42,795	12,317	847,070	5,342	1,339,816	
22.25	462,923	723,459	38	3,128	204,158	110,876	75,598	19,603	236,602	866	650,870	
22.50	563,593	735,354	4,465	32,709	177,837	97,939	61,950	31,123	326,353	685	733,062	
22.75	519,855	341,025	3	14,757	134,174	72,074	42,878	16,271	119,991	493	400,640	
23.00	656,943	431,598	-	2,421	197,259	63,044	50,412	33,085	90,291	1,354	437,867	
23.25	437,108	340,711	1,463	1,832	89,610	40,266	26,805	17,173	43,014	357	220,520	
23.50	672,320	453,830	-	2,863	72,460	36,502	45,661	23,563	231,061	220	412,330	
23.75	157,509	191,280	-	13	33,801	24,850	31,042	22,651	24,733	1,669	197,959	
24.00	386,367	206,024	11	4,626	45,614	41,662	58,367	15,088	28,198	3,570	197,136	
24.25	219,671	87,522	-	50	11,789	19,197	18,382	3,189	4,622	33	57,262	
24.50	189,076	120,860	-	3,590	18,685	22,462	39,885	6,954	45,299	32	136,907	
24.75	43,719	39,067	6	362	4,341	16,334	22,524	1,084	3,602	18	48,271	
25.00 & above	713,195	866,008	7,763	3,206	158,571	184,180	214,682	48,595	176,736	195,858	989,590	
<b>Total</b>	<b>11,807,917</b>	<b>11,595,353</b>	<b>98,586</b>	<b>101,457</b>	<b>3,189,823</b>	<b>2,071,948</b>	<b>1,748,718</b>	<b>496,599</b>	<b>4,118,769</b>	<b>243,710</b>	<b>12,069,611</b>	
<b>Weighted Average</b>	<b>17.54</b>	<b>17.58</b>	<b>14.97</b>	<b>19.77</b>	<b>17.37</b>	<b>17.21</b>	<b>14.87</b>	<b>18.06</b>	<b>18.09</b>	<b>32.93</b>	<b>17.57</b>	

\*01.00 stands for 00.25 to 01.24  
 .....  
 \*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	Jun-23	Mar-24	Jun-24 P							Total	
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	298,319	258,229	19,805	2,072	60,381	31,839	73,930	823	62,014	5,062	255,925
01.00*	1,266	437	-	-	36	-	59	414	1,561	-	2,071
02.00*	9,592	9,136	-	144	424	7,861	443	42	88	-	9,003
03.00*	23,338	21,901	217	-	506	11,323	5,705	29	3,568	-	21,349
04.00*	15,228	13,760	272	-	1,056	7,036	2,842	13	2,073	-	13,293
05.00*	137,546	150,289	59	-	14,964	23,057	105,851	115	4,640	2,771	151,457
06.00*	10,397	10,587	1,656	-	3,333	1,692	2,031	19	3,243	10	11,985
07.00*	12,795	24,258	-	-	2,717	12,489	12,291	92	1,216	-	28,805
08.00*	13,655	11,209	-	-	1,040	1,247	8	13	8,162	-	10,470
08.25	106	100	-	-	76	20	-	-	-	-	95
08.50	321	281	-	-	-	277	-	-	-	-	277
08.75	-	-	-	-	-	-	-	-	17	-	17
09.00	4,262	13,007	-	-	169	5,610	1	400	10,972	-	17,152
09.25	-	6	-	-	-	5	-	-	-	-	5
09.50	195	1	-	-	-	-	1	-	-	-	1
09.75	-	3	-	-	-	-	3	5	-	-	8
10.00	203	527	-	29	302	78	130	20	-	-	558
10.25	20	-	-	-	-	-	-	-	-	-	-
10.50	1	12	-	-	-	1	9	-	-	-	10
10.75	40,393	39,335	-	-	113	-	68	-	39,382	-	39,562
11.00	438	341	-	-	40	75	205	-	-	-	320
11.25	41	21	-	-	-	-	11	-	-	-	11
11.50	115,631	127,112	-	-	-	-	6	-	127,210	-	127,216
11.75	2	0	-	-	-	-	-	-	0	-	0
12.00	18,624	19,956	-	-	1,378	268	16,801	-	56,264	-	74,711
12.25	104	17	-	-	-	1	6	-	4	-	11
12.50	719	14	-	-	-	0	7	-	3	-	11
12.75	293	2,340	-	-	-	1	2	932	-	-	935
13.00	13,597	15,149	468	-	-	-	14,154	-	-	-	14,622
13.25	68,065	65,143	-	60	-	64,899	-	84	-	-	65,043
13.50	929	11	-	-	-	-	73	-	-	-	73
13.75	36,799	112	-	-	45,707	-	48	-	-	-	45,755
14.00	13,579	7,443	7,037	0	-	1	51	-	-	-	7,089
14.25	123	29	-	-	-	-	24	-	-	-	24
14.50	9	49	48	-	-	-	0	-	-	-	48
14.75	5,541	7,559	-	-	6,483	0	668	-	-	-	7,151
15.00	4,771	11,596	4,574	-	-	4	4,703	-	1,571	-	10,851
15.25	28,805	30,034	-	-	3,157	1	0	-	17,401	-	20,558
15.50	5,352	6,103	5,277	-	-	-	285	-	335	-	5,898
15.75	6,973	6,604	-	-	-	0	6,397	-	2	0	6,400
16.00	32,510	27,828	-	-	618	1,527	5,463	-	20,163	-	27,770
16.25	3,153	3,220	-	-	-	2,293	726	-	90	-	3,109
16.50	38,512	38,349	308	-	4,285	1,501	10,278	-	23,238	-	39,609
16.75	4,013	3,677	-	-	-	-	1,857	-	1,710	-	3,567
17.00	19,890	6,724	96	-	135	1,458	635	0	4,998	-	6,423
17.25	46,206	39,004	-	1,684	11,089	34	6,560	-	20,668	-	40,034
17.50	200,277	184,601	8,114	0	143,936	29,521	14,714	22	46,378	-	242,686
17.75	26,679	24,008	17,094	-	2,478	3	1,087	-	2,164	-	22,825
18.00	109,198	78,942	1,908	137	30,165	3,700	5,863	850	34,756	-	77,380
18.25	19,635	11,589	-	1	4,455	719	3,584	-	2,771	-	11,528
18.50	19,348	18,330	-	-	8,350	1,350	3,169	-	4,427	-	17,296
18.75	5,233	1,215	-	-	800	4	203	-	179	-	1,186
19.00	50,363	84,026	4,602	-	12,229	3,108	9,094	363	49,116	29	78,540
19.25	17,119	15,466	-	-	14,911	9	-	-	-	-	14,920
19.50	1,794	165	-	-	-	0	9	-	9	121	139
19.75	2,567	30	18	-	5	0	5	-	0	-	29
20.00	6,184	6,744	331	-	1,019	2,014	3,058	102	18,224	-	24,748
20.25	5,691	1,705	275	26	2,598	2,361	544	112	3,252	-	9,168
20.50	2,590	1,744	-	-	3,076	-	3,303	13,747	12,405	2	32,532
20.75	3,349	200	-	100	1,783	7,496	1,320	-	47,312	-	58,012
21.00	18,992	20,449	5,366	900	14,642	822	933	2	2,649	385	25,698
21.25	6,098	34,878	386	-	8,352	7,858	907	1,099	460	-	19,062
21.50	12,737	50,207	1,318	574	1,422	278	68	1,081	77	-	4,817
21.75	7,656	23,352	-	-	3,178	4,285	1,407	-	4,152	-	13,021
22.00	357,400	173,251	4,305	3,544	13,228	16,273	14,890	47	15,604	3,036	70,926
22.25	16,974	44,651	38	1,728	8,176	8,674	3,634	517	7,996	-	30,765
22.50	39,325	81,541	4,465	8,809	8,353	5,537	2,732	908	53,440	377	84,622
22.75	54,738	22,237	-	10,430	14,885	12,030	2,305	117	2,936	3	42,707
23.00	104,609	30,698	-	599	14,103	7,401	3,869	959	7,602	32	34,566
23.25	23,040	29,242	1,463	-	9,710	6,398	2,133	863	989	-	21,557
23.50	177,894	198,080	-	-	4,379	2,779	2,184	1,978	122,778	17	134,115
23.75	14,159	13,984	-	-	2,881	6,734	2,641	242	1,120	-	13,619
24.00	24,304	17,750	-	187	8,335	2,987	10,557	2,113	2,147	10	26,337
24.25	5,592	8,745	-	-	1,457	2,810	2,333	3	75	-	6,678
24.50	17,393	17,826	-	2	1,328	1,395	12,534	11	7,302	1	22,573
24.75	4,467	8,190	-	-	1,063	2,279	11,566	16	509	2	15,435
25.00 & above	156,672	214,940	-	370	48,222	31,783	99,298	103	12,156	13,873	205,805
<b>Total</b>	<b>2,544,393</b>	<b>2,390,301</b>	<b>89,501</b>	<b>31,396</b>	<b>547,526</b>	<b>345,203</b>	<b>492,283</b>	<b>28,255</b>	<b>872,678</b>	<b>25,733</b>	<b>2,432,575</b>
<b>Weighted Average</b>	<b>16.08</b>	<b>16.25</b>	<b>13.78</b>	<b>20.59</b>	<b>16.57</b>	<b>14.77</b>	<b>14.39</b>	<b>19.76</b>	<b>16.14</b>	<b>22.63</b>	<b>15.77</b>

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24



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

#### Foreign Banks

(Million Rupees)

Rate of Interest/Return	Jun-23		Mar-24		Jun-24 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	1,915		503		-	-	333	23	111	-	-	1	468
01.00*	-		-		-	-	-	-	-	-	-	-	-
02.00*	-		-		-	-	-	-	-	-	-	-	-
03.00*	367		326		-	-	-	103	211	-	-	-	313
04.00*	61		46		-	-	-	2	30	-	12	1	46
05.00*	32		33		-	-	-	7	25	-	-	0	32
06.00*	17		16		-	-	-	-	16	-	-	-	16
07.00*	-		-		-	-	-	-	-	-	-	-	-
08.00*	371,788		-		-	-	-	-	-	-	-	-	-
08.25	-		361,331		-	-	-	-	-	-	361,844	-	361,844
08.50	-		-		-	-	-	-	-	-	-	-	-
08.75	-		-		-	-	-	-	-	-	-	-	-
09.00	-		-		-	-	-	-	-	-	-	-	-
09.25	-		-		-	-	-	-	-	-	-	-	-
09.50	-		-		-	-	-	-	-	-	-	-	-
09.75	-		-		-	-	-	-	-	-	-	-	-
10.00	-		-		-	-	-	-	-	-	-	-	-
10.25	-		-		-	-	-	-	-	-	-	-	-
10.50	-		-		-	-	-	-	-	-	-	-	-
10.75	-		-		-	-	-	-	-	-	-	-	-
11.00	-		-		-	-	-	-	-	-	-	-	-
11.25	-		-		-	-	-	-	-	-	-	-	-
11.50	-		-		-	-	-	-	-	-	-	-	-
11.75	-		-		-	-	-	-	-	-	-	-	-
12.00	-		-		-	-	-	-	-	-	-	-	-
12.25	-		-		-	-	-	-	-	-	-	-	-
12.50	-		-		-	-	-	-	-	-	-	-	-
12.75	-		-		-	-	-	-	-	-	-	-	-
13.00	-		-		-	-	-	-	-	-	-	-	-
13.25	-		-		-	-	-	-	-	-	-	-	-
13.50	-		-		-	-	-	-	-	-	-	-	-
13.75	-		-		-	-	-	-	-	-	-	-	-
14.00	-		-		-	-	-	-	-	-	-	-	-
14.25	-		-		-	-	-	-	-	-	-	-	-
14.50	-		-		-	-	-	-	-	-	-	-	-
14.75	-		-		-	-	-	-	-	-	-	-	-
15.00	-		-		-	-	-	-	-	-	-	-	-
15.25	-		-		-	-	-	-	-	-	-	-	-
15.50	-		-		-	-	-	-	-	-	-	-	-
15.75	-		-		-	-	-	-	-	-	-	-	-
16.00	-		-		-	-	-	-	-	-	-	-	-
16.25	-		-		-	-	-	-	-	-	-	-	-
16.50	-		-		-	-	-	-	-	-	-	-	-
16.75	-		-		-	-	-	-	-	-	-	-	-
17.00	1,400		-		-	-	-	-	-	-	-	-	-
17.25	-		-		-	-	-	-	-	-	-	-	-
17.50	-		-		-	-	-	-	-	-	-	-	-
17.75	100		-		-	-	-	-	-	-	-	-	-
18.00	6,300		-		-	-	-	-	-	-	-	-	-
18.25	445		-		-	-	-	-	-	-	-	-	-
18.50	1,281		-		-	-	-	-	-	-	-	-	-
18.75	-		-		-	-	-	-	-	-	-	-	-
19.00	1,587		-		-	-	-	-	-	-	-	-	-
19.25	300		-		-	-	-	-	-	-	-	-	-
19.50	287		-		-	-	-	-	-	-	-	-	-
19.75	299		-		-	-	-	-	-	-	-	-	-
20.00	125		-		-	-	-	-	-	-	-	-	-
20.25	-		-		-	-	-	-	-	-	-	-	-
20.50	239		-		-	-	-	-	-	-	2	-	2
20.75	4,803		-		-	-	-	-	-	-	320	-	320
21.00	-		-		-	-	-	-	-	-	5,170	-	5,170
21.25	500		1,184		-	-	-	-	-	-	238	-	238
21.50	569		1		-	-	300	-	-	-	600	-	900
21.75	8,109		2,723		-	-	-	-	-	-	3,809	-	3,809
22.00	6,292		4,733		-	-	-	-	-	-	12,401	-	12,401
22.25	14,576		11,130		-	-	1,076	-	-	360	7,130	-	8,566
22.50	7,213		7,351		-	-	706	-	1,284	-	6,267	-	8,258
22.75	10,541		11,833		-	-	-	-	-	-	5,991	-	5,991
23.00	6,072		1,318		-	-	-	-	-	-	16,550	-	16,550
23.25	-		8,199		-	-	-	-	-	-	259	-	259
23.50	229		1,741		-	-	-	-	-	-	4,998	-	4,998
23.75	-		2,106		-	-	-	-	-	-	-	-	-
24.00	1,351		-		-	-	-	-	-	-	-	-	-
24.25	840		-		-	-	-	-	692	-	-	-	692
24.50	700		-		-	-	-	-	-	-	-	-	-
24.75	3,000		-		-	-	-	-	-	-	-	-	-
25.00 & above	1,695		-		-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>453,032</b>		<b>414,573</b>		<b>-</b>	<b>-</b>	<b>1,039</b>	<b>1,511</b>	<b>2,370</b>	<b>360</b>	<b>425,592</b>	<b>2</b>	<b>430,874</b>
<b>Weighted Average</b>	<b>10.37</b>		<b>10.05</b>		<b>-</b>	<b>-</b>	<b>15.29</b>	<b>20.34</b>	<b>19.68</b>	<b>22.25</b>	<b>10.37</b>	<b>2.36</b>	<b>10.48</b>

\*01.00 stands for 00.25 to 01.24

: : : : : : : :

\*08.00 stands for 07.25 to 08.24

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

#### All Banks

(Million Rupees)

Rate of Interest/Return	Jun-23	Mar-24	Jun-24 P									
	Total	Total	Domestic Constituents									
			Non-Residents	Government	Non-financial Public Sector Enterprises		NBFI	Trust Funds and Non-profit Organizations		Personal	Others	Sub Total
					Government	Private Sector (Business)		Trust Funds and Non-profit Organizations				
Total	Total	Non-Residents	Government	Government	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total		
00.00	817,443	871,719	-	811	100,027	11,621	743,699	1,183	36,665	-	894,007	894,007
01.00*	7,698	10,178	-	1,172	-	825	7,731	739	2,398	-	12,865	12,865
02.00*	181,087	175,841	-	-	-	2,153	158,112	369	9,968	2	170,605	170,605
03.00*	333,003	343,557	-	-	-	-	260,795	752	70,054	2	331,603	331,603
04.00*	200,678	207,398	744	-	41	4	139,143	122	60,175	2	199,487	200,231
05.00*	354,655	369,996	2,783	545	176	-	176,527	653	187,805	41	365,746	368,529
06.00*	44,950	74,272	-	1,167	32	197	82,152	122	11,551	-	95,222	95,222
07.00*	66,720	166,106	-	-	26,297	-	102,878	-	32,186	-	161,362	161,362
08.00*	404,813	42,392	-	-	-	7,471	39,036	-	783	-	47,290	47,290
08.25	16,459	362,475	-	361,930	4,129	-	4,370	-	0	-	370,429	370,429
08.50	2,590	2,006	-	-	32,121	-	2,945	-	160	-	35,225	35,225
08.75	3,750	162	-	-	-	-	1,176	-	8	-	1,184	1,184
09.00	39,595	31,506	-	-	-	-	54,999	-	407	-	55,405	55,405
09.25	2,610	524	-	-	6,641	-	1,123	-	30	-	7,795	7,795
09.50	4,119	16,246	-	-	21,846	-	3,233	-	121	15	25,216	25,216
09.75	1,100	1,751	-	-	19,936	-	1,206	-	309	-	21,451	21,451
10.00	10,631	14,029	-	-	-	13	16,391	-	794	321	17,519	17,519
10.25	14,730	366	-	-	-	-	885	-	250	-	1,136	1,136
10.50	15,883	586	-	-	-	-	3,088	-	252	-	3,339	3,339
10.75	52,224	40,763	-	-	49,167	-	1,028	-	599	-	50,794	50,794
11.00	31,905	13,397	-	-	-	-	4,404	-	7,653	-	12,057	12,057
11.25	899	731	-	-	-	-	1,187	-	1,108	-	2,295	2,295
11.50	159,090	177,180	-	-	127,209	-	1,852	-	1,397	-	130,458	130,458
11.75	1,998	1,561	-	-	-	-	952	-	135	-	1,087	1,087
12.00	33,870	31,095	-	-	117,020	-	21,307	-	1,764	53	140,145	140,145
12.25	2,740	598	-	65	10,198	-	666	-	264	-	11,193	11,193
12.50	12,580	3,176	-	-	-	-	894	-	1,066	-	1,960	1,960
12.75	35,863	23,163	-	40	-	-	1,596	360	875	72	2,942	2,942
13.00	49,298	47,000	-	-	-	-	18,723	-	1,581	-	20,304	20,304
13.25	86,407	68,576	-	60	64,899	-	393	-	1,477	-	66,829	66,829
13.50	23,202	13,697	-	-	27,050	-	596	-	1,845	-	29,491	29,491
13.75	51,928	3,355	-	-	45,707	-	107	-	2,572	-	48,386	48,386
14.00	131,105	29,431	-	-	-	-	9,289	-	5,752	-	15,041	15,041
14.25	1,832	1,761	-	-	-	-	88	-	941	-	1,029	1,029
14.50	39,356	3,009	-	-	-	-	262	-	2,527	-	2,789	2,789
14.75	8,221	17,423	-	-	-	0	7,544	-	1,053	-	8,598	8,598
15.00	27,490	18,075	-	-	3,903	4,698	9,640	-	2,193	-	20,434	20,434
15.25	62,618	33,365	-	-	20,558	-	752	-	2,024	-	23,334	23,334
15.50	10,114	9,101	-	-	-	-	8,522	-	1,429	-	9,951	9,951
15.75	57,236	83,691	-	-	-	-	7,122	-	1,061	-	8,183	8,183
16.00	44,873	32,652	-	-	18,870	-	10,893	0	2,417	-	32,180	32,180
16.25	97,423	64,162	-	-	-	-	30,160	-	1,845	-	32,004	32,004
16.50	141,536	102,195	-	-	10,000	213	40,640	-	2,034	-	52,887	52,887
16.75	63,765	15,328	-	-	998	-	13,175	-	1,233	-	15,405	15,405
17.00	217,183	17,225	-	-	889	241	17,471	-	4,627	523	23,751	23,751
17.25	91,988	42,348	-	2	1,600	75	52,216	-	706	-	54,599	54,599
17.50	240,687	191,048	-	107,968	7,673	-	256,776	-	1,776	-	374,193	374,193
17.75	67,709	34,581	-	-	-	418	27,123	28	1,366	-	28,935	28,935
18.00	293,786	91,727	-	1,835	30,278	-	53,850	-	2,768	-	88,731	88,731
18.25	103,455	44,900	-	-	-	240	34,202	-	2,305	-	36,747	36,747
18.50	61,809	56,262	-	-	-	-	32,372	-	4,232	-	36,604	36,604
18.75	46,602	35,554	-	-	-	-	14,619	-	2,365	167	17,150	17,150
19.00	100,950	494,660	-	-	43,341	4,841	300,605	-	6,880	-	355,667	355,667
19.25	56,281	19,583	-	10,200	-	-	15,714	30	2,322	-	28,266	28,266
19.50	36,682	5,065	-	146	-	60	88	-	2,868	-	3,160	3,160
19.75	33,839	4,428	-	-	-	-	5,976	32	2,479	-	8,487	8,487
20.00	81,628	43,178	-	18,051	-	21,309	41,261	-	10,766	-	91,387	91,387
20.25	35,701	6,496	-	16	78,737	60,675	100,751	-	2,412	-	242,591	242,591
20.50	21,347	12,718	-	1,732	28,426	10,060	88,668	-	3,476	-	132,362	132,362
20.75	104,758	30,831	-	35,000	154,849	2,700	125,181	94	3,838	-	321,661	321,661
21.00	87,462	49,809	-	2	4,486	9,877	156,314	2,285	6,086	1,000	180,050	180,050
21.25	60,082	172,326	-	14	22,329	4,358	185,906	2	4,817	-	217,427	217,427
21.50	129,105	785,635	-	25,665	21,154	24,185	139,167	-	7,655	-	217,826	217,826
21.75	298,769	485,903	-	8,397	41,565	17,190	217,509	-	2,936	-	287,598	287,598
22.00	865,729	908,738	-	220,439	795,366	16,596	297,409	2,621	7,381	4	1,339,816	1,339,816
22.25	462,923	723,459	-	81,878	84,900	8,896	467,530	1,088	6,569	10	650,870	650,870
22.50	563,593	735,354	-	43,655	135,664	18,918	526,292	590	7,942	-	733,062	733,062
22.75	519,855	341,025	-	8,579	13	8,826	377,961	514	4,692	55	400,640	400,640
23.00	656,943	431,598	-	4,136	26,760	2,515	395,496	1,515	7,400	46	437,867	437,867
23.25	437,108	340,711	-	3,318	16,554	1,061	192,317	32	7,238	1	220,520	220,520
23.50	672,320	453,830	-	934	76,978	2,083	204,560	1,193	126,582	-	412,330	412,330
23.75	157,509	191,280	-	420	5,533	1,535	120,370	240	9,800	61	137,959	137,959
24.00	386,367	206,024	-	2,223	11,799	4,043	148,905	339	29,781	47	197,136	197,136
24.25	219,671	87,522	-	-	-	165	43,268	94	13,731	4	57,262	57,262
24.50	189,076	120,860	-	4	48,371	1,403	77,016	-	10,107	5	136,907	136,907
24.75	43,719	39,067	-	-	-	422	35,314	6	12,524	5	48,271	48,271
25.00 & above	713,195	866,008	-	34,605	53,899	4,994	541,646	62	354,385	-	989,590	989,590
<b>Total</b>	<b>11,807,917</b>	<b>11,595,353</b>	<b>3,528</b>	<b>975,008</b>	<b>2,397,989</b>	<b>254,879</b>	<b>7,285,130</b>	<b>15,068</b>	<b>1,135,573</b>	<b>2,436</b>	<b>12,066,083</b>	<b>12,069,611</b>

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

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

#### Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Jun-23	Mar-24	Jun-24 P								Total	
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises			Trust Funds and Non-profit Organizations		Sub Total		
					NBFIs	Private Sector (Business)	Personal	Others				
00.00	298,319	258,229	-	-	39,897	2,464	210,358	-	3,206	-	255,925	255,925
01.00*	1,266	437	-	1,061	-	500	510	-	-	-	2,071	2,071
02.00*	9,592	9,136	-	-	-	144	8,634	-	224	-	9,003	9,003
03.00*	23,338	21,901	-	-	-	-	16,355	-	4,994	-	21,349	21,349
04.00*	15,228	13,760	-	-	-	-	11,767	-	1,526	-	13,293	13,293
05.00*	137,546	150,289	-	545	-	-	47,838	-	103,073	-	151,457	151,457
06.00*	10,397	10,587	-	-	-	-	11,534	-	452	-	11,985	11,985
07.00*	12,795	24,258	-	-	-	-	23,648	-	5,157	-	28,805	28,805
08.00*	13,655	11,209	-	-	-	-	7,471	-	2,779	-	10,470	10,470
08.25	106	100	-	-	-	-	95	-	-	-	95	95
08.50	321	281	-	-	-	-	277	-	-	-	277	277
08.75	-	-	-	-	-	-	17	-	-	-	17	17
09.00	4,262	13,007	-	-	-	-	17,152	-	-	-	17,152	17,152
09.25	-	6	-	-	-	-	5	-	-	-	5	5
09.50	195	1	-	-	-	-	-	-	1	-	1	1
09.75	-	3	-	-	-	-	8	-	-	-	8	8
10.00	203	527	-	-	-	13	545	-	1	-	558	558
10.25	20	-	-	-	-	-	-	-	-	-	-	-
10.50	1	12	-	-	-	-	1	-	9	-	10	10
10.75	40,393	39,335	-	-	39,382	-	180	-	-	-	39,562	39,562
11.00	438	341	-	-	-	-	319	-	1	-	320	320
11.25	41	21	-	-	-	-	11	-	-	-	11	11
11.50	115,631	127,112	-	-	127,209	-	7	-	-	-	127,216	127,216
11.75	2	0	-	-	-	-	0	-	-	-	0	0
12.00	18,624	19,956	-	-	55,437	-	19,226	-	48	-	74,711	74,711
12.25	104	17	-	-	-	-	11	-	-	-	11	11
12.50	719	14	-	-	-	-	10	-	0	-	11	11
12.75	293	2,340	-	40	-	-	895	-	1	-	935	935
13.00	13,597	15,149	-	-	-	-	14,605	-	17	-	14,622	14,622
13.25	68,065	65,143	-	60	64,899	-	84	-	-	-	65,043	65,043
13.50	929	11	-	-	-	-	65	-	8	-	73	73
13.75	36,799	112	-	-	45,707	-	48	-	-	-	45,755	45,755
14.00	13,579	7,443	-	-	-	-	7,083	-	6	-	7,089	7,089
14.25	123	29	-	-	-	-	15	-	9	-	24	24
14.50	9	49	-	-	-	-	48	-	-	-	48	48
14.75	5,541	7,559	-	-	-	-	7,151	-	0	-	7,151	7,151
15.00	4,771	11,596	-	-	1,173	4,695	4,983	-	-	-	10,851	10,851
15.25	28,805	30,034	-	-	20,558	-	0	-	1	-	20,558	20,558
15.50	5,352	6,103	-	-	-	-	5,897	-	1	-	5,898	5,898
15.75	6,973	6,604	-	-	-	-	6,400	-	-	-	6,400	6,400
16.00	32,510	27,828	-	-	18,870	-	8,732	-	168	-	27,770	27,770
16.25	3,153	3,220	-	-	-	-	3,106	-	2	-	3,109	3,109
16.50	38,512	38,349	-	-	10,000	57	29,552	-	1	-	39,609	39,609
16.75	4,013	3,677	-	-	998	-	2,564	-	5	-	3,567	3,567
17.00	19,890	6,724	-	-	889	241	4,698	-	72	523	6,423	6,423
17.25	46,206	39,004	-	-	-	-	40,019	-	15	-	40,034	40,034
17.50	200,277	184,601	-	107,968	7,673	-	127,036	-	8	-	242,686	242,686
17.75	26,679	24,008	-	-	-	-	22,822	-	3	-	22,825	22,825
18.00	109,198	78,942	-	1,835	30,278	-	45,192	-	75	-	77,380	77,380
18.25	19,635	11,589	-	-	-	240	10,590	-	699	-	11,528	11,528
18.50	19,348	18,330	-	-	-	-	17,081	-	215	-	17,296	17,296
18.75	5,233	1,215	-	-	-	-	1,006	-	12	167	1,186	1,186
19.00	50,363	84,026	-	-	43,341	4,835	30,181	-	183	-	78,540	78,540
19.25	17,119	15,466	-	-	-	-	14,911	-	9	-	14,920	14,920
19.50	1,794	165	-	-	-	-	18	-	121	-	139	139
19.75	2,567	30	-	-	-	-	28	-	0	-	29	29
20.00	6,184	6,744	-	18,000	-	-	6,573	-	175	-	24,748	24,748
20.25	5,691	1,705	-	-	2,500	-	6,665	-	3	-	9,168	9,168
20.50	2,590	1,744	-	1,680	13,426	-	17,392	-	35	-	32,532	32,532
20.75	3,349	200	-	-	43,217	-	14,795	-	-	-	58,012	58,012
21.00	18,992	20,449	-	-	-	171	24,440	385	702	-	25,698	25,698
21.25	6,098	34,878	-	-	-	-	19,061	-	1	-	19,062	19,062
21.50	12,737	50,207	-	24	-	-	4,719	-	74	-	4,817	4,817
21.75	7,656	23,352	-	-	1,597	-	11,414	-	10	-	13,021	13,021
22.00	357,400	173,251	-	3,002	20,065	9,969	37,185	328	377	-	70,926	70,926
22.25	16,974	44,651	-	962	7,516	100	21,906	83	197	-	30,765	30,765
22.50	39,325	81,541	-	41,202	-	2,174	35,704	379	5,164	-	84,622	84,622
22.75	54,738	22,237	-	119	-	2,974	39,530	-	83	-	42,707	42,707
23.00	104,609	30,698	-	714	5,033	1,666	26,320	243	590	-	34,566	34,566
23.25	23,040	29,242	-	-	-	625	20,618	10	305	-	21,557	21,557
23.50	177,894	198,080	-	10	3,441	-	9,964	-	120,700	-	134,115	134,115
23.75	14,159	13,984	-	279	-	312	11,385	240	1,402	-	13,619	13,619
24.00	24,304	17,750	-	2,175	1,430	187	21,755	104	686	-	26,337	26,337
24.25	5,592	8,745	-	-	-	-	4,729	-	1,950	-	6,678	6,678
24.50	17,393	17,826	-	-	7,231	-	14,643	-	700	-	22,573	22,573
24.75	4,467	8,190	-	-	-	-	14,028	6	1,400	-	15,435	15,435
25.00 & above	156,672	214,940	-	0	3,920	912	172,903	-	28,070	-	205,805	205,805
<b>Total</b>	<b>2,544,393</b>	<b>2,390,301</b>	<b>-</b>	<b>179,677</b>	<b>615,687</b>	<b>39,749</b>	<b>1,311,825</b>	<b>1,779</b>	<b>283,169</b>	<b>690</b>	<b>2,432,575</b>	<b>2,432,575</b>

\*01.00 stands for 00.25 to 01.24

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\*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)

Rate of Interest/Return	Jun-23	Mar-24	Jun-24 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	517,209	612,986	-	811	60,131	9,157	532,999	1,183	33,333	-	637,614	637,614
01.00*	6,432	9,742	-	111	-	325	7,221	739	2,398	-	10,794	10,794
02.00*	171,495	166,705	-	-	-	2,009	149,477	369	9,745	2	161,602	161,602
03.00*	309,298	321,330	-	-	-	-	244,440	752	64,747	2	309,941	309,941
04.00*	185,390	193,592	744	-	41	4	127,376	122	58,604	2	186,148	186,892
05.00*	217,077	219,674	2,783	-	176	-	128,688	653	84,699	41	214,257	217,040
06.00*	34,536	63,669	-	1,167	32	197	70,618	122	11,083	-	83,220	83,220
07.00*	53,926	141,848	-	-	26,297	-	79,230	-	27,029	-	132,557	132,557
08.00*	19,370	31,184	-	-	-	-	36,258	-	562	-	36,820	36,820
08.25	16,353	1,044	-	86	4,129	-	4,275	-	0	-	8,490	8,490
08.50	2,269	1,725	-	-	32,121	-	2,668	-	160	-	34,948	34,948
08.75	3,750	162	-	-	-	-	1,159	-	8	-	1,167	1,167
09.00	35,333	18,499	-	-	-	-	37,846	-	407	-	38,253	38,253
09.25	2,610	519	-	-	6,641	-	1,118	-	30	-	7,790	7,790
09.50	3,924	16,245	-	-	21,846	-	3,233	-	120	15	25,215	25,215
09.75	1,100	1,748	-	-	19,936	-	1,198	-	309	-	21,443	21,443
10.00	10,428	13,502	-	-	-	-	15,846	-	794	321	16,961	16,961
10.25	14,710	366	-	-	-	-	885	-	250	-	1,136	1,136
10.50	15,881	574	-	-	-	-	3,086	-	243	-	3,329	3,329
10.75	11,831	1,428	-	-	9,785	-	848	-	599	-	11,232	11,232
11.00	31,467	13,056	-	-	-	-	4,085	-	7,652	-	11,737	11,737
11.25	858	710	-	-	-	-	1,176	-	1,108	-	2,285	2,285
11.50	43,459	50,068	-	-	-	-	1,845	-	1,397	-	3,242	3,242
11.75	1,996	1,560	-	-	-	-	952	-	135	-	1,087	1,087
12.00	15,246	11,139	-	-	61,584	-	2,081	-	1,716	53	65,434	65,434
12.25	2,636	581	-	65	10,198	-	655	-	264	-	11,182	11,182
12.50	11,861	3,162	-	-	-	-	883	-	1,066	-	1,949	1,949
12.75	35,570	20,823	-	-	-	-	701	360	874	72	2,007	2,007
13.00	35,701	31,851	-	-	-	-	4,118	-	1,564	-	5,682	5,682
13.25	18,342	3,433	-	-	-	-	309	-	1,477	-	1,786	1,786
13.50	22,273	13,686	-	-	27,050	-	531	-	1,837	-	29,418	29,418
13.75	15,129	3,243	-	-	-	-	59	-	2,572	-	2,631	2,631
14.00	117,526	21,988	-	-	-	-	2,206	-	5,746	-	7,952	7,952
14.25	1,709	1,732	-	-	-	-	73	-	931	-	1,004	1,004
14.50	39,347	2,959	-	-	-	-	214	-	2,527	-	2,741	2,741
14.75	2,679	9,864	-	-	-	0	394	-	1,053	-	1,447	1,447
15.00	22,718	6,479	-	-	2,731	3	4,656	-	2,193	-	9,583	9,583
15.25	33,813	3,331	-	-	-	-	752	-	2,024	-	2,776	2,776
15.50	4,762	2,998	-	-	-	-	2,625	-	1,428	-	4,053	4,053
15.75	50,263	77,087	-	-	-	-	722	-	1,061	-	1,783	1,783
16.00	12,363	4,824	-	-	-	-	2,161	0	2,249	-	4,410	4,410
16.25	94,269	60,942	-	-	-	-	27,054	-	1,842	-	28,896	28,896
16.50	103,024	63,846	-	-	-	156	11,088	-	2,033	-	13,278	13,278
16.75	59,752	11,652	-	-	-	-	10,611	-	1,228	-	11,839	11,839
17.00	195,893	10,501	-	-	-	-	12,774	-	4,555	-	17,328	17,328
17.25	45,782	3,345	-	2	1,600	75	12,197	-	691	-	14,565	14,565
17.50	40,410	6,447	-	-	-	-	129,739	-	1,769	-	131,508	131,508
17.75	40,930	10,573	-	-	-	418	4,301	28	1,363	-	6,110	6,110
18.00	178,287	12,785	-	-	-	-	8,658	-	2,693	-	11,351	11,351
18.25	83,375	33,311	-	-	-	-	23,612	-	1,607	-	25,218	25,218
18.50	41,180	37,932	-	-	-	-	15,291	-	4,017	-	19,309	19,309
18.75	41,369	34,339	-	-	-	-	13,612	-	2,352	-	15,965	15,965
19.00	49,001	410,634	-	-	-	6	270,424	-	6,698	-	277,128	277,128
19.25	38,861	4,117	-	10,200	-	-	803	30	2,313	-	13,346	13,346
19.50	34,601	4,899	-	146	-	60	69	-	2,746	-	3,021	3,021
19.75	30,973	4,398	-	-	-	-	5,947	32	2,479	-	8,458	8,458
20.00	75,319	36,434	-	51	-	21,309	34,689	-	10,590	-	66,639	66,639
20.25	30,010	4,792	-	16	76,237	60,675	94,086	-	2,409	-	233,423	233,423
20.50	18,518	10,974	-	52	15,000	10,060	71,274	-	3,441	-	99,828	99,828
20.75	96,606	30,630	-	35,000	111,632	2,700	110,066	94	3,838	-	263,329	263,329
21.00	68,470	29,359	-	2	4,486	9,705	126,704	1,900	5,384	1,000	149,181	149,181
21.25	53,484	136,264	-	14	22,329	4,358	166,607	2	4,816	-	198,126	198,126
21.50	115,799	735,428	-	25,641	21,154	24,185	133,548	-	7,581	-	212,108	212,108
21.75	283,003	459,827	-	8,397	39,968	17,190	202,285	-	2,926	-	270,767	270,767
22.00	502,038	730,755	-	217,438	775,301	6,627	247,823	2,293	7,004	4	1,256,488	1,256,488
22.25	431,373	667,677	-	80,916	77,384	8,796	437,058	1,005	6,371	10	611,540	611,540
22.50	517,056	646,462	-	2,453	135,664	16,745	482,330	211	2,778	-	640,181	640,181
22.75	454,576	306,956	-	8,459	13	5,852	332,440	514	4,609	55	351,942	351,942
23.00	546,263	399,582	-	3,422	21,727	849	352,626	1,272	6,810	46	386,752	386,752
23.25	414,069	303,270	-	3,318	16,554	436	171,440	22	6,933	1	198,704	198,704
23.50	494,197	254,008	-	924	73,537	2,083	189,598	1,193	5,881	-	273,217	273,217
23.75	143,350	175,190	-	140	5,533	1,223	108,985	-	8,398	61	124,340	124,340
24.00	360,712	188,274	-	48	10,369	3,855	127,150	235	29,095	47	170,799	170,799
24.25	213,239	78,777	-	-	-	165	37,847	94	11,781	4	49,891	49,891
24.50	170,983	103,035	-	4	41,140	1,403	62,373	-	9,407	5	114,334	114,334
24.75	36,252	30,877	-	-	-	422	21,286	-	11,123	5	32,836	32,836
25.00 & above	554,828	651,068	-	34,605	49,979	4,083	368,743	62	326,314	-	783,785	783,785
<b>Total</b>	<b>8,810,492</b>	<b>8,790,479</b>	<b>3,528</b>	<b>433,487</b>	<b>1,782,303</b>	<b>215,131</b>	<b>5,904,808</b>	<b>13,289</b>	<b>851,871</b>	<b>1,746</b>	<b>9,202,634</b>	<b>9,206,162</b>

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

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

#### Foreign Banks

(Million Rupees)

Rate of Interest/Return	Jun-23	Mar-24	Jun-24 P								Total		
	Total	Total	Domestic Constituents										
			Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others		Sub Total	
00.00	1,915	503	-	-	-	-	-	342	-	126	-	468	468
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	367	326	-	-	-	-	-	-	-	313	-	313	313
04.00*	61	46	-	-	-	-	-	-	-	46	-	46	46
05.00*	32	33	-	-	-	-	-	-	-	32	-	32	32
06.00*	17	16	-	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	371,788	-	-	-	-	-	-	-	-	-	-	-	-
08.25	-	361,331	-	361,844	-	-	-	-	-	-	-	361,844	361,844
08.50	-	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-	-	-	-	-
17.00	1,400	-	-	-	-	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-	-	-	-	-	-
17.75	100	-	-	-	-	-	-	-	-	-	-	-	-
18.00	6,300	-	-	-	-	-	-	-	-	-	-	-	-
18.25	445	-	-	-	-	-	-	-	-	-	-	-	-
18.50	1,281	-	-	-	-	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-	-	-	-	-	-
19.00	1,587	-	-	-	-	-	-	-	-	-	-	-	-
19.25	300	-	-	-	-	-	-	-	-	-	-	-	-
19.50	287	-	-	-	-	-	-	-	-	-	-	-	-
19.75	299	-	-	-	-	-	-	-	-	-	-	-	-
20.00	125	-	-	-	-	-	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-	-	-	-	-	-
20.50	239	-	-	-	-	-	-	2	-	-	-	2	2
20.75	4,803	-	-	-	-	-	-	320	-	-	-	320	320
21.00	-	-	-	-	-	-	-	5,170	-	-	-	5,170	5,170
21.25	500	1,184	-	-	-	-	-	238	-	-	-	238	238
21.50	569	1	-	-	-	-	-	900	-	-	-	900	900
21.75	8,109	2,723	-	-	-	-	-	3,809	-	-	-	3,809	3,809
22.00	6,292	4,733	-	-	-	-	-	12,401	-	-	-	12,401	12,401
22.25	14,576	11,130	-	-	-	-	-	8,566	-	-	-	8,566	8,566
22.50	7,213	7,351	-	-	-	-	-	8,258	-	-	-	8,258	8,258
22.75	10,541	11,833	-	-	-	-	-	5,991	-	-	-	5,991	5,991
23.00	6,072	1,318	-	-	-	-	-	16,550	-	-	-	16,550	16,550
23.25	-	8,199	-	-	-	-	-	259	-	-	-	259	259
23.50	229	1,741	-	-	-	-	-	4,998	-	-	-	4,998	4,998
23.75	-	2,106	-	-	-	-	-	-	-	-	-	-	-
24.00	1,351	-	-	-	-	-	-	-	-	-	-	-	-
24.25	840	-	-	-	-	-	-	692	-	-	-	692	692
24.50	700	-	-	-	-	-	-	-	-	-	-	-	-
24.75	3,000	-	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	1,695	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>453,032</b>	<b>414,573</b>	<b>-</b>	<b>361,844</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>68,497</b>	<b>-</b>	<b>534</b>	<b>-</b>	<b>430,874</b>	<b>430,874</b>

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

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

#### Conventional Banking

(Million Rupees)

Rate of Interest/Return	Jun-23		Mar-24		Jun-24 P							Total
	Total	Total	Non-Residents	Government	Domestic Constituents			Trust Funds and Non-profit Organizations				
					Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total		
00.00	572,127	641,272	-	808	86,749	6,551	528,164	2	24,052	-	646,327	646,327
01.00*	6,727	7,039	-	1,172	-	825	5,909	739	1,998	-	10,642	10,642
02.00*	129,767	107,619	-	-	-	2,153	92,696	369	8,754	-	103,973	103,973
03.00*	253,546	262,204	-	-	-	-	198,445	84	54,163	-	252,691	252,691
04.00*	140,922	147,110	-	-	41	4	94,789	121	49,181	-	144,136	144,136
05.00*	252,494	271,189	-	545	176	-	124,760	3	141,497	-	266,980	266,980
06.00*	35,423	60,288	-	1,167	32	197	69,181	122	7,120	-	77,821	77,821
07.00*	42,823	141,498	-	-	26,297	-	95,907	-	14,450	-	136,654	136,654
08.00*	395,397	34,111	-	-	-	7,471	28,817	-	565	-	36,852	36,852
08.25	13,868	362,431	-	361,930	4,129	-	3,430	-	0	-	369,489	369,489
08.50	1,831	1,394	-	-	32,121	-	2,417	-	7	-	34,545	34,545
08.75	294	114	-	-	-	-	938	-	6	-	944	944
09.00	38,534	25,867	-	-	-	-	46,348	-	397	-	46,745	46,745
09.25	676	296	-	-	6,641	-	1,102	-	5	-	7,748	7,748
09.50	2,172	12,216	-	-	21,846	-	2,253	-	1	-	24,100	24,100
09.75	780	316	-	-	18,321	-	566	-	66	-	18,953	18,953
10.00	5,974	11,479	-	-	-	-	14,739	-	510	-	15,248	15,248
10.25	13,382	150	-	-	-	-	368	-	123	-	491	491
10.50	7,936	144	-	-	-	-	955	-	1	-	956	956
10.75	51,276	39,187	-	-	48,262	-	726	-	358	-	49,346	49,346
11.00	27,343	10,211	-	-	-	-	3,045	-	6,285	-	9,330	9,330
11.25	450	391	-	-	-	-	928	-	940	-	1,868	1,868
11.50	115,892	127,495	-	-	127,209	-	489	-	206	-	127,904	127,904
11.75	175	311	-	-	-	-	450	-	44	-	495	495
12.00	32,429	29,181	-	-	71,962	-	20,542	-	403	-	92,907	92,907
12.25	1,147	143	-	25	10,198	-	357	-	67	-	10,646	10,646
12.50	9,837	710	-	-	-	-	377	-	241	-	618	618
12.75	31,145	20,806	-	-	-	-	893	-	7	-	901	901
13.00	39,124	43,676	-	-	-	-	18,241	-	417	-	18,659	18,659
13.25	78,990	65,566	-	60	64,899	-	368	-	32	-	65,360	65,360
13.50	17,555	12,194	-	-	27,050	-	486	-	1,145	-	28,681	28,681
13.75	42,567	341	-	-	45,707	-	21	-	52	-	45,780	45,780
14.00	93,713	12,734	-	-	-	-	7,251	-	4,300	-	11,551	11,551
14.25	500	586	-	-	-	-	77	-	130	-	207	207
14.50	37,049	1,464	-	-	-	-	57	-	1,222	-	1,279	1,279
14.75	6,323	15,993	-	-	-	-	7,157	-	181	-	7,338	7,338
15.00	15,962	9,181	-	-	1,173	-	5,336	-	1,220	-	7,729	7,729
15.25	31,562	32,778	-	-	20,558	-	23	-	1,524	-	22,105	22,105
15.50	6,478	6,456	-	-	-	-	5,878	-	294	-	6,172	6,172
15.75	8,150	7,149	-	-	-	-	6,525	-	229	-	6,754	6,754
16.00	37,944	29,474	-	-	18,870	-	8,774	0	1,526	-	29,170	29,170
16.25	19,759	3,304	-	-	-	-	3,164	-	11	-	3,175	3,175
16.50	62,256	31,665	-	-	1,500	57	30,526	-	678	-	32,761	32,761
16.75	35,567	4,579	-	-	998	-	7,981	-	239	-	9,218	9,218
17.00	149,054	9,697	-	-	889	241	12,858	-	2,425	523	16,936	16,936
17.25	70,675	39,329	-	2	-	-	46,475	-	196	-	46,673	46,673
17.50	219,891	182,793	-	107,968	7,673	-	189,064	-	366	-	305,072	305,072
17.75	39,415	24,598	-	-	-	-	23,135	28	59	-	23,223	23,223
18.00	221,764	84,207	-	1,835	30,278	-	47,810	-	1,139	-	81,061	81,061
18.25	70,397	32,451	-	-	-	240	27,253	-	800	-	28,293	28,293
18.50	36,473	49,520	-	-	-	-	29,787	-	1,643	-	31,430	31,430
18.75	20,480	20,441	-	-	-	-	11,918	-	34	167	12,119	12,119
19.00	77,304	349,756	-	-	43,341	4,333	226,290	-	3,051	-	277,016	277,016
19.25	35,765	16,553	-	10,200	-	-	15,049	30	299	-	25,578	25,578
19.50	24,297	1,884	-	146	-	60	69	-	377	-	651	651
19.75	15,876	781	-	-	-	-	117	32	31	-	181	181
20.00	28,339	19,576	-	51	-	21,009	22,374	-	9,121	-	52,554	52,554
20.25	20,749	2,564	-	16	70,085	60,675	69,187	-	417	-	200,379	200,379
20.50	9,299	8,391	-	1,680	26,426	10,052	57,603	-	1,111	-	96,873	96,873
20.75	81,212	4,379	-	-	142,169	2,261	81,167	94	171	-	225,863	225,863
21.00	71,011	34,151	-	-	3,243	9,869	90,010	2,285	3,337	-	108,745	108,745
21.25	36,840	64,942	-	-	12,322	4,358	112,461	-	596	-	129,736	129,736
21.50	83,991	449,825	-	25,651	154	23,744	76,981	-	3,869	-	130,399	130,399
21.75	217,040	339,915	-	8,364	2,643	16,130	132,868	-	411	-	160,415	160,415
22.00	607,525	674,253	-	179,737	326,828	5,482	149,630	2,120	4,013	-	667,811	667,811
22.25	342,003	430,166	-	51,774	65,166	6,876	275,835	1,083	2,503	-	403,238	403,238
22.50	380,823	505,514	-	43,655	102,441	17,516	357,550	590	6,538	-	528,290	528,290
22.75	381,547	229,969	-	8,579	-	6,391	257,434	486	1,914	-	274,803	274,803
23.00	444,463	297,940	-	2,343	12,177	530	288,108	1,512	4,806	-	309,476	309,476
23.25	264,131	265,382	-	3,318	9,410	1,004	129,214	18	2,958	-	145,921	145,921
23.50	539,791	381,051	-	924	50,115	1,935	137,226	1,193	123,062	-	314,455	314,455
23.75	117,164	121,999	-	140	3,018	1,037	87,781	240	6,020	-	98,236	98,236
24.00	250,105	127,901	-	2,155	10,629	4,022	126,381	326	11,082	-	154,595	154,595
24.25	73,509	67,527	-	-	-	54	31,067	94	6,227	-	37,442	37,442
24.50	158,118	91,596	-	4	37,515	1,401	56,500	-	4,703	-	100,123	100,123
24.75	35,792	27,438	-	-	-	422	28,965	6	6,107	-	35,500	35,500
25.00 & above	594,430	716,483	-	34,605	16,935	4,958	458,837	-	248,908	-	764,244	764,244
<b>Total</b>	<b>8,437,138</b>	<b>8,265,283</b>	<b>-</b>	<b>848,853</b>	<b>1,608,194</b>	<b>221,857</b>	<b>5,098,462</b>	<b>11,580</b>	<b>782,943</b>	<b>690</b>	<b>8,572,579</b>	<b>8,572,579</b>

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

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

#### Islamic Banking

(Million Rupees)

Rate of Return	Jun-23	Mar-24	Jun-24 P									Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	
00.00	245,316	230,447	-	3	13,278	5,069	215,535	1,181	12,614	-	247,680	247,680
01.00*	971	3,139	-	-	-	-	1,822	-	401	-	2,223	2,223
02.00*	51,320	68,222	-	-	-	-	65,416	-	1,214	2	66,632	66,632
03.00*	79,457	81,353	-	-	-	-	62,350	668	15,891	2	78,912	78,912
04.00*	59,756	60,287	744	-	-	-	44,354	1	10,994	2	55,351	56,095
05.00*	102,161	98,807	2,783	-	-	-	51,767	650	46,308	41	98,765	101,549
06.00*	9,527	13,984	-	-	-	-	12,971	-	4,430	-	17,401	17,401
07.00*	23,897	24,608	-	-	-	-	6,972	-	17,736	-	24,707	24,707
08.00*	9,416	8,281	-	-	-	-	10,220	-	218	-	10,438	10,438
08.25	2,591	43	-	-	-	-	940	-	-	-	940	940
08.50	759	612	-	-	-	-	528	-	153	-	680	680
08.75	3,456	49	-	-	-	-	238	-	2	-	240	240
09.00	1,061	5,640	-	-	-	-	8,651	-	10	-	8,661	8,661
09.25	1,934	228	-	-	-	-	21	-	25	-	47	47
09.50	1,947	4,030	-	-	-	-	981	-	120	15	1,116	1,116
09.75	320	1,435	-	-	1,615	-	640	-	243	-	2,498	2,498
10.00	4,657	2,551	-	-	-	13	1,652	-	285	321	2,271	2,271
10.25	1,348	216	-	-	-	-	518	-	127	-	645	645
10.50	7,946	442	-	-	-	-	2,133	-	250	-	2,383	2,383
10.75	948	1,576	-	-	905	-	302	-	240	-	1,448	1,448
11.00	4,562	3,186	-	-	-	-	1,358	-	1,369	-	2,727	2,727
11.25	449	340	-	-	-	-	259	-	168	-	427	427
11.50	43,199	49,686	-	-	-	-	1,363	-	1,191	-	2,554	2,554
11.75	1,822	1,250	-	-	-	-	502	-	91	-	593	593
12.00	1,440	1,914	-	-	45,058	-	765	-	1,361	53	47,238	47,238
12.25	1,593	454	-	40	-	-	309	-	198	-	546	546
12.50	2,743	2,467	-	-	-	-	517	-	825	-	1,342	1,342
12.75	4,718	2,357	-	40	-	-	702	360	868	72	2,041	2,041
13.00	10,174	3,323	-	-	-	-	482	-	1,163	-	1,645	1,645
13.25	7,417	3,010	-	-	-	-	25	-	1,445	-	1,469	1,469
13.50	5,648	1,503	-	-	-	-	110	-	700	-	810	810
13.75	9,361	3,014	-	-	-	-	87	-	2,520	-	2,607	2,607
14.00	37,392	16,698	-	-	-	-	2,038	-	1,452	-	3,490	3,490
14.25	1,332	1,174	-	-	-	-	11	-	811	-	822	822
14.50	2,307	1,545	-	-	-	-	206	-	1,305	-	1,510	1,510
14.75	1,897	1,430	-	-	-	0	388	-	873	-	1,260	1,260
15.00	11,528	8,894	-	-	2,731	4,698	4,303	-	973	-	12,705	12,705
15.25	31,056	587	-	-	-	-	729	-	500	-	1,229	1,229
15.50	3,636	2,645	-	-	-	-	2,644	-	1,135	-	3,779	3,779
15.75	49,086	76,542	-	-	-	-	596	-	832	-	1,429	1,429
16.00	6,929	3,178	-	-	-	-	2,119	-	891	-	3,010	3,010
16.25	77,664	60,859	-	-	-	-	26,996	-	1,833	-	28,829	28,829
16.50	79,280	70,530	-	-	8,500	156	10,114	-	1,356	-	20,126	20,126
16.75	28,198	10,749	-	-	-	-	5,194	-	993	-	6,187	6,187
17.00	68,129	7,528	-	-	-	-	4,613	-	2,201	-	6,814	6,814
17.25	21,313	3,019	-	-	1,600	75	5,741	-	509	-	7,925	7,925
17.50	20,796	8,255	-	-	-	-	67,712	-	1,410	-	69,121	69,121
17.75	28,295	9,984	-	-	-	418	3,987	-	1,307	-	5,712	5,712
18.00	72,022	7,519	-	-	-	-	6,040	-	1,629	-	7,669	7,669
18.25	33,058	12,449	-	-	-	-	6,949	-	1,505	-	8,453	8,453
18.50	25,336	6,742	-	-	-	-	2,585	-	2,590	-	5,175	5,175
18.75	26,122	15,113	-	-	-	-	2,700	-	2,331	-	5,031	5,031
19.00	23,646	144,904	-	-	-	508	74,314	-	3,830	-	78,652	78,652
19.25	20,516	3,031	-	-	-	-	665	-	2,023	-	2,688	2,688
19.50	12,385	3,181	-	-	-	-	19	-	2,491	-	2,510	2,510
19.75	17,963	3,647	-	-	-	-	5,858	-	2,448	-	8,306	8,306
20.00	53,289	23,602	-	18,000	-	300	18,887	-	1,645	-	38,832	38,832
20.25	14,953	3,932	-	-	8,652	-	31,564	-	1,996	-	42,212	42,212
20.50	12,048	4,328	-	52	2,000	8	31,064	-	2,365	-	35,489	35,489
20.75	23,546	26,452	-	35,000	12,680	438	44,014	-	3,666	-	95,798	95,798
21.00	16,451	15,658	-	2	1,243	8	66,304	-	2,748	1,000	71,305	71,305
21.25	23,242	107,384	-	14	10,007	0	73,445	2	4,221	-	87,690	87,690
21.50	45,114	335,811	-	14	21,000	442	62,186	-	3,785	-	87,427	87,427
21.75	81,729	145,988	-	34	38,923	1,060	84,641	-	2,525	-	127,183	127,183
22.00	258,204	234,485	-	40,702	468,538	11,114	147,779	501	3,367	4	672,005	672,005
22.25	120,920	293,293	-	30,104	19,733	2,020	191,695	5	4,066	10	247,632	247,632
22.50	182,770	229,840	-	-	33,223	1,403	168,742	-	1,404	-	204,772	204,772
22.75	138,308	111,056	-	-	13	2,435	120,527	28	2,779	55	125,837	125,837
23.00	212,480	133,658	-	1,793	14,583	1,985	107,388	4	2,595	46	128,392	128,392
23.25	172,977	75,329	-	-	7,144	57	63,102	14	4,280	1	74,598	74,598
23.50	132,530	72,779	-	10	26,863	148	67,334	-	3,520	-	97,875	97,875
23.75	40,345	69,281	-	279	2,516	498	32,589	-	3,780	61	39,723	39,723
24.00	136,262	78,123	-	68	1,170	21	22,524	13	18,699	47	42,541	42,541
24.25	146,161	19,995	-	-	-	111	12,201	-	7,504	4	19,820	19,820
24.50	30,958	29,264	-	-	10,856	3	20,516	-	5,404	5	36,784	36,784
24.75	7,927	11,629	-	-	-	-	6,349	-	6,416	5	12,771	12,771
25.00 & above	118,766	149,525	-	-	36,964	36	82,809	62	105,477	-	225,347	225,347
<b>Total</b>	<b>3,370,779</b>	<b>3,330,070</b>	<b>3,528</b>	<b>126,155</b>	<b>789,795</b>	<b>33,023</b>	<b>2,186,668</b>	<b>3,488</b>	<b>352,630</b>	<b>1,746</b>	<b>3,493,504</b>	<b>3,497,031</b>

\*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 30th June, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	206,708	6,861	4,283	676,155	894,007
01.00*	2,407	155	-	10,304	12,865
02.00*	10,452	645	-	159,508	170,605
03.00*	75,128	4,004	-	252,471	331,603
04.00*	55,611	15,815	9	128,795	200,231
05.00*	189,659	29,807	166	148,897	368,529
06.00*	18,659	1,911	59	74,592	95,222
07.00*	77,989	5,877	474	77,022	161,362
08.00*	2,366	442	-	44,482	47,290
08.25	44	-	-	370,386	370,429
08.50	326	1	-	34,898	35,225
08.75	25	-	-	1,159	1,184
09.00	21,387	674	0	33,344	55,405
09.25	35	0	-	7,759	7,795
09.50	80	65	-	25,071	25,216
09.75	329	25	6	21,091	21,451
10.00	1,130	127	2	16,260	17,519
10.25	272	37	-	827	1,136
10.50	235	17	-	3,088	3,339
10.75	771	8	-	50,015	50,794
11.00	7,879	105	3	4,070	12,057
11.25	1,055	80	-	1,160	2,295
11.50	1,364	40	-	129,054	130,458
11.75	122	19	-	946	1,087
12.00	20,221	78	36	119,810	140,145
12.25	266	10	-	10,917	11,193
12.50	1,198	141	43	579	1,960
12.75	938	13	-	1,991	2,942
13.00	2,127	6	16	18,156	20,304
13.25	1,463	6	10	65,350	66,829
13.50	1,827	137	-	27,527	29,491
13.75	2,542	22	17	45,805	48,386
14.00	12,204	665	0	2,173	15,041
14.25	935	25	-	69	1,029
14.50	2,577	20	0	192	2,789
14.75	8,183	45	1	369	8,598
15.00	7,049	46	1	13,338	20,434
15.25	1,604	201	235	21,294	23,334
15.50	6,958	38	338	2,616	9,951
15.75	7,268	200	25	691	8,183
16.00	5,356	131	3,279	23,414	32,180
16.25	2,723	34	489	28,758	32,004
16.50	8,100	331	70	44,387	52,887
16.75	2,427	163	29	12,787	15,405
17.00	4,818	75	17	18,840	23,751
17.25	7,224	24	-	47,351	54,599
17.50	50,584	649	11,953	311,008	374,193
17.75	19,071	882	38	8,943	28,935
18.00	14,839	364	76	73,452	88,731
18.25	5,905	79	3	30,760	36,747
18.50	17,075	227	13	19,290	36,604
18.75	2,596	146	9	14,399	17,150
19.00	21,123	851	431	333,263	355,667
19.25	17,017	231	36	10,981	28,266
19.50	2,693	243	1	223	3,160
19.75	2,642	197	24	5,624	8,487
20.00	18,269	750	89	72,279	91,387
20.25	3,265	211	640	238,474	242,591
20.50	4,720	85	61	127,496	132,362
20.75	4,860	242	67	316,492	321,661
21.00	24,030	2,003	69	153,948	180,050
21.25	8,281	349	1,378	207,419	217,427
21.50	11,267	345	8	206,205	217,826
21.75	6,211	194	367	280,825	287,598
22.00	37,133	505	112	1,302,065	1,339,816
22.25	20,426	1,426	1,757	627,261	650,870
22.50	15,976	1,148	510	715,428	733,062
22.75	9,702	507	201	390,231	400,640
23.00	18,117	739	468	418,544	437,867
23.25	14,259	862	1,368	204,031	220,520
23.50	134,686	2,927	11	274,706	412,330
23.75	15,825	695	659	120,780	137,959
24.00	47,512	3,403	90	146,132	197,136
24.25	16,413	1,279	2,002	37,567	57,262
24.50	32,139	1,854	38	102,876	136,907
24.75	25,345	1,970	577	20,378	48,271
25.00 & above	589,939	35,652	7,644	356,355	989,590
<b>Total</b>	<b>1,993,959</b>	<b>130,139</b>	<b>40,310</b>	<b>9,905,203</b>	<b>12,069,611</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

### 3.5 Advances Classified by Size

All  
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	1	-	18	-	77	-	79	-	79,334	42
5,000 to 10,000	-	-	-	-	-	-	-	-	25,933	182
10,000 to 20,000	-	-	-	-	-	-	3	0	58,981	830
20,000 to 25,000	-	-	-	-	-	-	1	0	22,470	516
25,000 to 50,000	-	-	-	-	-	-	5	0	58,502	2,369
50,000 to 100,000	-	-	1	0	4	0	1	0	85,869	6,538
100,000 to 150,000	-	-	-	-	1	0	-	-	85,738	10,836
150,000 to 200,000	-	-	1	0	2	0	6	1	61,569	10,757
200,000 to 300,000	-	-	-	-	1	0	20	5	109,458	27,290
300,000 to 400,000	-	-	-	-	4	1	11	4	72,018	24,637
400,000 to 500,000	-	-	-	-	-	-	9	4	55,302	25,036
500,000 to 750,000	-	-	-	-	6	4	32	19	73,142	44,791
750,000 to 1,000,000	-	-	1	1	3	2	38	33	39,600	34,729
1,000,000 to 2,000,000	-	-	19	32	13	18	297	413	79,590	113,578
2,000,000 to 3,000,000	-	-	11	26	18	43	96	239	48,596	117,540
3,000,000 to 4,000,000	-	-	14	48	6	20	69	247	17,429	60,405
4,000,000 to 5,000,000	-	-	52	235	12	53	21	98	12,472	56,083
5,000,000 to 6,000,000	-	-	11	60	11	58	26	143	9,516	52,191
6,000,000 to 7,000,000	-	-	18	115	8	53	15	98	7,370	47,692
7,000,000 to 8,000,000	-	-	10	74	4	31	11	84	5,679	42,423
8,000,000 to 9,000,000	-	-	3	26	6	50	18	158	4,235	35,999
9,000,000 to 10,000,000	-	-	1	10	4	38	7	67	4,650	44,434
10,000,000 to 100,000,000	-	-	34	1,799	122	5,026	156	6,962	41,091	1,303,057
100,000,000 to 500,000,000	-	-	41	10,036	126	35,474	130	32,837	8,943	1,964,284
500,000,000 to 1,000,000,000	1	744	14	8,935	66	53,052	37	25,279	1,448	987,171
1,000,000,000 to 5,000,000,000	1	2,783	10	20,296	106	255,767	54	102,294	981	1,846,894
5,000,000,000 to 10,000,000,000	-	-	6	57,380	51	342,640	8	50,933	62	373,487
10,000,000,000 & Over	-	-	18	875,934	60	1,705,658	3	34,961	4	51,337
<b>Total</b>	<b>3</b>	<b>3,528</b>	<b>283</b>	<b>975,008</b>	<b>711</b>	<b>2,397,989</b>	<b>1,153</b>	<b>254,879</b>	<b>1,069,982</b>	<b>7,285,130</b>

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

## of Accounts and Borrowers

Banks

30th June, 2024

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations										Size of Account * (Rs.)
Personal		Other		Sub Total		Total				
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
3,408	3	155,877	81	2	-	238,795	126	238,796	126	Less Than 5000
43	0	40,367	292	-	-	66,343	475	66,343	475	5,000 to 10,000
540	9	135,061	2,096	-	-	194,585	2,935	194,585	2,935	10,000 to 20,000
28	1	44,283	987	-	-	66,782	1,504	66,782	1,504	20,000 to 25,000
789	28	520,303	19,188	-	-	579,599	21,585	579,599	21,585	25,000 to 50,000
531	42	974,606	64,656	-	-	1,061,012	71,237	1,061,012	71,237	50,000 to 100,000
7	1	176,517	21,868	-	-	262,263	32,705	262,263	32,705	100,000 to 150,000
12	2	121,881	21,178	-	-	183,471	31,939	183,471	31,939	150,000 to 200,000
60	15	135,422	32,919	8	2	244,969	60,231	244,969	60,231	200,000 to 300,000
13	5	78,330	27,035	25	9	150,401	51,691	150,401	51,691	300,000 to 400,000
17	7	50,688	22,700	20	9	106,036	47,757	106,036	47,757	400,000 to 500,000
34	23	225,767	142,262	10	6	298,991	187,106	298,991	187,106	500,000 to 750,000
108	97	80,076	70,786	2	2	119,828	105,650	119,828	105,650	750,000 to 1,000,000
90	141	136,959	198,015	3	5	216,971	312,202	216,971	312,202	1,000,000 to 2,000,000
58	143	37,880	92,725	1	2	86,660	210,718	86,660	210,718	2,000,000 to 3,000,000
20	66	14,366	50,047	-	-	31,904	110,833	31,904	110,833	3,000,000 to 4,000,000
17	76	11,173	49,751	1	4	23,748	106,300	23,748	106,300	4,000,000 to 5,000,000
3	17	7,985	43,881	1	5	17,553	96,355	17,553	96,355	5,000,000 to 6,000,000
6	40	5,092	33,135	1	6	12,510	81,140	12,510	81,140	6,000,000 to 7,000,000
7	53	4,419	32,886	1	8	10,131	75,559	10,131	75,559	7,000,000 to 8,000,000
1	9	2,687	22,801	1	8	6,951	59,051	6,951	59,051	8,000,000 to 9,000,000
3	28	3,879	36,923	1	10	8,545	81,510	8,545	81,510	9,000,000 to 10,000,000
62	2,810	6,735	132,977	21	835	48,221	1,453,466	48,221	1,453,466	10,000,000 to 100,000,000
16	4,446	73	10,997	5	523	9,334	2,058,598	9,334	2,058,598	100,000,000 to 500,000,000
5	3,177	1	659	-	-	1,571	1,078,272	1,571	1,079,016	500,000,000 to 1,000,000,000
3	3,830	2	4,726	1	1,000	1,157	2,234,808	1,158	2,237,592	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	127	824,439	127	824,439	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	85	2,667,890	85	2,667,890	10,000,000,000 & Over
5,881	15,068	2,970,429	1,135,573	104	2,436	4,048,543	12,066,083	4,048,546	12,069,611	Total

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

All Banks  
As on 30th June, 2024

(Million Rupees)

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1 to Less Than 5000	191,194	98	31,420	24	143	0	16,039	3	238,796
5,000 to 10,000	56,121	399	7,448	54	2,253	18	521	4	66,343	475
10,000 to 20,000	138,097	1,965	55,337	952	16	0	1,135	18	194,585	2,935
20,000 to 25,000	60,773	1,371	5,663	126	9	0	337	7	66,782	1,504
25,000 to 50,000	447,799	17,177	129,894	4,340	51	2	1,855	66	579,599	21,585
50,000 to 100,000	1,022,504	68,389	36,562	2,705	102	8	1,844	135	1,061,012	71,237
100,000 to 150,000	242,870	30,280	17,963	2,248	260	33	1,170	144	262,263	32,705
150,000 to 200,000	169,248	29,479	12,927	2,235	111	19	1,185	205	183,471	31,939
200,000 to 300,000	224,976	55,308	16,704	4,097	260	61	3,029	764	244,969	60,231
300,000 to 400,000	139,654	47,978	8,484	2,927	107	35	2,156	751	150,401	51,691
400,000 to 500,000	97,741	44,016	6,103	2,751	133	57	2,059	933	106,036	47,757
500,000 to 750,000	282,474	176,842	11,785	7,380	161	100	4,571	2,784	298,991	187,106
750,000 to 1,000,000	100,695	89,705	14,472	11,832	203	176	4,458	3,937	119,828	105,650
1,000,000 to 2,000,000	176,525	258,347	18,710	24,567	6,855	7,269	14,881	22,019	216,971	312,202
2,000,000 to 3,000,000	68,158	164,730	5,794	14,396	553	1,370	12,155	30,222	86,660	210,718
3,000,000 to 4,000,000	20,537	71,310	1,985	6,869	385	1,355	8,997	31,299	31,904	110,833
4,000,000 to 5,000,000	14,664	65,462	1,551	6,937	364	1,642	7,169	32,259	23,748	106,300
5,000,000 to 6,000,000	11,880	65,610	832	4,551	368	2,021	4,473	24,173	17,553	96,355
6,000,000 to 7,000,000	7,582	49,125	593	3,859	161	1,050	4,174	27,106	12,510	81,140
7,000,000 to 8,000,000	6,196	46,182	426	3,167	145	1,090	3,364	25,121	10,131	75,559
8,000,000 to 9,000,000	4,054	34,533	230	1,944	164	1,398	2,503	21,176	6,951	59,051
9,000,000 to 10,000,000	5,194	49,525	260	2,460	242	2,294	2,849	27,231	8,545	81,510
10,000,000 to 100,000,000	12,884	295,212	624	13,364	375	10,258	34,338	1,134,633	48,221	1,453,466
100,000,000 to 500,000,000	718	149,091	22	3,570	21	5,658	8,573	1,900,279	9,334	2,058,598
500,000,000 to 1,000,000,000	86	56,579	2	1,596	3	2,895	1,481	1,017,945	1,572	1,079,016
1,000,000,000 to 5,000,000,000	34	65,112	1	1,188	1	1,500	1,122	2,169,792	1,158	2,237,592
5,000,000,000 to 10,000,000,000	8	48,077	-	-	-	-	119	776,362	127	824,439
10,000,000,000 & Over	1	12,057	-	-	-	-	84	2,655,833	85	2,667,890
<b>Total</b>	<b>3,502,667</b>	<b>1,993,959</b>	<b>385,792</b>	<b>130,139</b>	<b>13,446</b>	<b>40,310</b>	<b>146,641</b>	<b>9,905,203</b>	<b>4,048,546</b>	<b>12,069,611</b>

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

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

### 3.6 Advances Classified by Tenure/Maturity

#### All Banks

(Million Rupees)

Loan Tenure	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. Short Term</b>	2,777,156	6,086,827	2,488,015	5,738,493	2,463,053	6,379,687
1.1. Overnight	198,148	394,826	434,055	531,765	384,059	627,419
1.2. 2 days to 7 days	3,049	81,766	1,705	18,925	1,434	38,970
1.3. For 8 days & above but < 1 month	36,714	509,609	32,114	153,013	53,365	211,544
1.4. For 1 month & above but < 3 month	568,245	919,779	462,116	426,124	456,763	526,971
1.5. For 3 months & over but < 6 months	71,437	1,044,171	63,674	1,118,409	49,880	1,367,213
1.6. For 6 months & over but < one year	1,899,563	3,136,676	1,494,351	3,490,257	1,517,552	3,607,570
<b>2. Medium Term</b>	395,399	1,109,875	341,850	1,118,561	310,959	1,004,756
2.1. For one year & over but < 2 years	174,314	533,994	125,545	508,201	145,780	488,255
2.2. For 2 years & over but < 3 years	221,085	575,881	216,305	610,359	165,179	516,501
<b>3. Long Term</b>	1,280,993	4,611,216	1,174,485	4,738,300	1,274,534	4,685,168
3.1. For 3 years & over but < 4 years	380,055	975,552	322,756	989,786	254,482	928,077
3.2. For 4 years & over but < 5 years	270,743	638,027	235,968	576,682	372,156	706,258
3.3. For 5 years & over but < 7 years	475,731	1,184,378	441,548	1,221,123	466,172	1,181,220
3.4. For 7 years & over but < 10 years	61,585	835,126	71,272	886,750	81,247	873,024
3.5. For 10 years & over but < 15 years	17,872	625,342	22,914	727,892	24,095	670,368
3.6. For 15 years & over but < 20 years	23,337	165,937	22,704	136,191	22,163	139,029
3.7. For 20 years & over but < 25 years	49,273	162,504	51,320	168,400	50,207	170,199
3.8. For 25 years & over but < 30 years	2,126	11,719	5,661	26,228	3,740	14,238
3.9. For 30 years and over	271	12,630	342	5,248	272	2,756
<b>Total</b>	<b>4,453,548</b>	<b>11,807,917</b>	<b>4,004,350</b>	<b>11,595,353</b>	<b>4,048,546</b>	<b>12,069,611</b>

### 3.6.1 Advances Classified by Tenure/Maturity

#### Conventional Banking

(Million Rupees)

Loan Tenure	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. Short Term</b>	<b>2,560,240</b>	<b>4,397,359</b>	<b>2,217,693</b>	<b>4,285,684</b>	<b>2,178,234</b>	<b>4,465,794</b>
1.1. Overnight	189,325	351,321	421,920	493,691	370,478	595,557
1.2. 2 days to 7 days	2,830	44,403	1,506	12,552	1,286	7,096
1.3. For 8 days & above but < 1 month	34,378	297,016	30,789	100,648	51,998	113,953
1.4. For 1 month & above but < 3 month	565,537	555,988	458,524	290,208	455,038	340,727
1.5. For 3 months & over but < 6 months	60,226	584,145	54,190	656,818	39,566	518,344
1.6. For 6 months & over but < one year	1,707,944	2,564,487	1,250,764	2,731,768	1,259,868	2,890,118
<b>2. Medium Term</b>	<b>360,964</b>	<b>844,880</b>	<b>313,547</b>	<b>831,138</b>	<b>280,310</b>	<b>911,776</b>
2.1. For one year & over but < 2 years	165,235	366,530	117,966	369,752	138,154	445,296
2.2. For 2 years & over but < 3 years	195,729	478,350	195,581	461,386	142,156	466,480
<b>3. Long Term</b>	<b>1,063,431</b>	<b>3,194,898</b>	<b>960,278</b>	<b>3,148,461</b>	<b>1,065,794</b>	<b>3,195,009</b>
3.1. For 3 years & over but < 4 years	323,708	713,258	266,794	684,900	202,016	645,485
3.2. For 4 years & over but < 5 years	228,713	420,442	195,143	392,647	328,007	464,027
3.3. For 5 years & over but < 7 years	393,349	877,691	368,122	871,023	393,624	869,734
3.4. For 7 years & over but < 10 years	48,117	585,974	57,305	622,204	66,686	629,334
3.5. For 10 years & over but < 15 years	12,887	378,620	14,182	372,305	16,838	383,746
3.6. For 15 years & over but < 20 years	14,175	107,383	13,536	84,482	13,899	83,922
3.7. For 20 years & over but < 25 years	40,995	106,147	41,504	113,799	41,733	111,123
3.8. For 25 years & over but < 30 years	1,314	5,021	3,468	6,214	2,781	6,771
3.9. For 30 years and over	173	364	224	886	210	868
<b>Total</b>	<b>3,984,635</b>	<b>8,437,138</b>	<b>3,491,518</b>	<b>8,265,283</b>	<b>3,524,338</b>	<b>8,572,579</b>

### 3.6.2 Advances Classified by Tenure/Maturity

#### Islamic Banking

(Million Rupees)

Loan Tenure	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. Short Term</b>	216,916	1,689,479	270,322	1,452,808	284,819	1,913,893
1.1. Overnight	8,823	43,505	12,135	38,074	13,581	31,863
1.2. 2 days to 7 days	219	37,363	199	6,372	148	31,874
1.3. For 8 days & above but < 1 month	2,336	212,593	1,325	52,365	1,367	97,591
1.4. For 1 month & above but < 3 month	2,708	363,791	3,592	135,916	1,725	186,244
1.5. For 3 months & over but < 6 months	11,211	460,026	9,484	461,591	10,314	848,869
1.6. For 6 months & over but < one year	191,619	572,201	243,587	758,489	257,684	717,452
<b>2. Medium Term</b>	34,435	264,982	28,303	287,422	30,649	92,979
2.1. For one year & over but < 2 years	9,079	167,463	7,579	138,449	7,626	42,959
2.2. For 2 years & over but < 3 years	25,356	97,519	20,724	148,973	23,023	50,021
<b>3. Long Term</b>	217,562	1,416,318	214,207	1,589,839	208,740	1,490,159
3.1. For 3 years & over but < 4 years	56,347	262,295	55,962	304,886	52,466	282,592
3.2. For 4 years & over but < 5 years	42,030	217,586	40,825	184,036	44,149	242,231
3.3. For 5 years & over but < 7 years	82,382	306,687	73,426	350,100	72,548	311,486
3.4. For 7 years & over but < 10 years	13,468	249,152	13,967	264,546	14,561	243,690
3.5. For 10 years & over but < 15 years	4,985	246,722	8,732	355,587	7,257	286,623
3.6. For 15 years & over but < 20 years	9,162	58,554	9,168	51,708	8,264	55,106
3.7. For 20 years & over but < 25 years	8,278	56,357	9,816	54,600	8,474	59,076
3.8. For 25 years & over but < 30 years	812	6,698	2,193	20,014	959	7,467
3.9. For 30 years and over	98	12,267	118	4,362	62	1,888
<b>Total</b>	<b>468,913</b>	<b>3,370,779</b>	<b>512,832</b>	<b>3,330,070</b>	<b>524,208</b>	<b>3,497,031</b>

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

All Banks  
As on 30th June, 2024

(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
<b>1. Short Term</b>	<b>2,126,700</b>	<b>618,375</b>	<b>253,213</b>	<b>20,705</b>	<b>8,962</b>	<b>19,260</b>	<b>74,178</b>	<b>5,721,346</b>	<b>2,463,053</b>	<b>6,379,687</b>
1.1. Overnight	338,224	48,844	43,058	2,702	36	53	2,741	575,820	384,059	627,419
1.2. 2 days to 7 days	1,179	811	25	17	-	-	230	38,142	1,434	38,970
1.3. For 8 days & above but < 1 month	36,674	19,463	14,522	569	41	380	2,128	191,132	53,365	211,544
1.4. For 1 month & above but < 3 month	412,084	64,725	39,633	4,869	5	25	5,041	457,353	456,763	526,971
1.5. For 3 months & over but < 6 months	33,369	33,999	419	1,979	4	17	16,088	1,331,217	49,880	1,367,213
1.6. For 6 months & over but < one year	1,305,170	450,533	155,556	10,570	8,876	18,785	47,950	3,127,683	1,517,552	3,607,570
<b>2. Medium Term</b>	<b>281,422</b>	<b>230,734</b>	<b>23,929</b>	<b>9,021</b>	<b>44</b>	<b>81</b>	<b>5,564</b>	<b>764,919</b>	<b>310,959</b>	<b>1,004,756</b>
2.1. For one year & over but < 2 years	125,759	158,935	17,282	5,118	17	30	2,722	324,172	145,780	488,255
2.2. For 2 years & over but < 3 years	155,663	71,800	6,647	3,903	27	51	2,842	440,747	165,179	516,501
<b>3. Long Term</b>	<b>1,094,545</b>	<b>1,144,849</b>	<b>108,650</b>	<b>100,412</b>	<b>4,440</b>	<b>20,969</b>	<b>66,899</b>	<b>3,418,937</b>	<b>1,274,534</b>	<b>4,685,168</b>
3.1. For 3 years & over but < 4 years	189,331	205,270	38,967	34,610	77	398	26,107	687,798	254,482	928,077
3.2. For 4 years & over but < 5 years	326,649	198,855	33,346	15,714	204	376	11,957	491,312	372,156	706,258
3.3. For 5 years & over but < 7 years	425,666	338,598	22,473	15,479	1,031	1,137	17,002	826,006	466,172	1,181,220
3.4. For 7 years & over but < 10 years	66,880	81,937	7,754	8,818	695	2,878	5,918	779,391	81,247	873,024
3.5. For 10 years & over but < 15 years	16,371	71,552	1,798	7,259	571	3,921	5,355	587,636	24,095	670,368
3.6. For 15 years & over but < 20 years	19,030	95,950	2,002	8,584	677	4,090	454	30,404	22,163	139,029
3.7. For 20 years & over but < 25 years	46,980	142,077	2,012	8,780	1,161	7,780	54	11,563	50,207	170,199
3.8. For 25 years & over but < 30 years	3,411	9,994	284	1,157	22	389	23	2,698	3,740	14,238
3.9. For 30 years and over	227	615	14	12	2	-	29	2,129	272	2,756
<b>Total</b>	<b>3,502,667</b>	<b>1,993,959</b>	<b>385,792</b>	<b>130,139</b>	<b>13,446</b>	<b>40,310</b>	<b>146,641</b>	<b>9,905,203</b>	<b>4,048,546</b>	<b>12,069,611</b>

### 3.7 Advances Classified by Nature\*

All Banks

(Million Rupees)

Nature	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,984,635	8,437,149	3,491,518	8,265,283	3,524,338	8,572,579
2. ISLAMIC	468,913	3,370,768	512,832	3,330,070	524,208	3,497,031
A. Ijara Finance	83,912	126,097	73,399	104,797	71,693	105,499
B. Diminishing Musharaka	77,859	857,209	69,768	869,196	69,540	915,661
C. Istisna	5,357	305,215	5,448	376,104	5,336	370,426
D. Mudaraba	74	1,866	76	1,620	81	1,629
E. Murabaha	12,164	229,237	11,767	147,192	13,748	137,298
F. Musawamah finance	25,653	68,439	25,753	81,300	25,812	74,994
G. Musharaka Finance	20,929	457,584	17,347	302,683	16,234	281,555
H. Salam Finance	1,318	60,456	1,453	75,417	1,583	77,199
I. Commodity Murabahah / Tawwaruq	187,756	16,984	246,059	21,165	259,364	23,076
J. Advance against financing	1,103	13,359	1,049	10,808	1,123	9,568
K. Other Islamic Modes of Financing	52,788	1,234,323	60,713	1,339,788	59,694	1,500,128
<b>Total</b>	<b>4,453,548</b>	<b>11,807,917</b>	<b>4,004,350</b>	<b>11,595,353</b>	<b>4,048,546</b>	<b>12,069,611</b>

\* Nature refers to Conventional/Islamic financing.

### 3.7.1 Advances Classified by Nature and Gender

All Banks  
As on 30th June, 2024

(Million Rupees)

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,066,458	1,602,499	345,170	105,086	10,185	18,927	102,525	6,846,067	3,524,338	8,572,579
2. ISLAMIC	436,209	391,459	40,622	25,053	3,261	21,383	44,116	3,059,136	524,208	3,497,031
A. Ijara Finance	57,661	62,303	2,859	2,035	8	10	11,165	41,151	71,693	105,499
B. Diminishing Musharaka	54,593	80,730	4,789	5,876	765	1,466	9,393	827,587	69,540	915,661
C. Istisna	434	9,352	13	220	-	-	4,889	360,854	5,336	370,426
D. Mudaraba	80	1,587	-	-	-	-	1	42	81	1,629
E. Murabaha	7,146	14,458	329	430	8	17	6,265	122,392	13,748	137,298
F. Musawamah finance	20,714	8,898	3,083	2,132	-	-	2,015	63,964	25,812	74,994
G. Musharaka Finance	13,370	16,450	1,645	1,404	6	54	1,213	263,646	16,234	281,555
H. Salam Finance	63	1,152	-	-	-	-	1,520	76,047	1,583	77,199
I. Commodity Murabahah / Tawwaruq	236,637	21,488	22,726	1,588	-	-	1	1	259,364	23,076
J. Advance against financing	1,020	1,077	78	32	-	-	25	8,459	1,123	9,568
K. Other Islamic Modes of Financing	44,491	173,963	5,100	11,335	2,474	19,836	7,629	1,294,994	59,694	1,500,128
<b>Total</b>	<b>3,502,667</b>	<b>1,993,959</b>	<b>385,792</b>	<b>130,139</b>	<b>13,446</b>	<b>40,310</b>	<b>146,641</b>	<b>9,905,203</b>	<b>4,048,546</b>	<b>12,069,611</b>

### 3.8 Advances Classified by Rate of

All  
As on

Rate of 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	368,453	7,222	41,966	27,605	136,674	156,758	23,604	752	10,047	16,705	10,994
01.00*	5,591	444	1,121	138	2,185	674	1,598	27	117	430	37
02.00*	14,327	3,369	26,649	21,852	40,306	35,128	9,045	2,257	2,775	3,223	4,808
03.00*	98,711	4,259	57,686	17,926	34,505	66,605	26,751	649	6,970	5,901	4,352
04.00*	54,690	1,763	34,542	9,372	27,759	45,620	7,932	1,192	4,078	5,037	699
05.00*	103,134	5,661	23,716	37,263	31,749	78,889	15,748	796	3,677	2,892	2,371
06.00*	27,468	3,620	10,929	3,275	14,523	15,430	7,123	292	2,543	1,817	763
07.00*	61,830	1,081	3,646	5,415	22,818	34,508	6,679	279	3,991	2,669	850
08.00*	22,799	2,488	1,201	4,143	5,048	5,601	2,135	230	764	1,085	1
09.00*	409,718	-	2,160	1,698	6,627	37,293	1,304	21	434	332	75
10.00*	52,905	80	3,440	383	1,289	6,376	1,644	1,231	442	477	788
10.25	248	-	209	339	37	78	24	-	134	-	-
10.50	1,098	-	622	99	517	406	27	-	251	28	8
10.75	49,561	-	13	20	57	549	368	-	110	38	-
11.00	7,502	-	1,441	1,024	833	321	154	-	232	133	114
11.25	1,331	-	11	15	62	225	174	-	297	80	9
11.50	127,450	-	33	139	942	407	368	-	46	8	54
11.75	153	-	0	5	4	596	6	-	275	1	6
12.00	73,498	-	45,083	169	980	17,663	556	53	214	44	31
12.25	10,589	8	2	9	95	235	58	-	83	18	6
12.50	794	1	315	0	213	214	80	1	7	53	71
12.75	453	1	915	31	55	695	181	5	107	128	137
13.00	919	-	54	3,617	659	14,594	108	-	43	63	17
13.25	64,999	8	97	36	138	209	364	-	218	174	81
13.50	28,043	424	20	70	60	145	231	-	74	123	76
13.75	45,730	5	44	41	238	296	645	-	399	382	125
14.00	5,524	-	21	47	379	1,072	966	-	32	45	51
14.25	271	1	13	46	110	68	109	-	103	91	46
14.50	1,463	11	27	30	607	112	136	2	86	118	43
14.75	430	1	18	31	759	6,927	117	1	109	76	30
15.00	10,060	146	3,587	49	435	5,354	80	-	90	301	66
15.25	17,470	1	649	128	356	316	230	1	188	146	106
15.50	4,801	-	600	59	538	1,602	38	-	17	1,272	61
15.75	74	9	86	35	439	103	6,563	-	128	140	77
16.00	24,055	-	1,439	19	333	4,935	207	48	83	51	31
16.25	2,303	-	8,147	996	18,502	332	748	141	169	197	59
16.50	23,988	-	7,421	527	11,820	6,330	955	-	205	884	117
16.75	4,220	500	4,143	1,045	1,368	1,576	166	-	645	100	37
17.00	9,137	1	1,250	2,137	2,086	4,732	218	988	126	198	93
17.25	4,291	1	1,125	2,993	2,301	40,615	108	-	1	288	2,728
17.50	61,632	729	17,585	17,502	43,295	97,147	9,436	-	2,392	7,299	1,416
17.75	2,456	-	2,555	203	1,250	21,297	86	-	42	123	45
18.00	37,535	1,600	1,013	575	1,935	42,556	579	174	1,625	350	139
18.25	8,245	-	5,441	357	9,595	8,886	154	-	341	1,894	56
18.50	7,771	-	1,696	411	1,242	14,012	3,429	-	548	727	606
18.75	1,905	1	2,133	2,765	3,525	2,911	843	-	261	435	142
19.00	128,891	2,455	25,605	30,569	31,840	62,054	17,602	273	9,000	8,279	7,673
19.25	10,292	1	275	367	351	15,222	305	-	810	177	112
19.50	1,170	45	127	27	234	198	131	3	158	102	261
19.75	330	3	3,682	46	1,676	209	491	216	352	236	186
20.00	39,733	21	1,966	7,725	9,459	28,185	1,616	-	238	1,823	102
20.25	104,510	651	11,348	6,093	26,328	85,699	4,921	-	163	333	218
20.50	33,419	215	853	11,324	28,595	47,172	4,553	-	2,863	1,422	12
20.75	123,398	7,048	3,325	13,163	25,345	88,852	10,917	-	1,186	5,419	764
21.00	48,772	39	15,429	8,250	18,418	47,688	4,451	1,005	10,095	4,504	1,004
21.25	81,495	257	6,020	12,396	31,625	63,165	3,060	670	2,605	3,769	5,160
21.50	81,544	35	17,065	15,519	31,922	55,865	6,184	-	3,360	1,804	251
21.75	96,918	625	27,328	42,473	25,206	70,650	6,720	2	2,812	1,546	348
22.00	948,734	9,127	38,292	14,014	55,602	228,858	22,013	108	5,666	2,172	4,644
22.25	256,233	2,369	38,411	58,305	85,780	146,928	14,455	457	18,746	5,264	6,714
22.50	358,437	4,174	12,432	44,920	74,850	150,242	30,494	768	13,505	12,626	963
22.75	155,221	1,431	12,782	15,689	38,012	128,026	14,152	95	11,985	8,353	2,209
23.00	144,322	1,950	19,608	25,851	60,818	113,307	18,365	301	12,454	11,942	6,962
23.25	72,756	1,361	6,278	14,897	22,181	68,250	8,883	153	4,190	6,973	4,768
23.50	263,642	868	15,620	7,447	28,538	54,568	11,437	162	6,676	8,578	2,401
23.75	54,576	1,005	4,790	4,958	21,862	26,647	5,769	320	5,020	3,852	970
24.00	56,205	4,113	25,790	13,031	26,348	38,922	7,035	302	5,734	5,656	1,152
24.25	11,959	1,324	4,182	3,752	6,361	14,879	2,930	320	1,802	1,962	800
24.50	48,848	5,748	7,623	3,336	20,509	27,168	7,698	370	1,666	4,806	694
24.75	5,378	1,769	4,257	1,411	14,201	9,603	2,794	114	1,524	1,760	489
<b>25.00 &amp; over</b>	<b>356,881</b>	<b>93,944</b>	<b>64,245</b>	<b>21,692</b>	<b>153,545</b>	<b>136,907</b>	<b>46,274</b>	<b>1,310</b>	<b>19,271</b>	<b>18,431</b>	<b>17,187</b>
<b>Total</b>	<b>5,343,287</b>	<b>173,994</b>	<b>682,200</b>	<b>541,896</b>	<b>1,268,854</b>	<b>2,489,682</b>	<b>385,332</b>	<b>16,092</b>	<b>187,399</b>	<b>178,260</b>	<b>98,467</b>

\*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  
30th June, 2024

												(Million Rupees)	
Rate of Margin												Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total		
58,994	4,041	6,582	4,950	2,432	4,264	6,130	2,370	1,783	945	734	894,007		00.00
50	194	21	29	16	22	8	8	77	76	1	12,865		01.00*
1,343	1,542	2,076	633	17	804	8	12	154	274	3	170,605		02.00*
2,789	688	1,029	916	371	129	120	298	179	232	537	331,603		03.00*
3,044	1,664	81	706	177	380	90	163	449	324	470	200,231		04.00*
54,006	4,917	886	796	865	460	204	164	83	143	109	368,529		05.00*
2,520	1,380	1,079	1,214	354	74	22	228	48	458	59	95,222		06.00*
12,293	553	1,625	1,493	206	396	125	163	54	56	632	161,362		07.00*
230	1,114	-	450	0	-	-	-	-	-	-	47,290		08.00*
709	379	367	-	310	99	200	54	-	253	211	462,243		09.00*
848	695	19	814	-	482	7	4	21	34	4	71,981		10.00*
2	5	-	17	3	25	-	15	-	-	-	1,136		10.25
24	9	8	14	20	14	20	163	3	8	1	3,339		10.50
26	30	10	3	1	2	3	1	0	2	-	50,794		10.75
25	33	58	56	30	34	31	16	7	2	12	12,057		11.00
58	6	1	3	1	-	9	1	11	2	-	2,295		11.25
15	925	2	12	13	17	5	9	0	0	15	130,458		11.50
1	2	2	22	-	11	-	1	2	-	0	1,087		11.75
1,455	104	37	26	10	24	7	6	13	72	100	140,145		12.00
27	1	2	1	7	2	1	-	10	-	41	11,193		12.25
67	49	24	29	22	6	11	2	0	0	-	1,960		12.50
223	-	4	2	3	-	-	1	1	-	-	2,942		12.75
109	2	57	3	2	2	5	-	13	0	36	20,304		13.00
497	-	-	1	1	1	5	0	0	-	-	66,829		13.25
109	14	1	4	3	5	0	1	-	67	20	29,491		13.50
341	20	10	14	7	13	3	2	10	58	3	48,386		13.75
6,889	6	1	2	1	1	4	-	-	0	0	15,041		14.00
67	4	1	6	-	14	3	17	-	-	59	1,029		14.25
131	9	2	-	2	1	0	8	1	-	0	2,789		14.50
72	2	25	-	-	1	-	-	-	-	-	8,598		14.75
161	11	58	2	2	12	3	1	0	16	-	20,434		15.00
3,293	87	113	61	53	103	23	5	-	1	3	23,334		15.25
27	4	1	1	2	-	923	1	1	1	-	9,951		15.50
184	54	7	18	8	15	15	0	1	-	226	8,183		15.75
178	44	104	11	11	300	44	1	101	-	185	32,180		16.00
206	-	189	-	0	-	2	-	5	-	7	32,004		16.25
122	3	416	62	1	1	-	36	-	-	0	52,887		16.50
1,569	15	-	5	5	4	8	-	-	-	-	15,405		16.75
706	30	25	1,686	16	2	7	2	105	181	24	23,751		17.00
4	12	21	-	-	-	10	100	-	-	-	54,599		17.25
110,329	971	183	2,878	704	30	241	3	150	72	200	374,193		17.50
638	10	60	168	-	1	0	-	-	-	-	28,935		17.75
138	75	244	158	3	27	6	0	0	-	-	88,731		18.00
63	40	41	1,635	-	-	-	-	-	-	-	36,747		18.25
1,917	108	857	3,033	58	52	15	68	28	27	-	36,604		18.50
534	26	64	1,380	-	-	2	-	0	102	40	17,150		18.75
8,528	5,300	4,578	5,752	818	529	1,563	1,002	2,609	621	127	355,667		19.00
223	38	59	2	11	7	9	-	4	2	-	28,266		19.25
210	39	208	119	29	62	-	14	16	7	-	3,160		19.50
630	43	11	12	6	327	13	18	-	0	-	8,487		19.75
267	40	43	23	31	34	61	6	3	9	0	91,387		20.00
140	1,328	564	32	24	16	1	157	2	62	0	242,591		20.25
899	301	181	-	-	170	8	-	54	-	320	132,362		20.50
37,352	606	1,904	458	453	7	361	200	349	163	390	321,661		20.75
15,812	204	570	49	20	353	46	325	393	150	2,474	180,050		21.00
902	591	1,452	86	109	61	1,454	641	511	773	645	217,427		21.25
3,676	4	100	300	5	1	7	61	65	7	50	217,826		21.50
2,474	66	995	7,562	2	41	-	954	189	129	556	287,598		21.75
2,670	3,056	1,482	488	151	380	346	1,380	204	57	371	1,339,816		22.00
2,109	2,335	1,991	6,498	1,074	270	423	989	487	823	210	650,870		22.25
8,318	1,866	11,686	2,654	782	1,479	1,248	279	537	459	340	733,062		22.50
2,889	1,507	2,424	1,643	1,389	310	394	363	558	918	289	400,640		22.75
6,499	2,749	3,845	3,855	779	342	997	154	1,919	517	331	437,867		23.00
3,307	1,356	1,298	480	647	484	855	363	223	229	589	220,520		23.25
4,045	1,463	1,249	858	246	851	2,679	198	618	140	45	412,330		23.50
2,513	431	2,045	280	334	367	139	664	496	384	538	137,959		23.75
3,492	2,010	1,014	1,403	634	1,219	1,463	357	1,028	151	77	197,136		24.00
3,658	246	302	193	310	360	469	230	973	199	51	57,262		24.25
2,434	477	2,993	890	221	362	269	286	297	107	6	136,907		24.50
2,271	329	278	387	414	247	475	190	126	181	73	48,271		24.75
28,384	6,477	5,993	5,791	3,215	3,017	2,158	1,425	1,708	1,490	245	989,590	25.00 & over	
<b>410,735</b>	<b>52,737</b>	<b>63,656</b>	<b>63,121</b>	<b>17,438</b>	<b>19,124</b>	<b>23,769</b>	<b>14,183</b>	<b>16,682</b>	<b>11,043</b>	<b>11,459</b>	<b>12,069,611</b>	<b>Total</b>	

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

All Banks  
As on 30th June, 2024

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	00.00	2,620,394	728,439	317,266	56,489	9,261	7,714	50,198	4,550,745	2,997,119
05.00	46,178	59,897	745	1,799	7	405	8,359	111,893	55,289	173,994
10.00	81,321	131,795	6,458	8,707	419	2,168	11,297	539,529	99,495	682,200
15.00	17,485	58,635	17,867	19,578	81	308	5,944	463,375	41,377	541,896
20.00	373,285	243,740	27,697	16,409	526	3,933	15,763	1,004,771	417,271	1,268,854
25.00	88,163	354,162	5,467	9,768	1,026	10,457	30,955	2,115,295	125,611	2,489,682
30.00	51,214	84,233	3,356	5,778	168	1,232	7,070	294,089	61,808	385,332
33.33	552	3,968	50	143	-	-	184	11,981	786	16,092
35.00	13,067	34,186	642	1,419	801	3,166	3,595	148,628	18,105	187,399
40.00	35,117	39,305	812	1,817	202	6,402	4,472	130,835	40,603	178,360
45.00	6,883	26,515	516	1,256	408	2,544	1,059	68,152	8,866	98,467
50.00	140,027	176,670	1,884	2,856	351	1,182	2,576	230,027	144,838	410,735
55.00	5,570	9,730	537	797	40	140	443	42,071	6,590	52,737
60.00	5,647	11,870	583	993	28	153	628	50,640	6,886	63,656
65.00	4,769	10,016	535	949	19	96	434	52,071	5,757	63,131
70.00	2,733	5,504	274	417	34	240	362	11,277	3,403	17,438
75.00	2,389	3,864	258	347	25	96	578	14,818	3,250	19,124
80.00	1,843	4,375	191	153	8	14	832	19,217	2,874	23,760
85.00	1,415	2,416	139	133	5	16	382	11,618	1,941	14,183
90.00	1,679	2,495	147	109	8	15	609	14,064	2,443	16,682
95.00	2,227	1,835	294	217	10	25	331	8,966	2,862	11,043
99.99	709	309	74	6	19	3	570	11,140	1,372	11,459
<b>Total</b>	<b>3,502,667</b>	<b>1,993,959</b>	<b>385,792</b>	<b>130,139</b>	<b>13,446</b>	<b>40,310</b>	<b>146,641</b>	<b>9,905,203</b>	<b>4,048,546</b>	<b>12,069,611</b>

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

Commercial Banks  
As on 30th June, 2024

(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	115,711	33,523	18	47	-	-	115,729	33,570
05.00	-	-	14	5	-	-	14	5
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,679	5,013	205	429	-	-	16,884	5,442
25.00	12,093	18,352	1,876	1,974	-	-	13,969	20,326
35.00	2,399	1,891	9,028	5,793	-	-	11,427	7,684
45.00	14,077	1,222	-	-	-	-	14,077	1,222
55.00	73,129	29,500	-	-	-	-	73,129	29,500
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1,075	833	-	-	1,075	833
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>234,088</b>	<b>89,501.4</b>	<b>12,217</b>	<b>9,084.9</b>	<b>-</b>	<b>-</b>	<b>246,305</b>	<b>98,586.3</b>
<b>Weighted Average</b>		<b>23.91</b>		<b>34.22</b>				<b>24.86</b>
<b>Securities Shares and Other Financial Instruments - To Stock Exchange</b>								
00.00	-	-	110	8,816	-	-	110	8,816
05.00	-	-	96	2,447	-	-	96	2,447
10.00	1	934	57	3,355	-	-	58	4,289
15.00	-	-	3	709	-	-	3	709
20.00	-	-	20	7,783	-	-	20	7,783
25.00	2	1,684	61	1,467	-	-	63	3,151
35.00	9	1,140	27	3,475	-	-	36	4,615
45.00	2	291	26	5,796	-	-	28	6,087
55.00	-	-	8	1,862	-	-	8	1,862
65.00	-	-	4	3,041	-	-	4	3,041
75.00	1	53	1	20	-	-	2	72
85.00	1	135	-	-	-	-	1	135
95.00	1	144	-	-	-	-	1	144
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>17</b>	<b>4,380.1</b>	<b>413</b>	<b>38,771.7</b>	<b>-</b>	<b>-</b>	<b>430</b>	<b>43,151.8</b>
<b>Weighted Average</b>		<b>28.75</b>		<b>22.55</b>				<b>23.18</b>
<b>Securities Shares and Other Financial Instruments - To Others</b>								
00.00	3	202	17	2,565	-	-	20	2,767
05.00	-	-	17	13	-	-	17	13
10.00	7	133	28	1,977	-	-	35	2,110
15.00	-	-	9	998	-	-	9	998
20.00	4	1,254	20	5,293	-	-	24	6,547
25.00	22	22,535	13	1,916	-	-	35	24,451
35.00	8	2,081	54	8,201	-	-	62	10,282
45.00	3	796	23	1,751	-	-	26	2,547
55.00	2	14	14	847	-	-	16	861
65.00	-	-	3	7,729	-	-	3	7,729
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>49</b>	<b>27,015.5</b>	<b>198</b>	<b>31,289.2</b>	<b>-</b>	<b>-</b>	<b>247</b>	<b>58,304.7</b>
<b>Weighted Average</b>		<b>25.35</b>		<b>32.45</b>				<b>29.16</b>
<b>Merchandise - Food Items</b>								
00.00	19	46,607	6,854	301,635	-	-	6,873	348,243
05.00	-	-	1,096	10,741	-	-	1,096	10,741
10.00	6	242	607	76,399	-	-	613	76,642
15.00	20	1,937	1,314	62,525	-	-	1,334	64,462
20.00	278	9,762	1,568	108,105	-	-	1,846	117,867
25.00	418	56,469	2,715	162,217	-	-	3,133	218,686
35.00	69	5,280	2,230	50,166	-	-	2,299	55,446
45.00	37	1,184	463	16,990	-	-	500	18,174
55.00	145	122,516	287	48,406	-	-	432	170,923
65.00	1	36	173	12,902	-	-	174	12,938
75.00	1	147	33	1,871	-	-	34	2,018
85.00	1	30	78	982	-	-	79	1,012
95.00	6	117	30	806	-	-	36	923
99.99	5	54	19	29	-	-	24	84
<b>Total</b>	<b>1,006</b>	<b>244,381.1</b>	<b>17,467</b>	<b>853,775.2</b>	<b>-</b>	<b>-</b>	<b>18,473</b>	<b>1,098,156.3</b>
<b>Weighted Average</b>		<b>32.79</b>		<b>16.22</b>				<b>19.91</b>

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

Commercial Banks  
As on 30th June, 2024

(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	102	8,331	2,969	219,169	1	706	3,072	228,207
05.00	-	-	929	14,073	-	-	929	14,073
10.00	34	1,492	589	37,812	-	-	623	39,304
15.00	20	50	414	47,434	-	-	434	47,484
20.00	211	8,898	636	69,359	-	-	847	78,257
25.00	12,244	121,516	1,585	134,175	-	-	13,829	255,691
35.00	54	2,759	772	47,355	-	-	826	50,114
45.00	41	392	357	25,402	-	-	398	25,793
55.00	458	4,179	145	8,611	-	-	603	12,791
65.00	1	133	82	10,741	-	-	83	10,874
75.00	-	-	20	1,932	-	-	20	1,932
85.00	1	125	24	2,139	-	-	25	2,264
95.00	10	1,122	33	838	-	-	43	1,960
99.99	8	205	19	938	-	-	27	1,143
<b>Total</b>	<b>13,184</b>	<b>149,200.7</b>	<b>8,574</b>	<b>619,977.8</b>	<b>1</b>	<b>706.3</b>	<b>21,759</b>	<b>769,884.7</b>
<b>Weighted Average</b>		<b>24.68</b>		<b>16.25</b>		<b>-</b>		<b>17.87</b>
<b>Merchandise - Finished/Manufactured Goods</b>								
00.00	61	1,658	3,668	240,837	5	333	3,734	242,828
05.00	-	-	409	6,689	-	-	409	6,689
10.00	35	1,227	1,173	72,489	-	-	1,208	73,717
15.00	32	2,519	1,378	129,273	-	-	1,410	131,792
20.00	454	8,694	3,086	161,427	-	-	3,540	170,121
25.00	873	111,400	5,935	285,361	-	-	6,808	396,761
35.00	67	3,050	4,053	142,511	-	-	4,120	145,561
45.00	65	1,553	1,671	51,782	-	-	1,736	53,335
55.00	310	16,288	917	33,916	-	-	1,227	50,204
65.00	6	2,702	138	29,122	-	-	144	31,824
75.00	6	1,095	140	4,935	-	-	146	6,030
85.00	11	1,986	171	3,434	-	-	182	5,420
95.00	14	1,200	210	4,403	-	-	224	5,604
99.99	46	537	28	1,325	-	-	74	1,861
<b>Total</b>	<b>1,980</b>	<b>153,910.6</b>	<b>22,977</b>	<b>1,167,504.8</b>	<b>5</b>	<b>332.8</b>	<b>24,962</b>	<b>1,321,748.2</b>
<b>Weighted Average</b>		<b>29.62</b>		<b>21.12</b>		<b>-</b>		<b>22.11</b>
<b>Fixed Assets Including Machinery</b>								
00.00	8,915	83,634	78,949	218,440	74	126	87,938	302,200
05.00	-	-	5,130	15,657	-	-	5,130	15,657
10.00	443	2,025	60,669	124,455	6	6	61,118	126,485
15.00	11,613	16,728	5,336	125,857	-	-	16,949	142,585
20.00	9,327	43,785	21,549	278,816	4	3	30,880	322,605
25.00	5,894	159,857	47,741	671,303	3	1,376	53,638	832,536
35.00	24,442	19,904	21,544	110,969	-	-	45,986	130,873
45.00	9,030	6,541	14,549	63,852	-	-	23,579	70,393
55.00	502	4,606	25,389	65,190	-	-	25,891	69,796
65.00	104	1,412	10,057	24,424	-	-	10,161	25,835
75.00	53	608	4,802	9,180	-	-	4,855	9,788
85.00	58	2,399	2,899	12,104	-	-	2,957	14,503
95.00	94	2,490	2,157	4,685	-	-	2,251	7,175
99.99	52	315	392	303	-	-	444	618
<b>Total</b>	<b>70,527</b>	<b>344,302.6</b>	<b>301,163</b>	<b>1,725,234.5</b>	<b>87</b>	<b>1,511.3</b>	<b>371,777</b>	<b>2,071,048.3</b>
<b>Weighted Average</b>		<b>19.89</b>		<b>22.43</b>		<b>22.84</b>		<b>22.01</b>
<b>Real Estate - Land</b>								
00.00	1,136	11,601	1,772	39,892	-	-	2,908	51,493
05.00	-	-	329	2,119	-	-	329	2,119
10.00	32	498	3,424	17,240	-	-	3,456	17,737
15.00	532	1,274	1,518	26,229	-	-	2,050	27,502
20.00	143	10,266	6,413	49,408	-	-	6,556	59,674
25.00	4,632	84,654	7,143	79,284	2	612	11,777	164,550
35.00	588	6,877	4,891	59,880	2	80	5,481	66,837
45.00	924	6,513	2,120	19,045	-	-	3,044	25,558
55.00	392	10,787	14,711	26,761	-	-	15,103	37,549
65.00	44	102	609	4,280	-	-	653	4,383
75.00	44	84	312	4,238	-	-	356	4,322
85.00	53	175	205	1,938	-	-	258	2,113
95.00	57	124	492	2,046	-	-	549	2,170
99.99	20	21	185	1,438	-	-	205	1,459
<b>Total</b>	<b>8,597</b>	<b>132,977.2</b>	<b>44,124</b>	<b>333,796.4</b>	<b>4</b>	<b>692.0</b>	<b>52,725</b>	<b>467,465.7</b>
<b>Weighted Average</b>		<b>25.62</b>		<b>25.93</b>		<b>26.16</b>		<b>25.84</b>

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

Commercial Banks  
As on 30th June, 2024

(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	6,221	48,444	20,320	173,515	120	322	26,661	222,281
05.00	20	109	2,411	23,382	-	-	2,431	23,492
10.00	148	1,481	13,072	100,370	-	-	13,220	101,851
15.00	8,197	7,348	8,579	80,035	3	23	16,779	87,405
20.00	1,216	17,530	10,821	173,367	9	48	12,046	190,946
25.00	1,589	57,121	10,576	178,629	2	1,284	12,167	237,034
35.00	340	15,355	8,634	84,681	-	-	8,974	100,037
45.00	294	6,872	3,279	51,890	-	-	3,573	58,762
55.00	31,091	61,279	1,614	16,131	-	-	32,705	77,410
65.00	137	2,346	1,047	18,452	-	-	1,184	20,798
75.00	164	2,634	823	7,845	-	-	987	10,479
85.00	202	4,585	688	7,109	-	-	890	11,693
95.00	226	4,003	603	2,821	-	-	829	6,825
99.99	135	1,315	167	2,043	-	-	302	3,358
<b>Total</b>	<b>49,980</b>	<b>230,423.5</b>	<b>82,634</b>	<b>920,269.3</b>	<b>134</b>	<b>1,677.6</b>	<b>132,748</b>	<b>1,152,370.4</b>
<b>Weighted Average</b>		<b>30.06</b>		<b>20.31</b>		<b>19.92</b>		<b>22.26</b>
<b>Against Fixed Deposits</b>								
00.00	15	56	9,208	244,564	1	360	9,224	244,979
05.00	-	-	224	5,423	-	-	224	5,423
10.00	46	2,494	6,208	137,094	-	-	6,254	139,588
15.00	5	1,126	176	3,655	-	-	181	4,781
20.00	8	13,470	780	35,494	-	-	788	48,964
25.00	80	10,576	3,941	17,518	-	-	4,021	28,094
35.00	6	61	347	11,364	-	-	353	11,425
45.00	2	2	293	9,207	-	-	295	9,209
55.00	19	454	214	1,486	-	-	233	1,940
65.00	6	4	121	216	-	-	127	220
75.00	-	-	92	193	-	-	92	193
85.00	2	0	66	94	-	-	68	94
95.00	2	0	74	670	-	-	76	670
99.99	65	13	34	105	-	-	99	117
<b>Total</b>	<b>256</b>	<b>28,255.4</b>	<b>21,778</b>	<b>467,083.1</b>	<b>1</b>	<b>360.0</b>	<b>22,035</b>	<b>495,698.5</b>
<b>Weighted Average</b>		<b>21.30</b>		<b>7.54</b>		<b>-</b>		<b>8.31</b>
<b>Against Insurance Policies</b>								
00.00	-	-	5	1	-	-	5	1
05.00	-	-	3	6	-	-	3	6
10.00	-	-	1	3	-	-	1	3
15.00	-	-	1	0	-	-	1	0
20.00	-	-	2	4	-	-	2	4
25.00	-	-	25	720	-	-	25	720
35.00	-	-	2	1	-	-	2	1
45.00	-	-	1	1	-	-	1	1
55.00	-	-	12	166	-	-	12	166
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>52</b>	<b>900.8</b>	<b>-</b>	<b>-</b>	<b>52</b>	<b>900.8</b>
<b>Weighted Average</b>		<b>-</b>		<b>30.20</b>		<b>-</b>		<b>30.20</b>
<b>Other Secured Advances</b>								
00.00	2,401	40,850	62,462	569,090	27	361,856	64,890	971,795
05.00	-	-	42,618	93,324	-	-	42,618	93,324
10.00	767	1,232	6,917	99,155	1	85	7,685	100,472
15.00	149	1,057	424	33,117	-	-	573	34,174
20.00	4,994	10,147	1,388	124,720	1	4,835	6,383	139,702
25.00	458	88,030	2,660	218,554	2	935	3,120	307,519
35.00	20	2,165	410	3,771	-	-	430	5,936
45.00	265	2,810	194	2,916	-	-	459	5,726
55.00	761	6,243	361	4,189	-	-	1,122	10,432
65.00	2	1	42	9,093	-	-	44	9,094
75.00	-	-	46	1,575	-	-	46	1,575
85.00	2	7	35	527	-	-	37	535
95.00	-	-	57	1,219	-	-	57	1,219
99.99	-	-	21	2,811	-	-	21	2,811
<b>Total</b>	<b>9,819</b>	<b>152,542.4</b>	<b>117,635</b>	<b>1,164,059.3</b>	<b>31</b>	<b>367,710.7</b>	<b>127,485</b>	<b>1,684,312.4</b>
<b>Weighted Average</b>		<b>19.22</b>		<b>9.88</b>		<b>0.33</b>		<b>8.64</b>

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

Commercial Banks  
As on 30th June, 2024

(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	234,626	719,520	52,431	1,656,440	88	57,881	287,145	2,433,841
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>234,626</b>	<b>719,520.0</b>	<b>52,431</b>	<b>1,656,440.1</b>	<b>88</b>	<b>57,881.2</b>	<b>287,145</b>	<b>2,433,841.4</b>
<b>Weighted Average</b>		-		-		-		-
<b>Unsecured Advances</b>								
00.00	93,843	17,992	2,124,729	217,975	16	2	2,218,588	235,969
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>93,843</b>	<b>17,992.0</b>	<b>2,124,729</b>	<b>217,974.7</b>	<b>16</b>	<b>2.3</b>	<b>2,218,588</b>	<b>235,969.0</b>
<b>Weighted Average</b>		-		-		-		-
<b>Grand Total</b>	<b>717,972</b>	<b>2,294,403</b>	<b>2,806,392</b>	<b>9,206,162</b>	<b>367</b>	<b>430,874</b>	<b>3,524,731</b>	<b>11,931,438</b>
<b>Weighted Average</b>		<b>17.40</b>		<b>14.32</b>		<b>0.48</b>		<b>14.42</b>

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

(Percent)

As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**	
<b><u>Conventional Banking</u></b>										
2023	Jun	13.89 (13.89)	21.03 (20.72)	16.27 (15.97)	17.52 (16.97)	15.02 (15.00)	18.15 (17.85)	18.09 (19.32)	30.84 (30.84)	17.44 (17.22)
	Mar	14.91 (14.91)	20.59 (20.35)	17.46 (17.30)	16.98 (16.46)	14.51 (14.50)	17.68 (17.38)	17.64 (19.53)	32.35 (32.35)	17.41 (17.49)
2024	Jun	14.98 (14.98)	19.82 (19.43)	17.12 (16.91)	16.80 (16.33)	14.28 (14.23)	17.79 (17.43)	17.41 (19.56)	33.48 (33.48)	17.20 (17.37)
<b><u>Islamic Banking</u></b>										
2023	Jun		21.31 (21.10)	16.30 (16.03)	17.28 (16.95)	15.01 (14.78)	12.57 (12.39)	20.49 (17.45)	30.68 (30.68)	17.81 (16.29)
	Mar		20.94 (20.82)	17.80 (16.96)	18.22 (17.88)	15.37 (15.16)	12.85 (12.58)	19.55 (18.38)	32.24 (32.24)	18.00 (17.14)
2024	Jun	- -	19.29 (18.70)	17.89 (17.04)	18.13 (17.91)	16.22 (15.82)	19.64 (19.69)	19.92 (18.26)	29.47 (29.47)	18.48 (17.47)
<b><u>Overall Banking</u></b>										
2023	Jun	13.89 (13.89)	21.05 (20.75)	16.28 (15.99)	17.45 (16.96)	15.02 (14.93)	17.35 (17.11)	18.76 (18.79)	30.82 (30.82)	17.50 (16.95)
	Mar	14.91 (14.91)	20.61 (20.39)	17.59 (17.20)	17.40 (17.00)	14.77 (14.69)	16.89 (16.65)	18.09 (19.19)	32.33 (32.33)	17.58 (17.39)
2024	Jun	14.98 (14.98)	19.79 (19.38)	17.38 (16.95)	17.22 (16.91)	14.87 (14.70)	18.07 (17.77)	18.09 (19.16)	32.93 (32.93)	17.57 (17.40)

\* 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	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	8,829	839,401	9,052	893,518	8,943	860,945
1.1. Export finance schemes	5,032	688,442	4,784	635,088	4,985	612,688
1.2. Others	3,797	150,959	4,268	258,430	3,958	248,258
2. Import financing	8,131	617,398	8,844	622,746	9,270	647,596
3. Government self employment schemes	44,361	43,144	49,734	53,390	51,599	58,652
4. Working capital/short term	2,964,294	5,062,597	2,542,642	4,864,995	2,504,170	5,256,873
4.1. Small Loans	1,208,865	380,722	862,747	363,969	874,687	359,330
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)	596	18,523	555	16,800	537	16,854
4.4. Others	1,754,833	4,663,352	1,678,928	3,474,015	1,628,540	3,523,259
4.5. Commodity Operations Financing	-	-	412	1,010,211	406	1,357,430
5. Fixed investment/long term	1,427,933	5,245,376	1,394,078	5,160,704	1,474,564	5,245,544
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	23,258	643,259	22,349	591,472	22,348	570,448
5.2. Financing Power Plants Using Renewable Energy	2,317	88,836	2,481	88,071	2,677	93,045
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	46	1,099	56	1,215	65	1,799
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,210	3,424	1,611	4,859	1,644	5,105
5.5. Financing Facility for Storage of Agricultural Produce (FESAP)	135	3,584	151	3,475	162	4,193
5.6. Small Loans	309,833	240,647	366,957	255,980	393,574	262,467
5.7. Others	977,839	3,542,931	877,037	3,446,596	926,857	3,512,291
5.8. Financing for Construction Purposes	112,646	662,660	116,678	683,078	117,932	681,375
5.9. SME Asaan Finance (SAAF) Scheme	-	-	6,343	23,913	8,878	37,696
5.10. Machinery	649	58,935	415	62,046	427	77,127
<b>Total</b>	<b>4,453,548</b>	<b>11,807,917</b>	<b>4,004,350</b>	<b>11,595,353</b>	<b>4,048,546</b>	<b>12,069,611</b>

### 3.11.1 Advances Classified by Category of Financing

#### Conventional Banking

(Million Rupees)

Category of Financing	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	6,640	599,592	6,883	653,850	6,702	634,753
1.1. Export finance schemes	3,161	462,526	2,903	417,378	3,073	410,917
1.2. Others	3,479	137,065	3,980	236,472	3,629	223,836
2. Import financing	7,427	572,795	8,111	583,370	8,478	610,196
3. Government self employment schemes	44,113	42,147	49,407	52,328	51,120	57,307
4. Working capital/short term	2,763,087	3,546,559	2,285,296	3,337,101	2,235,548	3,585,740
4.1. Small Loans	1,029,010	274,958	628,327	263,554	628,102	256,768
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)	514	14,179	489	13,080	473	13,139
4.4. Others	1,733,563	3,257,422	1,656,253	2,453,787	1,606,748	2,496,529
4.5. Commodity Operations Financing	-	-	227	606,679	225	819,305
5. Fixed investment/long term	1,163,368	3,676,045	1,141,821	3,638,635	1,222,490	3,684,583
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	20,219	462,758	19,353	422,425	19,382	407,885
5.2. Financing Power Plants Using Renewable Energy	1,795	56,789	1,896	55,344	2,011	58,107
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	33	700	32	821	29	742
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,199	3,256	1,591	4,588	1,624	4,858
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	114	1,609	128	1,886	123	1,942
5.6. Small Loans	228,945	156,027	290,211	170,221	316,718	174,370
5.7. Others	826,392	2,562,734	736,439	2,483,855	787,068	2,531,986
5.8. Financing for Construction Purposes	84,177	390,547	87,693	436,706	88,499	428,231
5.9. SME Asaan Finance (SAAF) Scheme	-	-	4,197	18,722	6,734	30,156
5.10 Machinery	494	41,625	281	44,067	302	46,306
<b>Total</b>	<b>3,984,635</b>	<b>8,437,138</b>	<b>3,491,518</b>	<b>8,265,283</b>	<b>3,524,338</b>	<b>8,572,579</b>

### 3.11.2 Advances Classified by Category of Financing

#### Islamic Banking

(Million Rupees)

Category of Financing	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,189	239,810	2,169	239,668	2,241	226,193
1.1. Export finance schemes	1,871	225,916	1,881	217,710	1,912	201,771
1.2. Others	318	13,894	288	21,958	329	24,422
2. Import financing	704	44,603	733	39,376	792	37,400
3. Government self employment schemes	248	998	327	1,062	479	1,345
4. Working capital/short term	201,207	1,516,038	257,346	1,527,894	268,622	1,671,133
4.1. Small Loans	179,855	105,776	234,420	100,415	246,585	102,561
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)	82	4,344	66	3,719	64	3,715
4.4. Others	21,270	1,405,917	22,675	1,020,228	21,792	1,026,731
4.5. Commodity Operations Financing	-	-	185	403,532	181	538,125
5. Fixed investment/long term	264,565	1,569,331	252,257	1,522,069	252,074	1,560,961
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	3,039	180,502	2,996	169,047	2,966	162,563
5.2. Financing Power Plants Using Renewable Energy	522	32,047	585	32,727	666	34,938
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	13	399	24	394	36	1,057
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	11	168	20	271	20	246
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	21	1,974	23	1,589	39	2,251
5.6. Small Loans	80,888	84,621	76,746	85,759	76,856	88,097
5.7. Others	151,447	980,198	140,598	962,741	139,789	980,304
5.8. Financing for Construction Purposes	28,469	272,113	28,985	246,372	29,433	253,144
5.9. SME Asaan Finance (SAAF) Scheme	-	-	2,146	5,190	2,144	7,540
5.10 Machinery	155	17,310	134	17,979	125	30,821
<b>Total</b>	<b>468,913</b>	<b>3,370,779</b>	<b>512,832</b>	<b>3,330,070</b>	<b>524,208</b>	<b>3,497,031</b>

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

All Banks  
As on 30th June, 2024

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	742	36,809	46	691	1	6	8,154	823,440	8,943	860,945
1.1. Export finance schemes	526	24,395	20	340	1	6	4,438	587,947	4,985	612,688
1.2. Others	216	12,413	26	351	-	-	3,716	235,494	3,958	248,238
2. Import financing	542	12,963	80	494	2	27	8,646	634,112	9,270	647,596
3. Government self employment schemes	47,597	44,314	2,795	2,934	4	17	1,203	11,388	51,599	58,652
4. Working capital/short term	2,226,125	795,488	212,610	22,888	7,383	13,950	58,052	4,424,547	2,504,170	5,256,873
4.1. Small Loans	774,386	175,791	83,623	7,490	7,031	11,690	9,647	164,359	874,687	359,330
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)	28	80	-	-	-	-	509	16,774	537	16,854
4.4. Others	1,451,631	618,379	128,987	15,397	351	2,244	47,571	2,887,239	1,628,540	3,523,259
4.5. Commodity Operations Financing	80	1,238	-	-	1	16	325	1,356,175	406	1,357,430
5. Fixed investment/long term	1,227,661	1,104,385	170,261	103,132	6,056	26,311	70,586	4,011,716	1,474,564	5,245,544
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,257	9,927	193	560	1	-	10,897	559,961	22,348	570,448
5.2. Financing Power Plants Using Renewable Energy	585	1,391	35	56	4	9	2,053	91,590	2,677	93,045
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	113	-	-	-	-	60	1,686	65	1,799
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	776	1,876	691	448	1	9	176	2,771	1,644	5,105
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	460	-	-	1	32	121	3,701	162	4,193
5.6. Small Loans	322,901	146,533	59,731	23,895	648	1,311	10,294	90,727	393,574	262,467
5.7. Others	786,539	483,919	94,181	40,779	2,635	1,808	43,502	2,985,785	926,857	3,512,291
5.8. Financing for Construction Purposes	98,440	431,944	15,221	36,490	2,765	23,136	1,506	189,805	117,932	681,375
5.9. SME Asan Finance (SAAF) Scheme	7,078	28,172	208	901	-	-	1,592	8,623	8,878	37,696
5.10 Machinery	40	50	1	4	1	5	385	77,067	427	77,127
<b>Total</b>	<b>3,502,667</b>	<b>1,993,959</b>	<b>385,792</b>	<b>130,139</b>	<b>13,446</b>	<b>40,310</b>	<b>146,641</b>	<b>9,905,203</b>	<b>4,048,546</b>	<b>12,069,611</b>

# **Scheduled Banks**

## **Bills Purchased and Discounted**

## 4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	765	765	-	-	447	447	-	-	664
2. DOMESTIC CONSTITUENTS	150,128	31,431	204,580	386,139	104,205	40,059	217,101	361,365	118,963	28,328	215,147	362,439
I. GOVERNMENT	-	290	-	290	-	363	-	363	-	22	-	22
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	16,997	2,013	0	19,010	2,985	269	0	3,254	14,856	-	0	14,856
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	133,132	29,128	204,580	366,840	101,220	39,427	217,101	357,748	104,107	28,307	215,147	347,561
A. Agriculture, forestry and fishing	10	101	86	197	55	33	552	640	59	33	610	703
B. Mining and quarrying	-	1,383	27	1,410	-	2,004	445	2,449	16	1,322	-	1,338
C. Manufacturing	94,960	23,317	183,759	302,036	67,329	31,194	191,946	290,470	65,056	19,731	199,755	284,542
1 - Manufacture of food products	12,979	3,757	6,305	23,042	11,736	5,059	11,778	28,574	10,976	3,330	11,680	25,986
2 - Manufacture of beverages	100	531	4	635	973	465	10	1,448	973	468	8	1,449
3 - Manufacture of textiles	44,509	7,989	148,966	201,463	38,133	6,326	150,166	194,625	35,856	4,643	154,441	194,939
4 - Manufacture of wearing apparel	1,142	1,608	19,169	21,919	517	1,611	20,351	22,479	545	1,748	24,258	26,551
5 - Manufacture of leather and related products	-	720	3,544	4,263	21	1,788	4,289	6,098	11	700	3,390	4,100
6 - Manufacture of paper and paper products	73	478	323	874	25	406	24	455	-	274	102	376
7 - Manufacture of coke and refined petroleum products	15,360	2,250	-	17,610	1,114	6,562	-	7,676	479	1,240	-	1,719
8 - Manufacture of chemicals and chemical products	11,186	1,221	475	12,882	10,936	2,151	230	13,317	8,513	1,419	304	10,235
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	500	113	698	92	133	165	389	104	578	167	848
10 - Manufacture of rubber and plastics products	713	393	545	1,650	20	1,177	1,473	2,670	159	1,115	1,456	2,731
11 - Manufacture of other non-metallic mineral products	20	203	1,743	1,966	20	1,808	592	2,420	13	237	892	1,142
12 - Manufacture of basic metals	106	267	-	373	235	884	431	1,550	163	1,354	380	1,898
13 - Manufacture of fabricated metal products, except machinery and equipment	296	76	20	393	180	183	-	363	297	0	-	298
14 - Manufacture of computer, electronic and optical products	50	-	-	50	134	19	66	220	55	355	95	505
15 - Manufacture of electrical equipment	140	1,760	125	2,025	100	689	78	867	112	973	86	1,171
16 - Manufacture of machinery and equipment	-	151	516	667	0	64	303	367	-	69	298	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	591	1,124	327	2,043	361	1,447	233	2,041	382	1,136	15	1,533
18 - Manufacture of furniture	-	35	-	35	10	136	-	146	10	-	-	10
19. Other manufacturing n.e.s	7,608	255	1,584	9,447	2,723	284	1,758	4,765	6,409	92	2,182	8,683
D. Electricity, gas, steam and air conditioning supply	1,148	-	347	1,495	1,489	449	265	2,203	127	-	265	392
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	800	-	800	-	53	-	53
F. Construction	-	-	-	-	-	71	-	71	-	190	-	190
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,428	2,139	19,328	36,895	14,816	2,505	22,583	39,903	13,549	4,516	13,038	31,103
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	0	100	100
2 - Wholesale trade, except of motor vehicles and motorcycles	4,684	1,784	2,175	8,643	4,310	2,118	4,793	11,222	4,324	4,283	4,472	13,079
3 - Retail trade, except of motor vehicles and motorcycles	10,743	355	17,122	28,220	10,505	386	17,758	28,650	9,225	233	8,466	17,923
H. Transportation and storage	7	1,772	120	1,899	39	1,772	168	1,979	6	1,772	172	1,950
I. Accommodation and food service activities	-	115	-	115	0	115	-	115	-	120	-	120
J. Information and communication	12,232	101	266	12,599	11,187	101	222	11,510	17,411	106	356	17,873
K. Real estate activities	-	-	-	-	-	22	-	22	-	-	-	-
L. Professional, scientific and technical activities	59	176	371	607	223	262	205	689	536	436	25	996
M. Administrative and support service activities	3,516	19	240	3,776	1,544	84	666	2,295	3,644	7	919	4,570
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,771	-	36	5,807	4,539	32	27	4,597	3,703	16	7	3,726
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>150,128</b>	<b>31,431</b>	<b>205,345</b>	<b>386,904</b>	<b>104,205</b>	<b>40,059</b>	<b>217,548</b>	<b>361,812</b>	<b>118,963</b>	<b>28,328</b>	<b>215,812</b>	<b>363,103</b>

## 4.1.1 Classification of Bills Purchased and Discounted

### Public Sector Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	52,962	6,916	12,493	72,371	28,485	10,742	8,548	47,774	32,242	3,019	8,962	44,223
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,152	2,013	-	10,164	2,985	269	-	3,254	5,399	-	-	5,399
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	44,810	4,904	12,493	62,207	25,499	10,473	8,548	44,520	26,842	3,019	8,962	38,823
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	40,837	2,921	12,355	56,113	21,803	9,014	7,971	38,788	23,393	1,527	8,586	33,505
1 - Manufacture of food products	2,242	-	2	2,244	1,752	-	2	1,754	3,319	-	102	3,421
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	16,677	794	8,386	25,857	11,018	804	6,657	18,478	13,796	234	6,314	20,344
4 - Manufacture of wearing apparel	58	-	1,486	1,545	121	-	501	622	91	-	755	846
5 - Manufacture of leather and related products	-	312	120	432	4	1,323	81	1,408	7	123	125	254
6 - Manufacture of paper and paper products	-	430	311	741	-	215	24	239	-	187	102	289
7 - Manufacture of coke and refined petroleum products	13,800	678	-	14,478	1,114	4,459	-	5,573	369	179	-	547
8 - Manufacture of chemicals and chemical products	7,940	-	-	7,940	7,675	-	-	7,675	5,691	-	-	5,691
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	78	-	78	-	45	-	45	-	200	-	200
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	203	1,683	1,887	-	1,722	589	2,311	-	159	860	1,018
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	0	-	0
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	35	135	100	-	33	133	100	-	19	119
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	332	342	-	-	84	84	-	-	309	309
D. Electricity, gas, steam and air conditioning supply	359	-	-	359	125	-	-	125	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	768	660	106	1,534	540	138	550	1,228	555	170	376	1,101
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	748	616	106	1,469	540	93	550	1,183	555	125	376	1,056
3 - Retail trade, except of motor vehicles and motorcycles	20	45	-	65	0	45	-	45	0	45	-	45
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	299	-	-	299	494	-	-	494	233	-	-	233
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	10	-	33	43	-	-	27	27	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>52,962</b>	<b>6,916</b>	<b>12,493</b>	<b>72,371</b>	<b>28,485</b>	<b>10,742</b>	<b>8,548</b>	<b>47,774</b>	<b>32,242</b>	<b>3,019</b>	<b>8,962</b>	<b>44,223</b>

## 4.1.2 Classification of Bills Purchased and Discounted

### Domestic Private Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	765	765	-	-	447	447	-	-	664	664
2. DOMESTIC CONSTITUENTS	83,242	24,514	192,022	299,778	63,856	29,317	208,488	301,661	73,450	25,310	206,119	304,879
I. GOVERNMENT	-	290	-	290	-	363	-	363	-	22	-	22
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,845	-	0	8,845	-	-	0	0	9,457	-	0	9,457
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	74,397	24,225	192,022	290,643	63,856	28,954	208,488	301,298	63,993	25,288	206,119	295,400
A. Agriculture, forestry and fishing	10	101	86	197	55	33	552	640	59	33	610	703
B. Mining and quarrying	-	61	27	88	-	683	445	1,127	16	-	-	16
C. Manufacturing	40,241	20,395	171,339	231,975	33,862	22,181	183,910	239,952	28,622	18,205	191,103	237,929
1 - Manufacture of food products	4,076	3,757	6,303	14,136	1,587	5,059	11,776	18,422	1,585	3,330	11,578	16,493
2 - Manufacture of beverages	100	531	4	635	100	465	10	575	100	468	8	576
3 - Manufacture of textiles	27,832	7,195	140,514	175,541	27,115	5,523	143,444	176,082	22,060	4,409	148,061	174,530
4 - Manufacture of wearing apparel	1,084	1,608	17,683	20,375	396	1,611	19,850	21,857	454	1,748	23,503	25,705
5 - Manufacture of leather and related products	-	408	3,424	3,831	17	465	4,208	4,690	4	577	3,265	3,846
6 - Manufacture of paper and paper products	73	47	12	133	25	191	-	216	-	87	-	87
7 - Manufacture of coke and refined petroleum products	1,560	1,572	-	3,132	-	2,103	-	2,103	110	1,061	-	1,171
8 - Manufacture of chemicals and chemical products	3,187	1,221	475	4,883	3,219	2,151	230	5,601	2,769	1,419	304	4,491
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	422	113	620	92	88	165	344	104	378	167	649
10 - Manufacture of rubber and plastics products	713	393	545	1,650	20	1,177	1,473	2,670	159	1,115	1,456	2,731
11 - Manufacture of other non-metallic mineral products	20	-	59	79	20	86	3	109	13	78	33	123
12 - Manufacture of basic metals	106	266	-	372	235	883	431	1,550	163	1,354	380	1,897
13. Manufacture of fabricated metal products, except machinery and equipment	296	76	20	393	180	183	-	363	297	0	-	298
14 - Manufacture of computer, electronic and optical products	40	-	-	40	124	-	66	190	45	335	95	476
15 - Manufacture of electrical equipment	40	1,760	90	1,890	-	689	45	734	12	973	67	1,052
16 - Manufacture of machinery and equipment	-	151	516	667	0	64	303	367	-	69	298	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	591	698	327	1,617	361	1,021	233	1,614	382	710	15	1,107
18 - Manufacture of furniture	-	35	-	35	-	136	-	136	-	-	-	-
19. Other manufacturing n.e.s	437	255	1,252	1,944	371	284	1,674	2,329	365	92	1,873	2,330
D. Electricity, gas, steam and air conditioning supply	789	-	347	1,136	1,364	449	265	2,078	2	-	265	267
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	800	-	800	-	53	-	53
F. Construction	-	-	-	-	-	71	-	71	-	190	-	190
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,659	1,479	19,223	35,361	14,276	2,367	22,033	38,676	12,994	4,346	12,661	30,002
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	0	100	100
2 - Wholesale trade, except of motor vehicles and motorcycles	3,936	1,168	2,069	7,174	3,770	2,025	4,244	10,039	3,770	4,157	4,096	12,023
3 - Retail trade, except of motor vehicles and motorcycles	10,723	310	17,122	28,155	10,505	341	17,758	28,605	9,225	188	8,466	17,879
H. Transportation and storage	7	1,772	120	1,899	39	1,772	168	1,979	6	1,772	172	1,950
I. Accommodation and food service activities	-	115	-	115	0	115	-	115	-	120	-	120
J. Information and communication	9,653	101	266	10,021	8,449	101	222	8,772	14,644	106	356	15,106
K. Real estate activities	-	-	-	-	-	22	-	22	-	-	-	-
L. Professional, scientific and technical activities	59	176	371	607	223	262	205	689	536	436	25	996
M. Administrative and support service activities	3,217	19	240	3,476	1,051	84	666	1,801	3,411	7	919	4,337
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,761	-	3	5,764	4,539	32	-	4,571	3,703	16	7	3,726
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>83,242</b>	<b>24,514</b>	<b>192,787</b>	<b>300,543</b>	<b>63,856</b>	<b>29,317</b>	<b>208,935</b>	<b>302,108</b>	<b>73,450</b>	<b>25,310</b>	<b>206,784</b>	<b>305,543</b>

### 4.1.3 Classification of Bills Purchased and Discounted

#### Foreign Banks

(Million Rupees)

Borrower	Jun-23				Mar-24				Jun-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	13,925	-	66	13,990	11,865	-	66	11,930	13,272	-	66	13,337
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	13,925	-	66	13,990	11,865	-	66	11,930	13,272	-	66	13,337
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	13,883	-	66	13,949	11,664	-	66	11,729	13,042	-	66	13,107
1 - Manufacture of food products	6,662	-	-	6,662	8,398	-	-	8,398	6,072	-	-	6,072
2 - Manufacture of beverages	-	-	-	-	873	-	-	873	873	-	-	873
3 - Manufacture of textiles	-	-	66	66	-	-	66	66	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	60	-	-	60	41	-	-	41	53	-	-	53
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19 - Other manufacturing n.e.s	7,162	-	-	7,162	2,352	-	-	2,352	6,043	-	-	6,043
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	41	-	-	41	201	-	-	201	230	-	-	230
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>13,925</b>	<b>-</b>	<b>66</b>	<b>13,990</b>	<b>11,865</b>	<b>-</b>	<b>66</b>	<b>11,930</b>	<b>13,272</b>	<b>-</b>	<b>66</b>	<b>13,337</b>

# **Scheduled Banks**

## **Investments**

## 5.1 Classification of Investments in Securities and Shares

### All Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	17,431,123	17,927,488	17,543,321	21,168,422	22,294,028	21,850,661	25,649,888	27,013,423	26,401,194
1) Treasury Bills	5,197,151	5,409,806	5,216,726	5,661,935	6,315,620	5,731,484	8,567,558	9,476,806	8,726,977
2) Pakistan Investment Bonds (PIBs)	12,222,251	12,505,961	12,314,725	15,490,073	15,961,190	16,102,296	17,079,494	17,533,781	17,671,331
a. Fixed Rate	4,351,704	4,560,100	4,328,379	4,844,645	5,108,377	5,008,679	5,251,522	5,550,293	5,443,118
b. Floating Rate	7,870,547	7,945,860	7,986,346	10,645,428	10,852,814	11,093,618	11,827,972	11,983,487	12,228,213
3) Others	11,722	11,722	11,870	16,414	17,217	16,880	2,836	2,836	2,886
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	392,699	273,769	393,689	440,609	322,669	456,908	405,767	292,117	486,294
1) Quoted On The Stock Exchange	197,418	85,123	192,254	232,229	124,346	239,685	186,008	81,679	258,624
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,210	12,968	21,092	21,303	15,764	31,426	21,695	16,182	36,423
NFPSEs	30,237	12,637	27,445	26,993	10,062	25,884	27,134	10,372	33,911
Private Sector	118,731	48,319	117,375	106,447	37,837	139,380	106,206	39,956	140,735
2) Unquoted On The Stock Exchange	195,282	188,646	201,436	208,380	198,323	217,224	219,759	210,439	227,670
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,356	21,110	23,983	33,953	28,103	36,103	43,900	38,202	45,066
NFPSEs	122,873	122,747	130,618	105,355	105,248	105,355	128,540	128,424	137,377
Private Sector	11,229	8,177	11,383	6,369	4,436	9,380	6,414	5,073	8,297
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	5	5	5	5	5
VIII. TERM FINANCE CERTIFICATES	106,467	108,966	109,606	100,995	103,099	102,023	104,699	107,004	103,999
IX. MUTUAL FUNDS	12,073	10,732	12,072	16,248	12,122	14,008	10,905	10,853	11,901
X. OTHERS	6,064	6,064	6,388	6,876	6,876	7,408	2,196	2,196	2,237
XI. Islamic Banking Products - Investments	3,426,152	3,426,468	3,535,417	4,637,556	4,636,245	4,952,765	4,727,903	4,717,279	4,905,459
a. Government Islamic Securities	2,916,239	2,923,703	2,968,906	4,093,235	4,094,893	4,290,012	4,178,597	4,173,348	4,326,039
1. GOP Ijara Sukuk	2,825,149	2,830,702	2,877,025	4,051,712	4,050,943	4,247,573	4,144,297	4,134,379	4,289,992
a. Variable Rental Rate	2,228,657	2,230,676	2,271,117	2,743,846	2,736,796	2,875,475	2,875,001	2,854,324	3,002,777
b. Fixed Rental Rate	596,492	600,026	605,907	1,307,867	1,314,146	1,372,098	1,269,296	1,280,055	1,287,215
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	70,380	70,380	71,171	41,523	43,950	42,439	34,300	38,969	36,047
4. Other	20,710	22,622	20,710	-	-	-	-	-	-
b. Corporate Sukuks	472,155	467,806	527,558	502,414	499,385	614,991	507,629	503,608	536,499
1) Diminishing Musharaka Sukuk	145,421	142,609	149,751	147,975	144,609	155,487	149,352	147,291	153,882
2) Ijaraha Sukuk	190,316	187,824	234,151	190,192	187,699	289,688	198,871	196,383	215,186
3) Modaraba Sukuk	10,779	10,779	11,025	12,356	12,366	12,822	10,932	10,941	11,183
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	125,639	126,594	132,632	151,891	154,712	156,993	148,474	148,994	156,249
c. Wakala Placements	-	-	-	1,977	1,977	1,977	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,954	6,954	7,106	8,997	8,997	9,380	9,370	9,370	9,616
h. Other Islamic Mode of Investments	30,804	28,004	31,847	30,933	30,994	36,406	32,306	30,953	33,305
<b>Total</b>	<b>21,374,587</b>	<b>21,753,491</b>	<b>21,600,502</b>	<b>26,370,625</b>	<b>27,375,048</b>	<b>27,383,782</b>	<b>30,901,368</b>	<b>32,142,881</b>	<b>31,911,094</b>

## 5.1.1 Classification of Investments in Securities and Shares

### Public Sector Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,985,073	6,186,867	5,964,978	5,839,532	6,190,915	5,992,602	6,472,064	6,867,396	6,688,271
1) Treasury Bills	1,842,879	1,952,971	1,871,774	1,029,202	1,243,200	1,086,367	1,296,602	1,555,040	1,400,263
2) Pakistan Investment Bonds (PIBs)	4,142,194	4,233,896	4,093,204	4,810,330	4,947,715	4,906,235	5,175,462	5,312,356	5,288,008
a. Fixed Rate	949,574	997,862	884,162	901,147	964,672	904,270	996,162	1,062,327	992,734
b. Floating Rate	3,192,620	3,236,034	3,209,042	3,909,184	3,983,043	4,001,965	4,179,300	4,250,029	4,295,274
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	90,386	21,965	83,613	120,347	50,362	93,050	77,220	7,212	105,137
1) Quoted On The Stock Exchange	76,487	14,368	69,695	110,086	47,407	77,706	66,085	3,518	92,969
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,919	627	2,141	3,164	1,333	5,448	2,413	582	2,198
NFPSEs	14,514	6,486	13,569	9,352	192	6,183	9,585	269	15,453
Private Sector	48,808	5,871	45,638	42,933	1,175	60,597	44,082	2,298	63,106
2) Unquoted On The Stock Exchange	13,898	7,597	13,918	10,261	2,955	15,344	11,135	3,695	12,168
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	6,445	4,684	6,445	5,935	2,785	8,005	6,731	3,525	7,076
NFPSEs	119	1	119	108	1	108	119	1	164
Private Sector	4,401	1,520	4,401	1,784	142	4,797	1,862	142	2,502
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	39,673	40,319	40,406	34,023	34,475	31,498	33,863	34,425	30,529
IX. MUTUAL FUNDS	67	68	68	3,486	93	93	66	66	81
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	144,748	142,736	146,435	191,522	192,796	190,867	195,473	193,470	191,189
a. Government Islamic Securities	98,930	98,787	97,998	146,509	146,675	141,902	148,886	149,120	141,358
1. GOP Ijara Sukuk	91,483	91,340	90,460	142,773	142,940	137,992	146,201	146,435	138,627
a. Variable Rental Rate	56,962	56,990	57,913	79,606	79,590	83,417	79,062	79,050	79,372
b. Fixed Rental Rate	34,521	34,350	32,547	63,168	63,350	54,575	67,140	67,385	59,255
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	7,447	7,447	7,537	3,736	3,736	3,909	2,684	2,684	2,732
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	21,811	22,741	23,129	23,862	24,970	22,237	19,344	18,521	21,482
1) Diminishing Musharaka Sukuk	5,531	5,531	5,638	4,907	4,907	5,160	4,426	4,437	4,522
2) Ijarah Sukuk	150	150	154	150	150	162	150	150	154
3) Modaraba Sukuk	2,586	2,586	2,674	2,544	2,544	2,644	2,541	2,544	2,663
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	13,543	14,474	14,664	16,261	17,369	14,271	12,228	11,389	14,144
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	23,919	21,120	25,220	21,062	21,062	26,640	27,155	25,742	28,261
<b>Total</b>	<b>6,259,948</b>	<b>6,391,956</b>	<b>6,235,502</b>	<b>6,188,911</b>	<b>6,468,642</b>	<b>6,308,112</b>	<b>6,778,687</b>	<b>7,102,572</b>	<b>7,015,209</b>

## 5.1.2 Classification of Investments in Securities and Shares

### Domestic Private Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	10,509,786	10,777,951	10,643,252	14,375,122	15,141,215	14,907,553	17,349,105	18,145,849	17,879,096
1) Treasury Bills	2,456,448	2,533,115	2,448,646	3,691,021	4,123,023	3,706,798	5,471,956	5,953,139	5,523,295
2) Pakistan Investment Bonds (PIBs)	8,041,616	8,233,114	8,182,736	10,667,687	11,000,975	11,183,874	11,874,313	12,189,874	12,352,915
a. Fixed Rate	3,376,092	3,535,388	3,417,835	3,931,443	4,131,204	4,092,221	4,233,275	4,465,466	4,427,609
b. Floating Rate	4,665,524	4,697,726	4,764,901	6,736,244	6,869,771	7,091,653	7,641,039	7,724,408	7,925,306
3) Others	11,722	11,722	11,870	16,414	17,217	16,880	2,836	2,836	2,886
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	302,314	251,804	310,076	320,261	272,307	363,858	328,547	284,905	381,156
1) Quoted On The Stock Exchange	120,930	70,755	122,559	122,143	76,939	161,978	119,922	78,161	165,655
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,290	12,342	18,951	18,139	14,431	25,978	19,281	15,600	34,225
NFPSEs	15,723	6,152	13,876	17,641	9,870	19,701	17,549	10,103	18,458
Private Sector	69,923	42,448	71,738	63,514	36,662	78,784	62,124	37,658	77,629
2) Unquoted On The Stock Exchange	181,383	181,049	187,517	198,119	195,369	201,880	208,624	206,744	215,501
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,911	16,425	17,537	28,019	25,318	28,098	37,169	34,676	37,990
NFPSEs	122,754	122,746	130,499	105,248	105,247	105,248	128,420	128,423	137,213
Private Sector	6,828	6,656	6,982	4,585	4,294	4,583	4,552	4,931	5,795
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	-	4	4	4	4	4	4	4
VIII. TERM FINANCE CERTIFICATES	66,793	68,647	69,200	66,882	68,625	70,525	70,837	72,579	73,470
IX. MUTUAL FUNDS	12,006	10,664	12,004	12,762	12,029	13,914	10,839	10,786	11,820
X. OTHERS	6,063	6,063	6,387	6,875	6,875	7,408	2,196	2,196	2,237
XI. Islamic Banking Products - Investments	3,281,404	3,283,732	3,388,982	4,446,034	4,443,449	4,761,898	4,532,430	4,523,809	4,714,270
a. Government Islamic Securities	2,817,309	2,824,917	2,870,908	3,946,726	3,948,218	4,148,110	4,029,711	4,024,228	4,184,681
1. GOP Ijara Sukuk	2,733,666	2,739,362	2,786,564	3,908,939	3,908,003	4,109,581	3,998,096	3,987,944	4,151,365
a. Variable Rental Rate	2,171,695	2,173,686	2,213,205	2,664,240	2,657,207	2,792,058	2,795,939	2,775,274	2,923,405
b. Fixed Rental Rate	561,971	565,676	573,360	1,244,699	1,250,796	1,317,522	1,202,157	1,212,670	1,227,960
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	62,933	62,933	63,634	37,787	40,215	38,529	31,615	36,284	33,316
4. Other	20,710	22,622	20,710	-	-	-	-	-	-
b. Corporate Sukuks	450,344	445,065	504,429	478,552	474,415	592,753	488,285	485,087	515,017
1) Diminishing Musharaka Sukuk	139,890	137,078	144,113	143,068	139,702	150,327	144,927	142,853	149,360
2) Ijarah Sukuk	190,166	187,674	233,997	190,042	187,549	289,527	198,721	196,233	215,032
3) Modaraba Sukuk	8,193	8,193	8,350	9,812	9,821	10,178	8,391	8,396	8,520
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	112,095	112,120	117,968	135,630	137,343	142,722	136,246	137,605	142,105
c. Wakala Placements	-	-	-	1,977	1,977	1,977	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,866	6,866	7,018	8,909	8,909	9,292	9,282	9,282	9,528
h. Other Islamic Mode of Investments	6,885	6,884	6,627	9,871	9,931	9,766	5,151	5,211	5,044
Total	14,178,374	14,398,865	14,429,909	19,227,946	19,944,508	20,125,164	22,293,961	23,040,132	23,062,058

## 5.1.3 Classification of Investments in Securities and Shares

### Foreign Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	936,265	962,670	935,091	953,768	961,897	950,506	1,828,719	2,000,178	1,833,827
1) Treasury Bills	897,824	923,720	896,306	941,713	949,397	938,319	1,799,000	1,968,628	1,803,419
2) Pakistan Investment Bonds (PIBs)	38,440	38,950	38,785	12,055	12,500	12,187	29,719	31,550	30,408
a. Fixed Rate	26,038	26,850	26,382	12,055	12,500	12,187	22,085	22,500	22,775
b. Floating Rate	12,403	12,100	12,403	-	-	-	7,633	9,050	7,633
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>936,265</b>	<b>962,670</b>	<b>935,091</b>	<b>953,768</b>	<b>961,897</b>	<b>950,506</b>	<b>1,828,719</b>	<b>2,000,178</b>	<b>1,833,827</b>

## 5.2 Classification of Investments in

All  
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 months	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	155,787	1,058,260	1,725,849	6,652,566	1,992,872	3,989,276	2,317,889	1,127,900
1) Treasury Bills	109,516	433,152	1,574,696	5,675,567	934,047	-	-	-
2) Pakistan Investment Bonds (PIBs)	43,385	625,108	151,153	976,999	1,058,825	3,989,276	2,317,889	1,127,900
a. Fixed Rate	43,385	222,121	-	26,131	240,902	1,144,466	594,770	117,753
b. Floating Rate	-	402,988	151,153	950,868	817,922	2,844,811	1,723,120	1,010,147
3) Others	2,886	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	42,663	936	235	43	-	-	-	-
1) Quoted On The Stock Exchange	34,927	936	0	24	-	-	-	-
Financial Institutions	5,243	-	-	21	-	-	-	-
NFPSEs	5,012	218	-	-	-	-	-	-
Private Sector	18,570	489	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	7,736	-	235	19	-	-	-	-
Financial Institutions	6,911	-	154	18	-	-	-	-
NFPSEs	19	-	-	-	-	-	-	-
Private Sector	225	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,987	-	484	11,310	274	8,822	16,145	3,336
IX. MUTUAL FUNDS	2,785	-	-	2	6,625	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	34,376	4,126	25,446	59,676	923,655	317,793	352,368	133,884
a. Government Islamic Securities	28,158	4,126	25,446	59,100	922,514	250,678	326,055	119,525
1) GOP Ijara Sukuk	5,630	4,126	25,446	59,100	922,514	250,678	323,323	119,525
a. Variable Rental Rate	28	1	-	17,330	129,034	219,930	208,792	83,891
b. Fixed Rental Rate	5,603	4,124	25,446	41,770	793,481	30,747	114,531	35,634
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	22,527	-	-	-	-	-	2,732	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	500	-	-	576	890	67,116	20,325	14,359
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,790	7,124	1,213
2) Ijarah Sukuk	-	-	-	-	-	18,032	6,126	-
3) Modaraba Sukuk	14	-	-	-	-	5,293	54	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	-	576	853	-	7,020	13,147
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,711	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	250	-	5,988	-
<b>Total</b>	<b>237,601</b>	<b>1,063,322</b>	<b>1,752,013</b>	<b>6,723,598</b>	<b>2,923,430</b>	<b>4,315,892</b>	<b>2,686,402</b>	<b>1,265,120</b>

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks

June, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
3,987,803	1,960,849	1,388,798	36,217	7,128	-	-	-	26,401,194
-	-	-	-	-	-	-	-	8,726,977
3,987,803	1,960,849	1,388,798	36,217	7,128	-	-	-	17,671,331
797,670	1,685,583	526,994	36,217	7,128	-	-	-	5,443,118
3,190,133	275,266	861,804	-	-	-	-	-	12,228,213
-	-	-	-	-	-	-	-	2,886
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	6,540	119,130	-	1,337	-	34,371	280,733	486,294
-	-	11,086	-	584	-	672	210,396	258,624
-	-	-	-	-	-	9	31,149	36,423
-	-	2,295	-	-	-	67	26,320	33,911
-	-	8,577	-	-	-	596	112,501	140,735
306	6,540	108,044	-	754	-	33,700	70,337	227,670
300	4,329	2,618	-	750	-	1,071	28,915	45,066
-	-	105,265	-	-	-	31,892	201	137,377
6	2,211	113	-	-	-	736	5,005	8,297
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
8,486	23,870	14,417	1,967	304	2,934	5,510	4,155	103,999
-	-	1,397	-	-	-	-	1,092	11,901
217	343	1,677	-	-	-	-	-	2,237
2,648,375	159,477	223,907	2,477	452	755	10,015	8,677	4,905,459
2,580,781	-	-	-	-	-	9,657	-	4,326,039
2,579,650	-	-	-	-	-	-	-	4,289,992
2,343,771	-	-	-	-	-	-	-	3,002,777
235,879	-	-	-	-	-	-	-	1,287,215
-	-	-	-	-	-	-	-	-
1,131	-	-	-	-	-	9,657	-	36,047
-	-	-	-	-	-	-	-	-
62,669	151,324	210,511	-	364	755	358	6,753	536,499
3,605	7,942	87,656	-	-	102	-	2,322	153,882
-	126,157	64,869	-	-	-	-	-	215,186
2,058	114	2,524	-	-	-	-	1,125	11,183
-	-	-	-	-	-	-	-	-
57,005	17,111	55,461	-	364	653	358	3,306	156,249
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
585	-	3,232	-	88	-	-	-	9,616
4,340	8,153	10,164	2,477	-	-	-	1,924	33,305
6,645,186	2,151,079	1,749,327	40,660	9,221	3,689	49,896	294,658	31,911,094

**5.2.1 Classification of Investments in  
Public Sector  
As on 30th**

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	11,200	502,355	825,543	1,148,726	946,464	861,128	597,403	623,858
1) Treasury Bills	736	35,709	717,669	419,609	226,541	-	-	-
2) Pakistan Investment Bonds (PIBs)	10,465	466,647	107,873	729,117	719,924	861,128	597,403	623,858
a. Fixed Rate	10,465	91,805	-	15,817	108,450	273,351	107,401	63,523
b. Floating Rate	-	374,841	107,873	713,300	611,474	587,777	490,003	560,335
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	10,503	936	-	43	-	-	-	-
1) Quoted On The Stock Exchange	7,064	936	-	24	-	-	-	-
Financial Institutions	219	-	-	21	-	-	-	-
NFPSEs	962	218	-	-	-	-	-	-
Private Sector	4,817	489	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	3,439	-	-	19	-	-	-	-
Financial Institutions	3,323	-	-	18	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	79	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	340	-	-	-	123	1,174	2,834	2,413
IX. MUTUAL FUNDS	79	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	8,120	276	11,052	466	24,250	-
a. Government Islamic Securities	-	-	8,120	-	10,802	466	17,989	-
1) GOP Ijara Sukuk	-	-	8,120	-	10,802	466	15,257	-
a. Variable Rental Rate	-	-	-	-	7,592	466	14,469	-
b. Fixed Rental Rate	-	-	8,120	-	3,210	-	788	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	2,732	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	276	-	-	273	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	276	-	-	273	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	250	-	5,988	-
<b>Total</b>	<b>22,123</b>	<b>503,291</b>	<b>833,662</b>	<b>1,149,047</b>	<b>957,639</b>	<b>862,769</b>	<b>624,487</b>	<b>626,271</b>

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks

June, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
795,749	69,536	300,701	-	5,606	-	-	-	6,688,271
-	-	-	-	-	-	-	-	1,400,263
795,749	69,536	300,701	-	5,606	-	-	-	5,288,008
150,313	5,206	160,796	-	5,606	-	-	-	992,734
645,436	64,330	139,905	-	-	-	-	-	4,295,274
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,337	-	-	92,319	105,137
-	-	-	-	584	-	-	84,361	92,969
-	-	-	-	-	-	-	1,959	2,198
-	-	-	-	-	-	-	14,273	15,453
-	-	-	-	-	-	-	57,797	63,106
-	-	-	-	754	-	-	7,957	12,168
-	-	-	-	750	-	-	2,985	7,076
-	-	-	-	-	-	-	152	164
-	-	-	-	-	-	-	2,422	2,502
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
4,872	7,103	7,378	-	-	-	137	4,155	30,529
-	-	-	-	-	-	-	-	81
-	-	-	-	-	-	-	-	0
105,393	8,758	23,954	2,477	88	-	-	6,355	191,189
103,982	-	-	-	-	-	-	-	141,358
103,982	-	-	-	-	-	-	-	138,627
56,845	-	-	-	-	-	-	-	79,372
47,137	-	-	-	-	-	-	-	59,255
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,732
-	-	-	-	-	-	-	-	-
1,079	1,633	13,790	-	-	-	-	4,431	21,482
153	649	3,719	-	-	-	-	-	4,522
-	-	154	-	-	-	-	-	154
-	114	1,424	-	-	-	-	1,125	2,663
-	-	-	-	-	-	-	-	-
926	870	8,493	-	-	-	-	3,306	14,144
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
333	7,125	10,164	2,477	-	-	-	1,924	28,261
906,014	85,397	332,033	2,477	7,031	-	137	102,829	7,015,209

## 5.2.2 Classification of Investments in Domestic Private As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	107,069	521,136	671,790	3,998,688	1,045,389	3,117,936	1,704,851	503,033
1) Treasury Bills	71,263	365,210	628,510	3,750,806	707,506	-	-	-
2) Pakistan Investment Bonds (PIBs)	32,920	155,927	43,280	247,882	337,883	3,117,936	1,704,851	503,033
a. Fixed Rate	32,920	127,781	-	10,313	132,452	860,902	477,341	54,230
b. Floating Rate	-	28,146	43,280	237,569	205,430	2,257,034	1,227,510	448,803
3) Others	2,886	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	32,160	-	235	-	-	-	-	-
1) Quoted On The Stock Exchange	27,862	-	0	-	-	-	-	-
Financial Institutions	5,024	-	-	-	-	-	-	-
NFPSEs	4,050	-	-	-	-	-	-	-
Private Sector	13,753	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	4,298	-	235	-	-	-	-	-
Financial Institutions	3,588	-	154	-	-	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,646	-	484	11,310	151	7,648	13,311	923
IX. MUTUAL FUNDS	2,705	-	-	-	6,625	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	34,376	4,126	17,326	59,400	912,603	317,327	328,118	133,884
a. Government Islamic Securities	28,158	4,126	17,326	59,100	911,713	250,211	308,066	119,525
1) GOP Ijara Sukuk	5,630	4,126	17,326	59,100	911,713	250,211	308,066	119,525
a. Variable Rental Rate	28	1	-	17,330	121,442	219,464	194,323	83,891
b. Fixed Rental Rate	5,603	4,124	17,326	41,770	790,271	30,747	113,743	35,634
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	22,527	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	500	-	-	300	890	67,116	20,052	14,359
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,790	7,124	1,213
2) Ijarah Sukuk	-	-	-	-	-	18,032	6,126	-
3) Modaraba Sukuk	14	-	-	-	-	5,293	54	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	-	300	853	-	6,748	13,147
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,711	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
<b>Total</b>	<b>177,960</b>	<b>525,262</b>	<b>689,835</b>	<b>4,069,398</b>	<b>1,964,773</b>	<b>3,442,911</b>	<b>2,046,280</b>	<b>637,840</b>

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks

June, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
3,192,054	1,891,313	1,088,098	36,217	1,521	-	-	-	17,879,096
-	-	-	-	-	-	-	-	5,523,295
3,192,054	1,891,313	1,088,098	36,217	1,521	-	-	-	12,352,915
647,357	1,680,376	366,198	36,217	1,521	-	-	-	4,427,609
2,544,697	210,936	721,900	-	-	-	-	-	7,925,306
-	-	-	-	-	-	-	-	2,886
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	6,540	119,130	-	-	-	34,371	188,415	381,156
-	-	11,086	-	-	-	672	126,035	165,655
-	-	-	-	-	-	9	29,191	34,225
-	-	2,295	-	-	-	67	12,047	18,458
-	-	8,577	-	-	-	596	54,703	77,629
306	6,540	108,044	-	-	-	33,700	62,380	215,501
300	4,329	2,618	-	-	-	1,071	25,930	37,990
-	-	105,265	-	-	-	31,892	49	137,213
6	2,211	113	-	-	-	736	2,584	5,795
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,614	16,767	7,039	1,967	304	2,934	5,373	-	73,470
-	-	1,397	-	-	-	-	1,092	11,820
217	343	1,677	-	-	-	-	-	2,237
2,542,982	150,719	199,954	-	364	755	10,015	2,322	4,714,270
2,476,799	-	-	-	-	-	9,657	-	4,184,681
2,475,668	-	-	-	-	-	-	-	4,151,365
2,286,927	-	-	-	-	-	-	-	2,923,405
188,742	-	-	-	-	-	-	-	1,227,960
-	-	-	-	-	-	-	-	-
1,131	-	-	-	-	-	9,657	-	33,316
-	-	-	-	-	-	-	-	-
61,590	149,691	196,721	-	364	755	358	2,322	515,017
3,452	7,293	83,937	-	-	102	-	2,322	149,360
-	126,157	64,716	-	-	-	-	-	215,032
2,058	-	1,100	-	-	-	-	-	8,520
-	-	-	-	-	-	-	-	-
56,080	16,241	46,968	-	364	653	358	-	142,105
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
585	-	3,232	-	-	-	-	-	9,528
4,008	1,028	-	-	-	-	-	-	5,044
5,739,172	2,065,682	1,417,294	38,184	2,190	3,689	49,759	191,829	23,062,058

## 5.2.3 Classification of Investments in

Foreign  
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	37,517	34,768	228,516	1,505,153	1,018	10,212	15,634	1,009
1) Treasury Bills	37,517	32,233	228,516	1,505,153	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	2,535	-	-	1,018	10,212	15,634	1,009
a. Fixed Rate	-	2,535	-	-	-	10,212	10,028	-
b. Floating Rate	-	-	-	-	1,018	-	5,606	1,009
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
<b>Total</b>	<b>37,517</b>	<b>34,768</b>	<b>228,516</b>	<b>1,505,153</b>	<b>1,018</b>	<b>10,212</b>	<b>15,634</b>	<b>1,009</b>

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.



# **Regional Advances and Deposits**

**6.1 Province/Region wise Deposits by Categories**  
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	46	691	738	63	718	781	66	783	849
	Govt.	91	3,613	3,704	106	3,806	3,912	109	4,271	4,380
	NFPSEs	14	1,411	1,424	38	1,578	1,615	66	1,818	1,884
	NBFCs & Fin Aux.	3	903	906	18	1,196	1,214	4	1,389	1,393
	Private Sector	284	5,152	5,536	461	5,701	6,162	537	6,107	6,644
	Trust Fund	13	603	616	13	689	702	15	723	738
	Personal	1,816	9,880	11,695	2,084	11,093	13,177	2,304	11,902	14,205
	Others	15	49	64	16	55	71	19	70	89
	Total	2,383	22,301	24,683	2,798	24,836	27,634	3,119	27,062	30,181
	Punjab	Foreign	34	270	304	48	276	324	49	309
Govt.		26	1,471	1,498	27	1,513	1,540	33	1,701	1,734
NFPSEs		4	762	766	7	795	802	15	869	884
NBFCs & Fin Aux.		0	127	128	0	172	172	1	149	150
Private Sector		219	2,089	2,308	283	2,250	2,533	315	2,408	2,723
Trust Fund		7	222	229	6	264	271	8	288	295
Personal		1,067	5,104	6,172	1,190	5,670	6,860	1,304	6,061	7,365
Others		1	10	11	1	24	25	2	31	33
Total		1,360	10,056	11,416	1,563	10,964	12,527	1,725	11,815	13,540
Sindh		Foreign	2	316	318	2	318	321	2	340
	Govt.	12	793	804	17	854	871	17	1,076	1,093
	NFPSEs	7	286	292	6	357	364	23	349	372
	NBFCs & Fin Aux.	1	716	717	0	957	957	0	1,163	1,163
	Private Sector	60	2,123	2,183	77	2,442	2,518	87	2,513	2,600
	Trust Fund	2	274	276	2	278	280	2	293	295
	Personal	152	2,849	3,002	201	3,264	3,466	238	3,470	3,708
	Others	0	8	8	0	3	3	0	5	5
	Total	236	7,364	7,600	306	8,474	8,780	369	9,210	9,579
	Khyber Pakhtunkhwa	Foreign	4	17	22	5	19	24	6	22
Govt.		21	310	331	30	349	379	23	377	400
NFPSEs		1	30	30	0	18	18	0	26	26
NBFCs & Fin Aux.		0	2	2	16	3	19	1	4	5
Private Sector		58	163	221	58	161	220	75	190	265
Trust Fund		2	21	23	1	30	32	2	32	34
Personal		312	700	1,012	366	787	1,153	403	889	1,291
Others		0	13	13	2	16	18	1	14	16
Total		397	1,256	1,654	479	1,383	1,862	511	1,554	2,065

**6.1 Province/Region wise Deposits by Categories**  
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	2	2	0	1	1	0	2	2
	Govt.	17	133	151	20	172	192	24	187	211
	NFPSEs	1	21	22	1	16	16	1	13	14
	NBFCs & Fin Aux.	0	1	1	0	0	0	0	0	0
	Private Sector	24	89	113	20	75	95	31	99	130
	Trust Fund	0	5	5	0	8	8	0	9	9
	Personal	65	190	256	77	216	293	83	245	328
	Others	14	1	15	13	1	14	15	1	16
	<b>Total</b>	<b>122</b>	<b>443</b>	<b>564</b>	<b>131</b>	<b>489</b>	<b>620</b>	<b>155</b>	<b>556</b>	<b>711</b>
	Islamabad	Foreign	0	73	74	0	87	88	1	93
Govt.		8	861	869	3	874	877	3	886	888
NFPSEs		1	305	306	0	383	383	0	549	549
NBFCs & Fin Aux.		-	47	47	-	54	54	-	60	60
Private Sector		3	647	650	3	726	730	5	838	843
Trust Fund		0	77	78	0	105	105	1	96	97
Personal		18	732	750	21	816	837	29	857	886
Others		0	17	17	0	12	12	0	18	19
<b>Total</b>		<b>30</b>	<b>2,760</b>	<b>2,790</b>	<b>28</b>	<b>3,057</b>	<b>3,085</b>	<b>40</b>	<b>3,396</b>	<b>3,435</b>
Gilgit-Balistan		Foreign	0	0	0	0	0	1	0	0
	Govt.	7	15	21	8	21	28	8	21	29
	NFPSEs	1	6	6	0	7	7	0	10	10
	NBFCs & Fin Aux.	1	3	4	1	5	6	2	5	7
	Private Sector	5	11	16	5	9	14	7	16	23
	Trust Fund	1	0	1	1	1	2	1	1	2
	Personal	18	37	54	23	42	65	27	55	82
	Others	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>32</b>	<b>72</b>	<b>104</b>	<b>38</b>	<b>84</b>	<b>122</b>	<b>46</b>	<b>107</b>	<b>153</b>
	AJK	Foreign	5	13	18	7	16	22	8	17
Govt.		1	29	31	1	23	24	1	23	25
NFPSEs		0	2	2	23	2	25	27	2	29
NBFCs & Fin Aux.		0	6	6	0	5	6	0	8	8
Private Sector		15	30	46	15	38	52	16	44	60
Trust Fund		1	3	4	1	4	5	1	5	6
Personal		183	267	450	206	298	504	220	325	544
Others		0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>206</b>	<b>350</b>	<b>556</b>	<b>253</b>	<b>386</b>	<b>638</b>	<b>273</b>	<b>424</b>	<b>697</b>

Note:

"Outstanding Deposits" show position of deposits held by banks at the end of the period.

**6.2 Province/Region wise Advances by Borrowers**  
(Outstanding Position)

Provinces/Regions	Category	1000									(Billion Rupees)
		Jun-23			Mar-24			Jun-24 P			
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Overall	Foreign	-	0	0	-	-	-	-	-	4	4
	Govt.	29	1,859	1,887	2	891	893	2	973	975	
	NFPSEs	-	1,658	1,658	-	2,206	2,206	-	2,398	2,398	
	NBFCs & Fin Aux.	0	330	330	0	238	238	0	255	255	
	Private Sector	275	6,516	6,790	298	6,822	7,120	312	6,973	7,285	
	Trust Fund	-	14	14	0	16	16	0	15	15	
	Personal	79	1,048	1,126	81	1,041	1,122	80	1,056	1,136	
	Others	1	1	2	1	1	1	1	2	2	
	Total	383	11,425	11,808	382	11,214	11,595	395	11,675	12,070	
Punjab	Foreign	-	0	0	-	-	-	-	-	-	
	Govt.	-	1,035	1,035	-	354	354	-	313	313	
	NFPSEs	-	501	501	-	854	854	-	1,002	1,002	
	NBFCs & Fin Aux.	-	36	36	-	40	40	-	43	43	
	Private Sector	173	2,793	2,966	197	3,018	3,215	211	3,035	3,247	
	Trust Fund	-	5	5	0	7	7	0	6	7	
	Personal	34	344	378	35	340	375	35	336	370	
	Others	1	1	1	1	0	1	1	0	1	
	Total	208	4,715	4,923	232	4,612	4,845	247	4,735	4,982	
Sindh	Foreign	-	-	-	-	-	-	-	-	4	
	Govt.	29	392	420	2	168	170	2	287	289	
	NFPSEs	-	845	845	-	1,031	1,031	-	1,069	1,069	
	NBFCs & Fin Aux.	0	194	194	0	160	160	0	144	144	
	Private Sector	37	2,901	2,938	39	3,001	3,040	39	3,067	3,106	
	Trust Fund	-	4	4	-	4	4	-	3	3	
	Personal	28	607	636	29	606	635	28	626	654	
	Others	-	0	0	-	1	1	-	2	2	
	Total	95	4,944	5,038	70	4,970	5,040	69	5,201	5,269	
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-	
	Govt.	-	0	0	-	0	0	-	0	0	
	NFPSEs	-	18	18	-	28	28	-	18	18	
	NBFCs & Fin Aux.	-	0	0	-	0	0	-	0	0	
	Private Sector	55	64	119	52	67	118	52	71	122	
	Trust Fund	-	0	0	-	0	0	-	0	0	
	Personal	7	51	57	7	51	58	7	50	57	
	Others	-	-	-	-	-	-	-	-	-	
	Total	62	133	195	58	146	204	58	139	197	

**6.2 Province/Region wise Advances by Borrowers**  
(Outstanding Position)

Provinces/Regions	Category	1000 (Billion Rupees)								
		Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	2	2	-	2	2
	NFPEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4	5	9	5	5	10	5	6	11
	Trust Fund	-	0	0	-	-	-	-	-	-
	Personal	7	5	12	8	5	13	8	5	13
	Others	0	-	0	-	-	0	-	-	0
	Total	12	12	24	13	13	25	13	13	25
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	429	429	-	368	368	-	371	371
	NFPEs	-	293	293	-	293	293	-	310	310
	NBFCs & Fin Aux.	-	100	100	-	38	38	-	68	68
	Private Sector	0	731	731	0	708	709	0	767	768
	Trust Fund	-	4	4	-	5	5	-	5	5
	Personal	0	35	35	0	32	32	0	33	33
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,592	1,593	1	1,444	1,445	1	1,554	1,555
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	6	3	3	7	3	3	7
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	1	1	2	1	2	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	4	8	4	5	9	4	5	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	20	21	1	20	21	1	24	25
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	7	2	5	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	3	24	28	3	24	27	3	28	32

**Note:**

"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland/ foreign/ import bills .

# **Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks**

## 7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursemen t	Amount	% of Regional Disburseme nt		Amount	%age	
Apr-Jun 2024 <sup>1</sup>	Punjab	4,890.10	41.67	4,631.09	94.70	259.02	5.30	254.85	4,885.94	41.64	99.91
	Sindh	5,394.68	45.97	5,098.28	94.51	296.40	5.49	194.83	5,293.10	45.10	98.12
	KPK	125.97	1.07	122.76	97.46	3.21	2.54	40.43	163.19	1.39	129.55
	Balochistan	9.75	0.08	9.67	99.14	0.08	0.86	90.37	100.04	0.85	1,025.87
	Islamabad	1,294.31	11.03	1,150.18	88.86	144.12	11.14	119.68	1,269.87	10.82	98.11
	Gilgit-Baltistan	4.42	0.04	4.33	97.80	0.10	2.20	1.91	6.23	0.05	140.90
	AJK	16.71	0.14	16.70	99.95	0.01	0.05	0.87	17.57	0.15	105.16
<b>Total</b>		<b>11,735.94</b>	<b>100.00</b>	<b>11,033.00</b>	<b>94.01</b>	<b>702.94</b>	<b>5.99</b>	<b>702.94</b>	<b>11,735.94</b>	<b>100.00</b>	
Jan-Mar 2024	Punjab	4,961.90	41.72	4,762.04	95.97	199.86	4.03	427.92	5,189.96	43.64	104.60
	Sindh	5,516.69	46.38	5,078.04	92.05	438.65	7.95	127.40	5,205.44	43.77	94.36
	KPK	87.27	0.73	83.98	96.22	3.29	3.78	38.38	122.36	1.03	140.21
	Balochistan	9.88	0.08	9.66	97.77	0.22	2.23	84.48	94.14	0.79	953.20
	Islamabad	1,303.69	10.96	1,168.36	89.62	135.33	10.38	98.09	1,266.46	10.64	97.14
	Gilgit-Baltistan	4.09	0.03	4.03	98.65	0.06	1.35	0.06	4.09	0.03	100.09
	AJK	10.28	0.09	10.28	100.00	0.00	-	1.08	11.36	0.10	110.46
<b>Total</b>		<b>11,893.80</b>	<b>100.00</b>	<b>11,116.39</b>	<b>93.46</b>	<b>777.41</b>	<b>6.54</b>	<b>777.41</b>	<b>11,893.80</b>	<b>100.00</b>	
Apr-Jun 2023	Punjab	4,549.27	38.48	4,452.58	97.87	96.69	2.13	800.69	5,253.28	44.44	115.48
	Sindh	5,399.49	45.68	5,094.95	94.36	304.53	5.64	86.01	5,180.97	43.83	95.95
	KPK	57.74	0.49	56.67	98.14	1.07	1.86	50.42	107.08	0.91	185.45
	Balochistan	9.83	0.08	9.70	98.75	0.12	1.25	114.20	123.90	1.05	1,260.97
	Islamabad	1,793.31	15.17	1,095.26	61.07	698.06	38.93	42.99	1,138.25	9.63	63.47
	Gilgit-Baltistan	4.28	0.04	4.24	99.09	0.04	0.91	0.81	5.05	0.04	118.14
	AJK	7.48	0.06	7.48	99.91	0.01	0.09	5.39	12.87	0.11	172.01
<b>Total</b>		<b>11,821.40</b>	<b>100.00</b>	<b>10,720.88</b>	<b>90.69</b>	<b>1,100.52</b>	<b>9.31</b>	<b>1,100.52</b>	<b>11,821.40</b>	<b>100.00</b>	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

“Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Jul - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

## 7.2 Province/Region-wise Advances by place of Disbursement and Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Apr-Jun 2024 <sup>P</sup>		Jan-Mar 2024		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,631.09	94.70	4,762.04	95.97	4,452.58	97.87
	Sindh	154.04	3.15	107.80	2.17	69.26	1.52
	KPK	6.10	0.12	5.60	0.11	10.36	0.23
	Balochistan	0.61	0.01	0.41	0.01	0.06	-
	Islamabad	97.71	2.00	85.25	1.72	15.27	0.34
	Gilgit-Baltistan	0.15	-	0.03	-	0.08	-
	AJK	0.41	0.01	0.78	0.02	1.66	0.04
<b>Punjab Total</b>		<b>4,890.10</b>	<b>100.00</b>	<b>4,961.90</b>	<b>100.00</b>	<b>4,549.27</b>	<b>100.00</b>
Sindh	Punjab	167.47	3.10	330.50	5.99	136.09	2.52
	Sindh	5,098.28	94.51	5,078.04	92.05	5,094.95	94.36
	KPK	17.32	0.32	12.79	0.23	23.37	0.43
	Balochistan	89.76	1.66	83.82	1.52	113.94	2.11
	Islamabad	19.68	0.36	11.27	0.20	26.70	0.49
	Gilgit-Baltistan	1.75	0.03	0.01	-	0.73	0.01
	AJK	0.42	0.01	0.26	-	3.71	0.07
<b>Sindh Total</b>		<b>5,394.68</b>	<b>100.00</b>	<b>5,516.69</b>	<b>100.00</b>	<b>5,399.49</b>	<b>100.00</b>
KPK	Punjab	0.10	0.08	0.10	0.12	0.08	0.14
	Sindh	0.90	0.71	1.66	1.91	0.01	0.01
	KPK	122.76	97.46	83.98	96.22	56.67	98.14
	Balochistan	-	-	-	-	-	-
	Islamabad	2.20	1.75	1.53	1.75	0.98	1.70
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.01	-	-	-	0.01
<b>KPK Total</b>		<b>125.97</b>	<b>100.00</b>	<b>87.27</b>	<b>100.00</b>	<b>57.74</b>	<b>100.00</b>
Balochistan	Punjab	..	0.04	-	-	..	-
	Sindh	0.08	0.82	0.22	2.23	0.12	1.25
	KPK	-	-	-	-	-	-
	Balochistan	9.67	99.14	9.66	97.77	9.70	98.75
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>9.75</b>	<b>100.00</b>	<b>9.88</b>	<b>100.00</b>	<b>9.83</b>	<b>100.00</b>
Islamabad	Punjab	87.28	6.74	97.31	7.46	664.51	37.06
	Sindh	39.81	3.08	17.72	1.36	16.63	0.93
	KPK	17.01	1.31	19.99	1.53	16.69	0.93
	Balochistan	-	-	0.25	0.02	0.20	0.01
	Islamabad	1,150.18	88.86	1,168.36	89.62	1,095.26	61.07
	Gilgit-Baltistan	..	-	0.01	-	0.01	-
	AJK	0.03	-	0.04	-	0.02	-
<b>Islamabad Total</b>		<b>1,294.31</b>	<b>100.00</b>	<b>1,303.69</b>	<b>100.00</b>	<b>1,793.31</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	..	-	..	-	0.01	0.17
	Sindh	-	-	-	-	-	-
	KPK	0.01	0.17	0.01	0.14	-	-
	Balochistan	..	-	0.01	0.15	..	0.01
	Islamabad	0.09	2.03	0.04	1.05	0.03	0.73
	Gilgit-Baltistan	4.33	97.80	4.03	98.65	4.24	99.09
	AJK	-	-	-	-	-	-
<b>Gilgit-Baltistan Total</b>		<b>4.42</b>	<b>100.00</b>	<b>4.09</b>	<b>100.00</b>	<b>4.28</b>	<b>100.00</b>
AJK	Punjab	..	-	-	-	0.01	0.07
	Sindh	-	-	-	-	-	-
	KPK	..	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.05	..	-	..	0.02
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	16.70	99.95	10.28	100.00	7.48	99.91
<b>AJK Total</b>		<b>16.71</b>	<b>100.00</b>	<b>10.28</b>	<b>100.00</b>	<b>7.48</b>	<b>100.00</b>
<b>Grand Total</b>		<b>11,735.94</b>	<b>-</b>	<b>11,893.80</b>	<b>-</b>	<b>11,821.40</b>	<b>-</b>

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

### 7.3 Province/Region-wise Advances by Place of Utilization and Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Apr-Jun 2024 <sup>P</sup>		Jan-Mar 2023		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,631.09	94.78	4,762.04	91.75	4,452.58	84.76
	Sindh	167.47	3.43	330.50	6.37	136.09	2.59
	KPK	0.10	-	0.10	-	0.08	-
	Balochistan	..	-	-	-	..	-
	Islamabad	87.28	1.79	97.31	1.88	664.51	12.65
	Gilgit-Baltistan	..	-	..	-	0.01	-
	AJK	..	-	-	-	0.01	-
<b>Punjab Total</b>		<b>4,885.94</b>	<b>100.00</b>	<b>5,189.96</b>	<b>100.00</b>	<b>5,253.28</b>	<b>100.00</b>
Sindh	Punjab	154.04	2.91	107.80	2.07	69.26	1.34
	Sindh	5,098.28	96.32	5,078.04	97.55	5,094.95	98.34
	KPK	0.90	0.02	1.66	0.03	0.01	-
	Balochistan	0.08	-	0.22	-	0.12	-
	Islamabad	39.81	0.75	17.72	0.34	16.63	0.32
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
<b>Sindh Total</b>		<b>5,293.10</b>	<b>100.00</b>	<b>5,205.44</b>	<b>100.00</b>	<b>5,180.97</b>	<b>100.00</b>
KPK	Punjab	6.10	3.74	5.60	4.57	10.36	9.68
	Sindh	17.32	10.61	12.79	10.45	23.37	21.82
	KPK	122.76	75.23	83.98	68.63	56.67	52.92
	Balochistan	-	-	-	-	-	-
	Islamabad	17.01	10.42	19.99	16.34	16.69	15.58
	Gilgit-Baltistan	0.01	-	0.01	-	-	-
	AJK	..	-	-	-	-	-
<b>KPK Total</b>		<b>163.19</b>	<b>100.000</b>	<b>122.36</b>	<b>100.000</b>	<b>107.08</b>	<b>100.000</b>
Balochistan	Punjab	0.61	0.61	0.41	0.44	0.06	0.05
	Sindh	89.76	89.73	83.82	89.04	113.94	91.96
	KPK	-	-	-	-	-	-
	Balochistan	9.67	9.66	9.66	10.26	9.70	7.83
	Islamabad	-	-	0.25	0.27	0.20	0.17
	Gilgit-Baltistan	..	-	0.01	0.01	..	-
	AJK	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>100.04</b>	<b>100.00</b>	<b>94.14</b>	<b>100.00</b>	<b>123.90</b>	<b>100.00</b>
Islamabad	Punjab	97.71	7.69	85.25	6.73	15.27	1.34
	Sindh	19.68	1.55	11.27	0.89	26.70	2.35
	KPK	2.20	0.17	1.53	0.12	0.98	0.09
	Balochistan	-	-	-	-	-	-
	Islamabad	1,150.18	90.58	1,168.36	92.25	1,095.26	96.22
	Gilgit-Baltistan	0.09	0.01	0.04	-	0.03	-
	AJK	0.01	-	..	-	..	-
<b>Islamabad Total</b>		<b>1,269.87</b>	<b>100.00</b>	<b>1,266.46</b>	<b>100.00</b>	<b>1,138.25</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	0.15	2.47	0.03	0.79	0.08	1.53
	Sindh	1.75	28.08	0.01	0.29	0.73	14.45
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.04	0.01	0.36	0.01	0.16
	Gilgit-Baltistan	4.33	69.41	4.03	98.56	4.24	83.87
	AJK	-	-	-	-	-	-
<b>Gilgit-Baltistan Total</b>		<b>6.23</b>	<b>100.00</b>	<b>4.09</b>	<b>100.00</b>	<b>5.05</b>	<b>100.00</b>
AJK	Punjab	0.41	2.32	0.78	6.86	1.66	12.92
	Sindh	0.42	2.41	0.26	2.26	3.71	28.84
	KPK	0.01	0.07	-	-	..	0.04
	Balochistan	-	-	-	-	-	-
	Islamabad	0.03	0.14	0.04	0.35	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	16.70	95.05	10.28	90.53	7.48	58.08
<b>AJK Total</b>		<b>17.57</b>	<b>100.00</b>	<b>11.36</b>	<b>100.00</b>	<b>12.87</b>	<b>100.00</b>
<b>Grand Total</b>		<b>11,735.94</b>	<b>-</b>	<b>11,893.80</b>	<b>-</b>	<b>11,821.40</b>	<b>-</b>

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

# **Microfinance Banks**

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Assets</b>	<b>792,443,586</b>	<b>882,279,298</b>	<b>883,891,919</b>
<b>I. Currency and Deposits</b>	<b>89,611,146</b>	<b>88,585,317</b>	<b>96,150,676</b>
1. Currency	8,537,483	10,168,463	11,382,701
2. Transferable Deposits	63,698,767	60,318,184	76,724,429
3. Restricted/ compulsory deposits	849,398	403,610	747,488
4 Other Deposits	16,525,498	17,695,060	7,296,058
<b>II. Securities (other than shares)</b>	<b>159,146,200</b>	<b>171,693,347</b>	<b>165,626,969</b>
1. Short-term	59,073,795	96,962,832	92,899,670
2. Long-term	100,072,404	74,730,515	72,727,299
<b>III. Loans extended (Advances)<sup>1</sup></b>	<b>450,451,282</b>	<b>506,502,409</b>	<b>507,192,430</b>
1. Short-term	298,050,853	341,034,022	323,499,609
A) Money at call	958,752	6,282,770	4,062,034
B) Reverse Repo	897,930	13,758,521	9,108,169
C) Bills purchased and discounted	-	174,008	-
D) Other short-term loans	296,194,171	320,818,724	310,329,406
2. Long-term	152,400,429	165,468,387	183,692,821
<b>IV. Shares and other equity</b>	<b>-</b>	<b>-</b>	<b>164,238</b>
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	164,238
<b>V. Insurance Technical Reserve</b>	<b>169,740</b>	<b>147,788</b>	<b>173,979</b>
<b>VI. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Other accounts receivable</b>	<b>37,891,331</b>	<b>53,608,216</b>	<b>52,046,424</b>
1. Trade credit and advances	42,162	33,646	45,009
2. Others	37,849,169	53,574,570	52,001,415
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	70	67,156	5,705,708
D) Miscellaneous assets residents sector	37,849,099	53,507,414	46,295,707
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	<b>55,173,887</b>	<b>61,742,221</b>	<b>62,537,203</b>
1. Produced assets	53,556,292	58,791,704	60,652,892
A) Tangible fixed assets	42,913,260	46,965,283	48,518,125
a) Dwellings	2,568,286	2,786,767	3,160,323
i) Building on freehold land	-	-	253,420
ii) Building on leasehold land	2,568,286	2,786,767	2,906,903
b) Other buildings and structures	9,523,195	10,680,468	10,886,978
i) Building on freehold land	915,000	918,060	920,633
ii) Building on leasehold land	8,608,195	9,762,408	9,966,345
c) Machinery and equipment	23,698,152	25,950,705	26,795,633
i) Transport equipment	1,739,548	1,809,039	1,792,976
ii) Furniture & Fixtures	3,670,767	2,886,537	2,926,213
iii) Office equipment	12,987,056	14,028,051	15,184,325
iv) Other machinery & equipment	5,300,781	7,227,078	6,892,120
d) Other tangible fixed assets n.e.s	7,123,627	7,547,343	7,675,191
B) Intangible fixed assets	10,643,033	11,826,421	12,134,766
a) Computer software	9,350,315	10,349,099	10,641,243
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,292,718	1,477,322	1,493,523
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,617,595	1,633,058	1,602,830
A) Tangible non-produced assets	1,596,470	1,610,799	1,580,571
a) Land	(295,245)	90,050	90,050
i) Land underlying Buildings and structures	(295,245)	90,050	90,050
1. Freehold land	(295,245)	90,050	90,050
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,891,715	1,520,749	1,490,521
B) Intangible non-produced assets	21,125	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	21,125	22,259	22,259
3. Capital work in progress	-	1,317,459	281,481

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Liabilities</b>	<b>792,443,586</b>	<b>882,279,298</b>	<b>883,891,919</b>
<b>I. Deposits<sup>2</sup></b>	<b>528,313,781</b>	<b>649,516,683</b>	<b>652,679,180</b>
1. Transferable Deposits	400,872,574	383,272,902	395,364,687
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	127,441,207	266,243,781	257,314,493
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>8,790,075</b>	<b>8,408,728</b>	<b>6,893,084</b>
1. Short-term	-	-	-
2. Long-term	8,790,075	8,408,728	6,893,084
<b>III. Loans (Borrowings)</b>	<b>91,943,774</b>	<b>55,567,638</b>	<b>42,375,914</b>
1. Short-term	9,200,738	12,436,712	14,531,294
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	1,953,606	1,481,159	-
C) Other short-term borrowings	7,247,132	10,955,553	14,531,294
2. Long-term borrowings	82,743,036	43,130,926	27,844,620
<b>IV. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>V. Other accounts payable</b>	<b>121,671,284</b>	<b>139,480,721</b>	<b>161,318,049</b>
1. Provision for losses	32,339,134	41,206,404	51,127,000
A) Provision for loan losses-Specific	26,113,629	37,364,863	50,521,974
B) Provision for loan losses-General	6,225,505	3,841,541	605,026
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	29,656,260	33,835,537	35,454,662
3. Other accounts payable to other resident Sectors	59,675,889	64,438,781	74,736,388
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	152,348	165,758	154,570
D) Miscellaneous liability items	59,523,541	64,273,023	74,581,818
a) Suspense account	-	-	-
b) Provision for expected costs	1,750,585	1,827,545	2,236,206
c) Deferred tax liabilities	-	-	-
d) Accrued wages	344,681	87,112	276,281
e) Accrued rent	462	(171)	12,919
f) Accrued taxes	400,469	741,662	896,001
g) Other miscellaneous liability items	57,027,344	61,616,875	71,160,405
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>41,724,671</b>	<b>29,305,527</b>	<b>20,625,698</b>
1. Quoted	13,003,447	13,003,447	19,003,447
2. Non quoted	25,137,136	26,959,107	29,359,107
3. Investment fund shares	-	-	-
4. Retained earnings	(47,977,794)	(63,300,685)	(77,557,916)
5. Current year result	(2,202,373)	(5,378,444)	(9,264,667)
6. General and special reserve	53,830,657	57,858,272	58,619,030
7. Valuation adjustments	(66,401)	163,830	466,698

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of MFBS' advances due to inclusion of interbank advances and accrued interest on advances.

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

## 8.2 Profit and Loss Accounts

### Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>A. Mark-Up/Return/Interest Earned</b>	<b>54,283,150</b>	<b>62,425,397</b>	<b>76,623,468</b>
1. Loans and advances	31,617,846	32,804,624	44,776,803
2. Investments	8,201,861	9,843,195	12,752,114
3. Lendings to financial institutions	144,570	1,019,959	652,448
4. Balances with banks	1,745,029	1,515,733	942,023
5. Income from inter-office lending	12,476,167	16,987,621	17,459,410
6. Other	97,677	254,265	40,671
<b>B. Mark-Up/Return/Interest Expensed</b>	<b>35,722,633</b>	<b>45,617,152</b>	<b>49,230,386</b>
1. Deposits	17,812,517	24,842,829	28,532,797
2. Borrowings	4,521,919	2,738,437	1,857,710
3. Subordinated debt	756,756	692,054	765,518
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	152,598	347,838	345,492
6. Expense on inter-office borrowing	12,476,167	16,987,621	17,459,408
7. Other	2,676	8,373	269,461
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>18,560,517</b>	<b>16,808,246</b>	<b>27,393,082</b>
<b>C. Non Mark-UP/Return/Interest Income</b>	<b>7,603,808</b>	<b>9,612,903</b>	<b>11,917,717</b>
1. Fee & Commission Income	5,113,363	6,397,604	5,456,342
i. Branch banking customer fees	1,443,305	680,796	4,080,200
ii. Consumer finance related fees	195,748	1,651,763	247,779
iii. Card related fees (debit and credit cards)	110,037	138,954	114,581
iv. Credit related fees	728,829	631,786	617,615
v. Investment banking fee	-	-	-
vi. Commission on trade	218	238	242
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	5,136	3,872	4,258
ix. Commission on remittances including home remittances	313	208	117
x. Commission on utility bills	908	443	850
xi. Commission income - Bancassurance	5,769	2,051	3,986
xii. Rent on lockers	264	308	264
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,622,836	3,287,186	386,451
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(1,646)	(42,765)	2,138
i. Realised	1,496	(52,750)	1,716
ii. Unrealised - held for trading	(3,142)	9,985	422
6. Other Income	2,492,091	3,258,063	6,459,237
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	44,477	3,019	17,303
iii. Loss on termination of lease liability against right of use assets	(1,972)	6,142	6,346
iv. Gain on sale of non banking assets - net	-	-	0
v. Other	2,449,586	3,248,902	6,435,588
<b>II. Total Income (I + C)</b>	<b>26,164,325</b>	<b>26,421,148</b>	<b>39,310,799</b>

## 8.2 Profit and Loss Accounts

### Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>D. Non Mark-UP/Return/Interest Expenses</b>	22,076,515	27,022,172	37,466,026
<b>1. Operating expenses</b>	22,024,942	26,967,906	37,371,518
i. Total compensation expense	6,196,387	7,099,607	7,092,830
ii. Property expense	4,679,221	5,202,121	6,137,900
a. Rent and taxes	339,555	237,120	152,080
b. Insurance	514,918	528,045	843,799
c. Utilities cost	450,209	446,910	657,492
d. Lease rental	116,551	14,076	-
e. Fuel expense generators	139,027	126,199	107,950
f. Security (including guards)	444,213	509,872	603,564
g. Repair and maintenance (including janitorial charges)	1,055,577	1,552,744	1,665,351
h. Depreciation on right-of-use assets	335,133	557,695	483,667
i. Depreciation	1,284,037	1,229,460	1,623,996
iii. Information technology expenses	996,166	809,397	1,238,919
iv. Other operating expenses	10,153,168	13,856,782	22,901,869
<b>2. Workers welfare fund</b>	49,320	44,471	73,040
<b>3. Other charges</b>	2,253	9,795	21,468
i. Penalties imposed by State Bank of Pakistan	594	1,297	1,270
ii. Penalties imposed by other regulatory bodies (to be specified)	401	-	-
iii. Others (to be specified, if material)	1,258	8,498	20,198
<b>III. Profit before provisions (II - D)</b>	4,087,811	(601,023)	1,844,773
<b>E. Provisions / (reversals) and write offs - net</b>	4,005,293	7,274,575	6,239,296
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	4,778,014	7,879,256	6,990,360
4. (Reversals) / provisions against off balance sheet items	-	23,000	23,575
5. Reversals against other assets	(99,947)	-	-
6. Recovery of written off / charged off bad debts	(672,774)	(627,681)	(774,639)
<b>F. Extra ordinary / unusual items</b>	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	82,518	(7,875,599)	(4,394,522)
<b>G. Taxation</b>	(136,736)	(2,812,434)	1,391,306
1. Current	1,469,035	1,851,627	1,527,885
2. Prior	57,584	-	-
3. Deferred	(1,663,356)	(4,664,061)	(136,579)
<b>V. Profit After Taxation (IV - G)</b>	219,254	(5,063,165)	(5,785,829)
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	27,042	25,884	25,565
<b>1. Permanent</b>	19,624	19,338	19,113
a. Male	17,166	16,827	16,558
b. Female	2,458	2,511	2,555
<b>2. Contractual</b>	7,418	6,546	6,452
a. Male	6,392	5,523	5,413
b. Female	1,026	1,023	1,039

\* Number of employees are as on end period and are shown in actual numbers.

### 8.3 Deposits Distributed by Type of Accounts

#### Microfinance Banks

(Thousand Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	94,010,252	135,569,195	106,281,256	170,974,936	109,039,131	182,929,731
II. Call Deposits	1,856	872,399	1,625	638,200	1,770	994,791
III. Other Deposit Accounts	398	4,488	170,058	108,585	-	-
IV. Saving Deposits	2,813,964	178,537,255	739,897	191,172,274	924,672	184,631,543
V. Fixed or Term Deposits	98,638	201,583,121	111,642	266,871,371	113,540	269,134,089
1) Less Than Three Months	1,279	5,709,031	1,401	3,278,469	1,452	4,550,628
2) For Three Months and Over but Less Than Six Months	1,640	8,889,429	2,057	12,532,595	1,781	6,631,652
3) For Six Months and Over but Less Than One Year	3,952	13,139,496	4,910	10,321,057	5,410	11,927,269
4) For One Year & Over but Less Than Two Years	45,839	121,425,018	65,225	186,119,288	69,482	192,992,163
5) For Two Years & Over but Less Than Three Years	3,097	5,204,666	3,472	6,428,759	3,234	6,044,490
6) For Three Years & Over but Less Than Four Years	33,499	40,286,745	28,505	43,524,978	26,812	42,629,297
7) For Four Years & Over but Less Than Five Years	60	36,043	17	26,487	15	18,583
8) For Five Years & Over but Less Than Ten Years	9,272	6,892,693	6,055	4,639,737	5,354	4,340,007
9) For Ten Years and Over						
<b>Total</b>	<b>96,925,108</b>	<b>516,566,457</b>	<b>107,304,478</b>	<b>629,765,366</b>	<b>110,079,113</b>	<b>637,690,154</b>

### 8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	76,232,525	136,401,067.13	32,767,433	27,476,335.95	9,242	1,035,222.67	29,931	18,017,105.24	109,039,131	182,929,731
II. Call Deposits	1,214	330,713	10	6,183	7	20,941	539	636,954	1,770	994,791
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	601,890	55,018,573	296,652	14,364,913	9,734	7,754,520	16,396	107,493,537	924,672	184,631,543
V. Fixed or Term Deposits	69,903	101,636,768	32,497	40,961,432	9,034	21,730,937	2,106	104,804,953	113,540	269,134,089
1) Less Than Three Months	856	1,475,095	503	825,930	38	12,118	55	2,237,485	1,452	4,550,628
2) For Three Months and Over but Less Than Six Months	1,125	2,365,896	446	957,461	127	256,078	83	3,052,217	1,781	6,631,652
3) For Six Months and Over but Less Than One Year	3,375	5,592,671	1,574	2,803,022	324	597,651	137	2,933,925	5,410	11,927,269
4) For One Year & Over but Less Than Two Years	42,228	59,329,412	19,331	24,242,162	6,549	14,280,210	1,374	95,140,380	69,482	192,992,163
5) For Two Years & Over but Less Than Three Years	1,967	3,623,542	1,043	1,319,482	192	669,972	32	431,495	3,234	6,044,490
6) For Three Years & Over but Less Than Four Years	17,685	27,386,876	8,132	9,912,158	786	4,616,203	209	714,060	26,812	42,629,297
7) For Four Years & Over but Less Than Five Years	5	1,800	7	1,983	3	14,800	-	-	15	18,583
8) For Five Years and Over but Less Than Ten Years	2,662	1,861,476	1,461	899,234	1,015	1,283,905	216	295,391	5,354	4,340,007
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>76,905,532</b>	<b>293,387,121</b>	<b>33,096,592</b>	<b>82,808,864</b>	<b>28,017</b>	<b>30,541,620</b>	<b>48,972</b>	<b>230,952,549</b>	<b>110,079,113</b>	<b>637,690,154</b>

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>516,566,457</b>	<b>629,765,366</b>	<b>182,929,731</b>	<b>994,791</b>	-	<b>184,631,543</b>
<b>I. GOVERNMENT</b>	<b>34,880,062</b>	<b>28,608,143</b>	<b>7,502,564</b>	<b>220</b>	-	<b>3,832,300</b>
A. Federal Government	17,489,223	13,751,472	4,894,804	-	-	789,094
B. Provincial Governments	17,192,474	14,627,694	2,607,585	100	-	3,009,765
C. Local Bodies	198,364	228,977	175	120	-	33,442
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	<b>1,362,055</b>	<b>26,824,519</b>	<b>116,195</b>	<b>33</b>	-	<b>9,814,479</b>
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	710	13,676	2,113	-	-	109,203
Utilities	-	-	4,793	-	-	-
Transport, storage and communications	2,730	91,892	106,745	-	-	10,518
Manufacturing	1,352,137	24,711,997	-	-	-	9,687,430
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	2	2	-	-	-
Others	6,445	2,006,919	2,542	-	-	7,328
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	<b>89,494,776</b>	<b>92,278,567</b>	<b>603,830</b>	<b>240</b>	-	<b>70,562,300</b>
Mutual Funds and AMCs	50,777,503	59,357,628	116	-	-	45,572,492
Insurance & Pension Funds	2,149,641	2,069,866	489,425	240	-	704,084
MFI and DFIs	6,497,974	8,299,976	52,244	-	-	6,492,232
Stock Exchange & Brokerage Houses	17,143	6,221	953	-	-	7,771
Modarabas	12,676	82,094	38	-	-	10,669
Other NBFIs	30,039,840	22,462,782	61,053	-	-	17,775,051
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>42,558,055</b>	<b>46,234,632</b>	<b>9,081,832</b>	<b>513,375</b>	-	<b>13,921,622</b>
A. Agriculture, forestry and fishing	3,819,854	6,169,748	2,693,187	55	-	1,749,514
1. Crop and animal production, hunting and related service activities	3,410,118	5,498,168	2,692,975	55	-	1,645,750
Growing of Wheat, Rice, Sugar Cane & Cotton	2,372,437	2,295,023	548,700	53	-	1,081,737
Growing of tropical, subtropical, pome and stone fruits & vegetables	29,962	2,819	7,272	-	-	1,988
Growing of other fruits, vegetables and crops	44,502	83,884	1,471	2	-	14,504
Raising of livestock and other related activities	165,221	2,170,035	2,036,756	-	-	94,408
Other agricultural support activities	797,994	946,405	98,777	-	-	453,113
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	730	-	-	-	-	-
03 - Fishing and aquaculture	409,006	671,580	213	-	-	103,763
B. Mining and quarrying	6,676	41,268	320	16	-	41,207
05 - Mining of coal and lignite	-	28	3	-	-	-
06 - Extraction of crude petroleum and natural gas	6,152	41,085	160	-	-	41,207
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	523	118	56	-	-	-
09 - Mining support service activities	2	37	101	16	-	-
C. Manufacturing	2,570,575	2,230,969	325,897	4,528	-	844,751
10 - Manufacture of food products	259,695	379,635	57,316	2,141	-	124,977
11 - Manufacture of beverages	12,038	3,388	833	-	-	82
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	415,587	476,145	19,359	-	-	416,190
Preparation and spinning of textile fibres	50,884	19,169	1,548	-	-	4,632
Weaving of textiles	20,135	27,379	7,511	-	-	20,438
Finishing of textiles	297	9,044	286	-	-	400
Manufacture of knitted and crocheted fabrics	687	4,492	2,743	-	-	-
Manufacture of made-up textile articles, except apparel	11,992	15,711	4,272	-	-	10,780
Manufacture of carpets and rugs	330,846	399,447	-	-	-	379,853
Manufacture of other textiles n.e.c.	746	904	2,999	-	-	87
14 - Manufacture of wearing apparel	281,362	156,710	147,315	-	-	950
15 - Manufacture of leather and related products	1,480	929	416	-	-	2,750

of Deposit Holders and Type of Accounts

Banks (Thousand Rupees)

Jun-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
11,182,280	11,927,269	192,992,163	6,044,490	42,629,297	18,583	4,340,007	-	269,134,089	637,690,154
1,095,000	1,737,963	15,725,579	97,100	81,224	-	47,000	-	18,783,866	30,118,950
886,000	75,650	3,223,102	32,000	25,000	-	45,000	-	4,286,752	9,970,649
209,000	1,662,313	12,365,077	37,100	14,450	-	2,000	-	14,289,940	19,907,390
-	-	137,400	28,000	41,774	-	-	-	207,174	240,911
353,000	-	22,504,500	-	-	-	-	-	22,857,500	32,788,207
-	-	-	-	-	-	-	-	-	33
353,000	-	-	-	-	-	-	-	353,000	464,316
-	-	-	-	-	-	-	-	-	4,793
-	-	-	-	-	-	-	-	-	117,263
-	-	22,500,000	-	-	-	-	-	22,500,000	32,187,430
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2
-	-	4,500	-	-	-	-	-	4,500	14,370
2,160,100	607,400	7,439,670	-	-	-	-	-	10,207,170	81,373,540
-	-	600,000	-	-	-	-	-	600,000	46,172,608
50,000	25,000	593,600	-	-	-	-	-	668,600	1,862,349
-	-	916,700	-	-	-	-	-	916,700	7,461,177
-	-	-	-	-	-	-	-	-	8,724
-	-	67,000	-	-	-	-	-	67,000	77,707
2,110,100	582,400	5,262,370	-	-	-	-	-	7,954,870	25,790,974
2,759,326	2,839,343	16,632,812	560,566	917,085	17,533	28,531	-	23,755,196	47,272,025
213,942	323,807	1,062,659	31,710	186,907	14,800	10,821	-	1,844,646	6,287,402
213,942	323,807	482,659	31,710	161,407	14,800	10,821	-	1,239,146	5,577,926
18,298	24,222	385,498	24,615	154,165	14,800	10,821	-	632,419	2,262,909
-	-	-	-	-	-	-	-	-	9,260
-	1,000	10,650	2,300	850	-	-	-	14,800	30,777
1,338	818	43,280	1,950	5,867	-	-	-	53,253	2,184,417
194,306	297,767	43,231	2,845	525	-	-	-	538,674	1,090,564
-	-	-	-	-	-	-	-	-	-
-	-	580,000	-	25,500	-	-	-	605,500	709,476
-	-	-	-	-	-	-	-	-	41,543
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	41,367
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	56
-	-	-	-	-	-	-	-	-	117
401,431	139,602	234,205	16,804	4,992	-	-	-	797,034	1,972,210
7,500	13,560	5,145	-	808	-	-	-	27,013	211,446
-	-	3,000	-	-	-	-	-	3,000	3,915
-	-	-	-	-	-	-	-	-	-
-	150	21,600	-	-	-	-	-	21,750	457,300
-	-	18,200	-	-	-	-	-	18,200	24,380
-	-	3,000	-	-	-	-	-	3,000	30,949
-	-	-	-	-	-	-	-	-	686
-	-	-	-	-	-	-	-	-	2,743
-	150	400	-	-	-	-	-	550	15,602
-	-	-	-	-	-	-	-	-	379,853
-	-	-	-	-	-	-	-	-	3,087
800	-	19,900	-	300	-	-	-	21,000	169,265
-	-	-	-	-	-	-	-	-	3,165

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	76	165	86	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	453	502	151	-	-	508
Manufacture of footwear	951	216	179	-	-	2,240
a. Leather wear	949	262	178	-	-	2,240
b. Rubber and Plastic wear	2	48	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	741	864	623	-	-	6
17 - Manufacture of paper and paper products	1,372	18,333	449	-	-	1
18 - Printing and reproduction of recorded media	7,289	10,254	3,414	3	-	720
Printing and other service activities related to printing	7,288	10,256	3,411	3	-	720
Reproduction of recorded media	0	2	3	-	-	-
19 - Manufacture of coke and refined petroleum products	5,492	529	3,574	-	-	148
20 - Manufacture of chemicals and chemical products	775,915	59,093	4,122	75	-	8,024
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24,614	7,501	3,567	2,285	-	56
22 - Manufacture of rubber and plastics products	759	189	7,402	8	-	5
23 - Manufacture of other non-metallic mineral products	37,024	68,033	43,887	-	-	125
24 - Manufacture of basic metals	13,761	47,129	1,482	-	-	2,781
25 - Manufacture of fabricated metal products, except machinery and equipment	211	358	16	-	-	-
26 - Manufacture of computer, electronic and optical products	3,343	5,875	505	-	-	2,475
27 - Manufacture of electrical equipment	11,677	9,055	4,542	-	-	6,443
28 - Manufacture of machinery and equipment	617	574	10	-	-	497
29 - Manufacture of motor vehicles, trailers and semi-trailers	373	273	446	5	-	-
30 - Manufacture of other transport equipment	522	2	-	-	-	2
31 - Manufacture of furniture	5,860	6,404	739	-	-	4,672
32 - Other manufacturing	710,834	974,768	25,150	11	-	273,848
Manufacture of jewellery and related articles	25,773	84,570	6,426	-	-	71,142
Manufacture of imitation jewellery and related articles	695	785	8	-	-	741
Manufacture of musical instruments	33	35	-	-	-	5
Manufacture of sports goods	2,005	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,386	3,014	1,510	-	-	2,917
Manufacture of Handicrafts	2,959	3,914	93	-	-	1,235
Other manufacturing n.e.c.	675,983	888,107	17,111	11	-	197,808
33 - Repair and installation of machinery and equipment	9	4,004	729	-	-	-
D. Electricity, gas, steam and air conditioning supply	23,962	15,707	15,088	-	-	4,928
Electric power generation, transmission and distribution	20,194	7,176	1,557	-	-	4,928
a) Hydal	7,317	6,045	464	-	-	4,924
b) Thermal	-	64	45	-	-	4
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	2,159	1,021	1,042	-	-	-
f) Other	10,718	46	6	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	26	8,526	13,526	-	-	-
Steam and air conditioning supply	3,742	5	5	-	-	-
E. Water supply; sewerage, waste management and remediation activities	391	225	225	-	-	-
36 - Water collection, treatment and supply	385	210	210	-	-	-
37 - Sewerage	1	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	0	-	-	-	-	-
39 - Remediation activities and other waste management services	5	15	15	-	-	-
F. Construction	1,185,985	1,515,043	319,076	234,823	-	479,032
41 - Construction of buildings	863,014	1,400,691	85,126	218,470	-	431,202
42 - Civil engineering	321,466	114,140	233,738	16,353	-	47,125
43 - Specialized construction activities	1,505	220	212	-	-	705
	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	87
-	-	-	-	-	-	-	-	-	659
-	-	-	-	-	-	-	-	-	2,419
-	-	-	-	-	-	-	-	-	2,418
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	629
-	-	-	-	-	-	-	-	-	450
-	-	5,000	-	-	-	-	-	5,000	9,137
-	-	5,000	-	-	-	-	-	5,000	9,134
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	3,722
-	-	35,000	-	-	-	-	-	35,000	47,221
-	-	-	-	3,284	-	-	-	3,284	9,192
-	6,000	-	-	-	-	-	-	6,000	7,415
-	-	-	-	-	-	-	-	-	50,012
-	-	-	-	-	-	-	-	-	4,264
-	-	-	-	-	-	-	-	-	16
-	-	1,000	-	-	-	-	-	1,000	3,980
-	-	-	-	-	-	-	-	-	10,985
-	-	-	-	-	-	-	-	-	507
-	-	-	-	-	-	-	-	-	451
-	-	-	-	-	-	-	-	-	2
-	-	6,760	-	-	-	-	-	6,760	12,171
393,131	119,892	136,800	16,804	600	-	-	-	667,227	966,236
600	3,400	8,300	2,000	-	-	-	-	14,300	91,868
-	-	-	-	-	-	-	-	-	749
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	700	-	900	-	-	-	-	1,600	6,027
-	-	-	-	600	-	-	-	600	1,928
392,531	115,792	128,500	13,904	-	-	-	-	650,727	865,657
-	-	-	-	-	-	-	-	-	729
-	-	800	100	600	-	-	-	1,500	21,516
-	-	800	100	600	-	-	-	1,500	7,985
-	-	800	-	-	-	-	-	800	6,188
-	-	-	-	-	-	-	-	-	49
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	1,742
-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-	13,526
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	225
-	-	-	-	-	-	-	-	-	210
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	15
230,000	56,200	526,750	22,500	46,300	-	-	-	881,750	1,914,681
230,000	56,200	525,050	22,500	46,300	-	-	-	880,050	1,614,848
-	-	1,700	-	-	-	-	-	1,700	298,916
-	-	-	-	-	-	-	-	-	917

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Jun-23	Mar-24	Jun-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	7,463,643	8,476,819	1,583,120	256,509	-	2,897,006
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	124,353	118,343	43,653	-	-	71,859
46 - Wholesale trade, except of motor vehicles and motorcycles	3,063,759	4,902,837	577,728	42,933	-	1,794,314
47 - Retail trade, except of motor vehicles and motorcycles	4,275,531	3,455,639	961,739	213,576	-	1,030,833
<b>H. Transportation and storage</b>	90,500	139,367	66,047	56	-	23,177
49 - Land transport and transport via pipelines	58,365	51,801	28,416	56	-	10,971
50 - Water transport	0	25	29	-	-	-
51 - Air transport	2,127	28,642	9,574	-	-	-
52 - Warehousing and support activities for transportation	15,728	14,791	192	-	-	12,131
53 - Courier activities other than national post activities	14,279	44,108	27,836	-	-	75
<b>I. Accommodation and food service activities</b>	380,113	497,697	22,700	4	-	20,644
55 - Accommodation	360,833	471,749	13,641	-	-	10,547
56 - Food and beverage service activities	19,279	25,948	9,059	4	-	10,097
<b>J. Information and communication</b>	7,105,851	9,853,714	730,259	698	-	4,116,826
58 - Publishing activities	68,370	4,866	4,298	-	-	328
59 - Motion picture, video and television programme production, sound recording and music publishing activities	422	1,299	264	-	-	7
60 - Programming and broadcasting activities	5	5	990	-	-	-
61 - Telecommunications	5,671,011	7,325,276	8,995	400	-	2,584,590
62 - Computer programming, consultancy and related activities	196,308	553,582	585,625	298	-	216,801
63 - Information service activities	1,169,735	1,968,687	130,088	-	-	1,315,100
<b>K. Real estate activities</b>	257,997	124,782	6,517	13	-	53,895
<b>L. Professional, scientific and technical activities</b>	3,359,984	1,531,430	66,308	3,611	-	362,017
69 - Legal and accounting activities	680,573	697,612	14,063	1,632	-	134,575
70 - Activities of head offices; management consultancy activities	210,391	141,815	21,393	-	-	135,207
71 - Architectural and engineering activities; technical testing and analysis	125,099	159,337	9,305	1,979	-	33,069
72 - Scientific research and development	7,395	2,233	8	-	-	3,372
73 - Advertising and market research	58,654	152,031	20,467	-	-	36,951
74 - Other professional, scientific and technical activities	2,277,868	378,398	1,070	-	-	18,843
75 - Veterinary activities	4	3	2	-	-	-
<b>M. Administrative and support service activities</b>	579,412	589,755	181,891	363	-	215,445
77 - Rental and leasing activities	23,079	38,723	2,068	-	-	26,258
78 - Employment activities	101	10,838	499	-	-	513
79 - Travel agency, tour operator, reservation service and related activities	68,560	82,808	23,498	34	-	82,308
80 - Security and investigation activities	46,511	61,786	38,503	-	-	27,253
81 - Services to buildings and landscape activities	6,298	2,314	313	24	-	184
82 - Office administrative, office support and other business support activities	434,863	393,284	117,010	305	-	78,929
<b>N. Education</b>	3,014,545	3,297,199	164,721	135	-	611,551
<b>O. Human health and social work activities</b>	828,232	781,578	52,113	4,700	-	458,949
86 - Human health activities	710,329	755,662	49,811	4,700	-	429,715
87 - Residential care activities	26,055	602	274	-	-	861
88 - Social work activities with and without accommodation	91,848	25,314	2,028	-	-	28,373
<b>P. Arts, entertainment and recreation</b>	4,378	13,851	5,790	-	-	3,737
<b>Q. Other service activities</b>	11,865,958	10,955,477	2,848,572	7,864	-	2,038,944
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	42,161,657	60,505,244	2,870,589	228,248	-	13,844,892
A. Private Trusts and Non-profit Organizations	21,676,441	38,578,111	516,339	228,147	-	9,069,243
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	20,485,216	21,927,134	2,354,250	101	-	4,775,648
<b>VI. PERSONAL</b>	242,610,711	298,979,499	94,058,790	251,341	-	70,125,537
A. Salaried persons	25,822,645	26,513,873	3,181,436	12,326	-	8,357,556
B. Self employed	93,564,666	127,414,024	15,567,266	181,003	-	36,343,273
C. Other Personal	123,223,399	145,051,602	75,310,088	58,012	-	25,424,707
<b>VII. OTHER</b>	63,499,142	76,334,761	68,695,931	1,334	-	2,530,413
<b>Total</b>	<b>516,566,457</b>	<b>629,765,366</b>	<b>182,929,731</b>	<b>994,791</b>	<b>-</b>	<b>184,631,543</b>

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
893,963	1,333,548	2,483,741	81,270	102,299	1,200	9,035	-	4,905,056	9,641,691
5,000	950	5,600	50	50	-	-	-	11,650	127,162
834,077	1,223,575	948,559	75,220	4,299	1,200	4,070	-	3,091,000	5,505,975
54,886	109,023	1,529,582	6,000	97,950	-	4,965	-	1,802,406	4,008,554
-	-	-	-	900	-	-	-	900	90,180
-	-	-	-	900	-	-	-	900	40,343
-	-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	-	9,574
-	-	-	-	-	-	-	-	-	12,323
-	-	-	-	-	-	-	-	-	27,911
200	3,000	248,360	-	-	-	-	-	251,560	294,908
200	-	243,360	-	-	-	-	-	243,560	267,748
-	3,000	5,000	-	-	-	-	-	8,000	27,160
750	-	3,172,678	12,200	-	-	-	-	3,185,628	8,033,411
750	-	-	-	-	-	-	-	750	5,376
-	-	-	-	-	-	-	-	-	271
-	-	-	-	-	-	-	-	-	990
-	-	2,500,000	-	-	-	-	-	2,500,000	5,093,985
-	-	8,010	-	-	-	-	-	8,010	810,734
-	-	664,668	12,200	-	-	-	-	676,868	2,122,056
-	12,020	54,750	195,500	10,000	-	-	-	272,270	332,695
213,416	169,548	258,664	23,015	-	1,333	-	-	665,976	1,097,713
166,094	117,878	124,300	16,250	-	-	-	-	424,522	574,792
-	3,500	-	-	-	-	-	-	3,500	160,100
38,050	23,820	55,364	6,615	-	-	-	-	123,849	168,202
-	-	-	-	-	-	-	-	-	3,380
-	2,800	-	-	-	-	-	-	2,800	60,218
9,272	21,550	79,000	150	-	1,333	-	-	111,305	131,218
-	-	-	-	-	-	-	-	-	2
1,800	13,130	256,240	12,050	6,624	-	1,250	-	291,094	688,793
-	-	-	10,800	-	-	-	-	10,800	39,126
-	-	-	-	-	-	-	-	-	1,012
1,100	-	-	-	5,600	-	1,000	-	7,700	113,540
700	-	2,250	-	-	-	-	-	2,950	68,706
-	-	1,000	-	-	-	-	-	1,000	1,521
-	13,130	252,990	1,250	1,024	-	250	-	268,644	464,888
172,234	154,000	1,302,367	12,779	3,374	-	7,425	-	1,652,179	2,428,586
133,953	233,276	877,441	786	1,700	-	-	-	1,247,156	1,762,918
133,953	233,276	747,441	786	1,700	-	-	-	1,117,156	1,601,382
-	-	130,000	-	-	-	-	-	130,000	131,135
-	-	-	-	-	-	-	-	-	30,401
-	-	-	-	-	-	-	-	-	9,527
497,637	401,212	6,154,157	151,852	553,389	200	-	-	7,758,447	12,653,827
1,011,552	466,170	35,157,013	105,495	504,010	-	228,814	-	37,473,054	54,416,783
344,427	85,500	21,177,191	50,000	371,540	-	177,803	-	22,206,461	32,020,191
667,125	380,670	13,979,822	55,495	132,470	-	51,010	-	15,266,593	22,396,592
3,710,557	6,167,275	90,818,972	5,227,530	40,822,376	1,050	3,985,444	-	150,733,203	315,168,871
827,182	1,084,903	13,437,382	1,008,869	7,330,382	600	193,790	-	23,883,108	35,434,427
759,912	1,678,962	42,963,753	3,027,463	21,899,802	-	647,413	-	70,977,305	123,068,847
2,123,463	3,403,410	34,417,837	1,191,198	11,592,192	450	3,144,241	-	55,872,790	156,665,597
92,745	109,118	4,713,618	53,800	304,602	-	50,218	-	5,324,100	76,551,779
11,182,280	11,927,269	192,992,163	6,044,490	42,629,297	18,583	4,340,007	-	269,134,089	637,690,154

## 8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	76,905,532	293,387,121	33,096,592	82,808,864	28,017	30,541,620	48,972	230,952,549	110,079,113	637,690,154
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	1,221	30,118,950	1,221	30,118,950
A. Federal Government	-	-	-	-	-	-	401	9,970,649	401	9,970,649
B. Provincial Governments	-	-	-	-	-	-	770	19,907,390	770	19,907,390
C. Local Bodies	-	-	-	-	-	-	50	240,911	50	240,911
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	54	32,788,207	54	32,788,207
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	9	464,316	9	464,316
Utilities	-	-	-	-	-	-	2	4,793	2	4,793
Transport, storage and communications	-	-	-	-	-	-	5	117,263	5	117,263
Manufacturing	-	-	-	-	-	-	30	32,187,430	30	32,187,430
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	6	14,370	6	14,370
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	913	81,373,540	913	81,373,540
Mutual Funds and AMCs	-	-	-	-	-	-	164	46,172,608	164	46,172,608
Insurance & Pension Funds	-	-	-	-	-	-	211	1,862,349	211	1,862,349
MFI and DFIs	-	-	-	-	-	-	152	7,461,177	152	7,461,177
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11	8,724	11	8,724
Modarabas	-	-	-	-	-	-	20	77,707	20	77,707
Other NBFIs	-	-	-	-	-	-	355	25,790,974	355	25,790,974
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,899,361	15,706,351	275,304	4,985,258	5,087	2,165,741	15,979	24,414,675	2,195,731	47,272,025
<b>A. Agriculture, forestry and fishing</b>	610,863	4,305,845	98,807	1,496,204	3,448	423,823	185	61,530	713,303	6,287,402
<b>I. Crop and animal production, hunting and related service activities</b>	610,755	3,596,370	98,806	1,496,203	3,448	423,823	185	61,530	713,194	5,577,926
Growing of Wheat, Rice, Sugar Cane & Cotton	387,374	1,481,309	45,918	338,765	3,259	393,364	103	49,471	436,654	2,262,909
Growing of tropical, subtropical, pome and stone fruits & vegetables	290	8,962	57	64	1	-	32	234	380	9,260
Growing of other fruits, vegetables and crops	2,474	29,561	201	188	-	-	16	1,027	2,691	30,777
Raising of livestock and other related activities	90,456	1,214,470	37,973	943,873	134	19,513	18	6,561	128,581	2,184,417
Other agricultural support activities	130,161	862,069	14,657	213,313	54	10,946	16	4,236	144,888	1,090,564
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	108	709,475	1	1	-	-	-	-	109	709,476
<b>B. Mining and quarrying</b>	48	41,497	-	-	-	-	6	46	54	41,543
<b>05 - Mining of coal and lignite</b>	3	1	-	-	-	-	2	2	5	3
<b>06 - Extraction of crude petroleum and natural gas</b>	38	41,364	-	-	-	-	1	3	39	41,367
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-	-	-	-	-
<b>08-Other mining and quarrying</b>	4	15	-	-	-	-	3	41	7	56
<b>09 - Mining support service activities</b>	3	117	-	-	-	-	-	-	3	117
<b>C. Manufacturing</b>	89,390	1,055,961	18,497	176,042	37	53,056	424	687,152	108,348	1,972,210
<b>10 - Manufacture of food products</b>	46,013	108,229	10,027	9,987	4	93	54	93,136	56,098	211,446
<b>11 - Manufacture of beverages</b>	887	1,368	24	2,541	-	-	7	7	918	3,915
<b>12 - Manufacture of tobacco products</b>	1	-	-	-	-	-	-	-	1	-
<b>13 - Manufacture of textiles</b>	1,431	40,366	2,680	15,262	7	10,181	80	391,491	4,198	457,300
Preparation and spinning of textile fibres	16	18,860	-	-	3	13	52	5,507	71	24,380
Weaving of textiles	35	20,761	2	15	3	10,168	4	5	44	30,949
Finishing of textiles	25	87	-	-	-	-	7	599	32	686
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	2,743	3	2,743
Manufacture of made-up textile articles, except apparel	587	352	2,541	15,006	1	-	1	244	3,130	15,602
Manufacture of carpets and rugs	1	-	-	-	-	-	2	379,853	3	379,853
Manufacture of other textiles n.e.c.	767	306	137	241	-	-	11	2,540	915	3,087
<b>14 - Manufacture of wearing apparel</b>	5,794	2,372	2,783	23,120	2	2	59	143,770	8,638	169,265
<b>15 - Manufacture of leather and related products</b>	882	3,081	38	14	2	69	5	2	927	3,165

## 8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Microfinance Banks As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	185	80	27	6	-	-	2	2	214	87
Manufacture of luggage, handbags and the like, saddlery and harness	55	659	-	-	-	-	-	-	55	659
Manufacture of footwear	642	2,342	11	8	2	69	3	-	658	2,419
a. Leather wear	640	2,341	11	8	2	69	3	-	656	2,418
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	696	629	1	0	-	-	1	0	698	629
17 - Manufacture of paper and paper products	3	13	-	-	-	-	3	437	6	450
18 - Printing and reproduction of recorded media	543	8,176	10	4	-	-	64	957	617	9,137
Printing and other service activities related to printing	540	8,173	9	4	-	-	62	957	611	9,134
Reproduction of recorded media	3	3	1	-	-	-	2	-	6	3
19 - Manufacture of coke and refined petroleum products	35	3,722	-	-	-	-	-	-	35	3,722
20 - Manufacture of chemicals and chemical products	252	36,760	1	1	-	-	28	10,460	281	47,221
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	64	7,669	1	25	-	-	6	1,498	71	9,192
22 - Manufacture of rubber and plastics products	144	44	1	-	-	-	6	7,371	151	7,415
23 - Manufacture of other non-metallic mineral products	505	34,509	8	6,000	1	14	9	9,489	523	50,012
24 - Manufacture of basic metals	934	4,054	1	-	1	2	16	208	952	4,264
25 - Manufacture of fabricated metal products, except machinery and equipment	12	9	-	-	-	-	1	7	13	16
26 - Manufacture of computer, electronic and optical	182	3,761	278	19	-	-	3	200	463	3,980
27 - Manufacture of electrical equipment	101	10,866	2	21	-	-	3	98	106	10,985
28 - Manufacture of machinery and equipment	6	504	-	-	-	-	2	3	8	507
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	9	-	-	-	-	6	442	17	451
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	-	3	2
31 - Manufacture of furniture	2,499	2,158	10	6,602	3	3,397	2	14	2,514	12,171
32 - Other manufacturing	28,380	786,933	2,632	112,445	17	39,298	67	27,560	31,096	966,236
Manufacture of jewellery and related articles	1,055	91,266	38	520	3	-	17	82	1,113	91,868
Manufacture of imitation jewellery and related articles	8	749	-	-	-	-	2	-	10	749
Manufacture of musical instruments	2	1	-	-	1	4	-	-	3	5
Manufacture of sports goods	1	-	-	-	-	-	2	2	3	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	8,549	1,874	1,157	1,772	2	2,381	1	-	9,709	6,027
Manufacture of Handicrafts	166	74	56	1,854	-	-	-	-	222	1,928
Other manufacturing n.e.c.	18,599	692,970	1,381	108,299	11	36,913	43	27,475	20,034	865,657
33 - Repair and installation of machinery and equipment	13	727	-	-	-	-	1	2	14	729
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	115	21,516	115	21,516
Electric power generation, transmission and distribution	-	-	-	-	-	-	105	7,985	105	7,985
a) Hydal	-	-	-	-	-	-	23	6,188	23	6,188
b) Thermal	-	-	-	-	-	-	8	49	8	49
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	71	1,742	71	1,742
f) Other	-	-	-	-	-	-	3	6	3	6
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	13,526	1	13,526
Steam and air conditioning supply	-	-	-	-	-	-	9	5	9	5
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	7	224	13	225
36 - Water collection, treatment and supply	4	-	-	-	1	1	5	209	10	210
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	15	2	15
F. Construction	1,187	557,186	14	6,846	17	42,627	420	1,308,022	1,638	1,914,681
41 - Construction of buildings	890	345,106	13	6,846	9	23,419	367	1,239,476	1,279	1,614,848
42 - Civil engineering	295	212,076	1	-	8	19,208	48	67,632	352	298,916
43 - Specialized construction activities	2	4	-	-	-	-	5	913	7	917

## 8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Microfinance Banks As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	667,022	5,071,093	66,957	1,403,982	315	260,380	8,769	2,906,236	743,063	9,641,691
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,407	100,050	41	5,981	3	78	113	21,053	11,564	127,162
46 - Wholesale trade, except of motor vehicles and motorcycles	535,591	3,703,890	57,930	1,314,786	229	186,396	727	300,903	594,477	5,505,975
47 - Retail trade, except of motor vehicles and motorcycles	120,024	1,267,152	8,986	83,215	83	73,906	7,929	2,584,280	137,022	4,008,554
<b>H. Transportation and storage</b>	462	24,242	5	0	2	20	113	65,918	582	90,180
49 - Land transport and transport via pipelines	421	12,089	2	0	2	20	69	28,234	494	40,343
50 - Water transport	-	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	5	9,574	5	9,574
52 - Warehousing and support activities for transportation	36	12,153	3	-	-	-	12	170	51	12,323
53 - Courier activities other than national post activities	4	-	-	-	-	-	26	27,911	30	27,911
<b>I. Accommodation and food service activities</b>	6,031	249,879	94	13,753	9	15,083	107	16,193	6,241	294,908
55 - Accommodation	4,775	239,915	27	6	9	15,083	83	12,744	4,894	267,748
56 - Food and beverage service activities	1,256	9,964	67	13,747	-	-	24	3,450	1,347	27,160
<b>J. Information and communication</b>	903	344,781	24	8,651	190	638,063	901	7,041,916	2,018	8,033,411
58 - Publishing activities	47	784	1	-	-	-	50	4,592	98	5,376
59 - Motion picture, video and television programme production, sound recording and music publishing activities	261	185	2	0	-	-	6	86	269	271
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	830	3	990
61 - Telecommunications	338	1,546	-	-	-	-	389	5,092,438	727	5,093,985
62 - Computer programming, consultancy and related activities	208	265,843	16	7,649	4	9,857	185	527,385	413	810,734
63 - Information service activities	48	76,263	5	1,002	186	628,206	269	1,416,585	508	2,122,056
<b>K. Real estate activities</b>	521	105,590	38	51	15	5,451	50	221,603	624	332,695
<b>L. Professional, scientific and technical activities</b>	4,132	830,504	200	132,044	31	6,036	335	129,329	4,698	1,097,913
69 - Legal and accounting activities	1,119	469,068	104	68,455	23	6,016	54	31,253	1,300	574,792
70 - Activities of head offices; management consultancy activities	48	106,156	10	32,298	1	17	20	21,629	79	160,100
71 - Architectural and engineering activities; technical testing and analysis	2,622	145,598	27	16,931	7	3	85	5,670	2,741	168,202
72 - Scientific research and development	6	2,308	2	1,072	-	-	1	-	9	3,380
73 - Advertising and market research	41	3,020	2	26	-	-	33	57,172	76	60,218
74 - Other professional, scientific and technical activities	285	104,352	55	13,262	-	-	142	13,604	482	131,218
75 - Veterinary activities	11	2	-	-	-	-	-	-	11	2
<b>M. Administrative and support service activities</b>	1,789	360,539	122	52,151	571	90,327	302	185,776	2,784	688,793
77 - Rental and leasing activities	20	21,151	-	-	1	16,037	17	1,938	38	39,126
78 - Employment activities	22	54	1	-	-	-	7	958	30	1,012
79 - Travel agency, tour operator, reservation service and related activities	91	5,673	3	5	555	73,548	86	34,314	735	113,540
80 - Security and investigation activities	283	35,721	5	71	3	-	44	32,914	335	68,706
81 - Services to buildings and landscape activities	234	1,476	1	0	3	2	12	43	250	1,521
82 - Office administrative, office support and other business support activities	1,139	296,464	112	52,075	9	740	136	115,609	1,396	464,888
<b>N. Education</b>	2,661	181,596	1,793	190,519	25	15,776	709	2,040,696	5,188	2,428,586
<b>O. Human health and social work activities</b>	2,348	431,842	569	249,495	25	7,224	134	1,074,358	3,076	1,762,918
86 - Human health activities	2,345	431,841	564	249,092	19	7,182	90	913,268	3,018	1,601,382
87 - Residential care activities	-	-	2	403	6	42	8	130,690	16	131,135
88 - Social work activities with and without accommodation	3	1	3	-	-	-	36	30,400	42	30,401
<b>P. Arts, entertainment and recreation</b>	50	1,499	6	-	-	-	14	8,028	70	9,527
<b>Q. Other service activities</b>	511,949	2,144,297	88,178	1,255,521	401	607,874	3,388	8,646,134	603,916	12,653,827
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	28,914	54,416,783	28,914	54,416,783
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	712	32,020,191	712	32,020,191
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	28,202	22,396,592	28,202	22,396,592
<b>VI. PERSONAL</b>	42,767,226	220,938,388	17,620,650	66,877,188	19,153	27,352,141	25	1,153	60,407,054	315,168,871
A. Salaried persons	270,816	26,731,631	47,137	6,851,824	1,245	1,850,267	8	704	319,206	35,434,427
B. Self employed	3,933,109	91,219,102	1,358,811	24,497,257	4,345	7,352,219	14	269	5,296,279	123,068,847
C. Other Personal	38,563,301	102,987,655	16,214,702	35,528,107	13,563	18,149,655	3	180	54,791,569	156,665,597
<b>VII. OTHER</b>	32,238,945	56,742,382	15,200,638	10,946,417	3,777	1,023,738	1,866	7,839,242	47,445,226	76,551,779
<b>Total</b>	<b>76,905,532</b>	<b>293,387,121</b>	<b>33,096,592</b>	<b>82,808,864</b>	<b>28,017</b>	<b>30,541,620</b>	<b>48,972</b>	<b>230,952,549</b>	<b>110,079,113</b>	<b>637,690,154</b>

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

## 8.5 Province/Region wise Deposits by Categories

### Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,351	32,529	34,880	2,743	25,865	28,608	3,767	26,352	30,119
	NFPSEs	-	1,362	1,362	24,339	2,485	26,825	23,689	9,100	32,788
	NBFCs & Fin Aux.	336	89,159	89,495	524	91,755	92,279	875	80,499	81,374
	Private Sector	3,568	38,989	42,557	2,293	43,941	46,235	2,983	44,289	47,272
	Trust Fund	1,439	40,723	42,161	1,508	58,997	60,505	1,497	52,919	54,417
	Personal	64,284	167,961	232,245	83,483	215,497	298,979	90,188	224,981	315,169
	Others	746	73,120	73,866	2,179	74,156	76,335	1,690	74,861	76,552
	Total	72,723	443,843	516,567	117,068	512,697	629,765	124,688	513,002	637,690
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		6	303	309	10	2,258	2,269	15	1,563	1,578
NFPSEs		-	57	57	24,339	2,163	26,503	23,689	106	23,795
NBFCs & Fin Aux.		0	4,708	4,708	0	9,487	9,487	1	12,791	12,791
Private Sector		2,736	12,755	15,492	1,480	19,735	21,215	1,488	21,348	22,836
Trust Fund		562	15,937	16,499	432	14,232	14,664	352	14,820	15,172
Personal		39,085	46,684	85,769	48,253	131,459	179,711	51,271	68,807	120,078
Others		207	2,854	3,061	204	3,208	3,412	135	3,506	3,641
Total		42,597	83,298	125,896	74,719	182,542	257,261	76,950	122,941	199,892
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	2	1,497	1,499	51	140	191	39	633	672
	NFPSEs	-	1,298	1,298	-	307	307	-	8,421	8,421
	NBFCs & Fin Aux.	1	77,960	77,962	5	72,360	72,365	4	57,553	57,557
	Private Sector	401	22,439	22,840	360	12,675	13,035	532	14,049	14,581
	Trust Fund	234	13,848	14,082	522	30,858	31,380	533	25,843	26,376
	Personal	14,579	44,496	59,076	20,837	51,816	72,653	22,868	56,604	79,472
	Others	183	65,766	65,949	51	63,367	63,418	61	67,389	67,450
	Total	15,401	227,304	242,704	21,826	231,523	253,349	24,037	230,492	254,529
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		1,525	11,167	12,692	1,867	10,345	12,212	2,862	13,667	16,529
NFPSEs		-	6	6	-	1	1	-	8	8
NBFCs & Fin Aux.		0	0	0	270	1	271	270	0	270
Private Sector		270	241	511	282	571	853	731	653	1,384
Trust Fund		462	303	765	334	783	1,117	376	602	978
Personal		5,865	5,495	11,360	8,211	6,611	14,822	9,247	7,417	16,663
Others		175	440	615	1,648	4,485	6,133	1,263	826	2,089
Total		8,297	17,653	25,950	12,613	22,798	35,410	14,749	23,173	37,921
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	0	576	576	0	4	5	0	1	1
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	13	13	0	138	138	1	152	153
	Trust Fund	0	418	418	-	607	607	0	723	723
	Personal	261	275	536	377	309	686	436	380	816
	Others	0	2	2	0	2	2	-	1	1
	Total	261	1,284	1,545	378	1,060	1,437	437	1,256	1,694
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	10,059	10,059	-	7,722	7,722	-	4,701	4,701
NFPSEs		-	1	1	-	13	13	-	565	565
NBFCs & Fin Aux.		-	1,304	1,304	-	3,257	3,257	-	2,699	2,699
Private Sector		-	3,026	3,026	-	9,483	9,483	-	6,744	6,744
Trust Fund		-	8,590	8,590	-	9,946	9,946	-	8,185	8,185
Personal		-	64,563	64,563	-	16,762	16,762	-	82,468	82,468
Others		-	3,595	3,595	-	2,330	2,330	-	2,769	2,769
Total		-	91,138	91,138	-	49,514	49,514	-	108,131	108,131

## 8.5 Province/Region wise Deposits by Categories

### Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign				-	-	-	-	-	-
	Govt.	818	8,399	9,217	814	3,959	4,773	850	4,236	5,087
	NFPSEs	-	0	0	0	0	0	0	0	0
	NBFCs & Fin Aux.	334	3,500	3,834	249	4,809	5,057	600	5,605	6,205
	Private Sector	161	479	640	168	710	877	229	812	1,041
	Trust Fund	178	1,626	1,804	216	2,479	2,695	233	2,558	2,791
	Personal	4,464	2,846	7,310	5,709	4,655	10,364	6,257	5,203	11,461
	Others	180	412	592	275	739	1,015	231	354	585
	Total	6,135	17,262	23,397	7,431	17,351	24,782	8,401	18,769	27,170
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	528	528	-	1,436	1,436	-	1,551	1,551
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,687	1,687	-	1,841	1,841	-	1,851	1,851
	Private Sector	0	36	36	4	629	633	2	531	533
	Trust Fund	4	0	4	4	92	96	4	188	192
	Personal	29	3,601	3,630	96	3,886	3,982	108	4,102	4,210
	Others		51	51	0	25	25	-	17	17
	Total	33	5,904	5,937	103	7,909	8,012	114	8,240	8,354

## 8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	94,217,489	58,301,580	104,157,314	108,464,303	104,823,627	85,565,630
5,000 to 10,000	1,049,271	7,253,270	2,002,516	15,946,118	3,651,505	32,053,077
10,000 to 20,000	736,222	10,224,009	618,106	7,188,320	734,070	8,802,639
20,000 to 25,000	180,269	3,989,099	37,756	846,224	319,061	6,712,366
25,000 to 30,000	118,851	3,233,929	155,021	4,325,098	191,755	5,562,890
30,000 to 40,000	141,052	4,837,716	38,272	1,308,242	42,787	1,465,204
40,000 to 50,000	86,725	3,859,991	23,499	1,046,239	26,715	1,195,357
50,000 to 60,000	72,603	3,890,719	22,239	1,178,949	22,680	1,205,663
60,000 to 70,000	37,017	2,389,592	12,553	816,459	11,846	759,658
70,000 to 80,000	15,504	1,167,442	32,459	2,426,220	28,927	2,166,143
80,000 to 90,000	28,880	2,363,847	6,064	512,937	10,162	859,388
90,000 to 100,000	16,572	1,570,991	5,845	556,662	6,100	575,703
100,000 to 200,000	85,419	11,220,300	51,459	6,449,762	59,314	7,215,900
200,000 to 300,000	28,946	6,711,572	20,465	4,702,393	21,863	5,021,553
300,000 to 400,000	14,825	4,939,773	12,414	4,127,665	13,186	4,358,800
400,000 to 500,000	9,564	4,150,629	8,864	3,862,648	9,782	4,217,975
500,000 to 600,000	20,275	10,349,422	21,905	11,195,619	22,365	11,401,629
600,000 to 700,000	4,851	3,068,898	5,169	3,282,336	5,750	3,636,781
700,000 to 800,000	4,109	3,023,559	4,523	3,333,730	4,517	3,308,158
800,000 to 900,000	3,045	2,532,645	3,333	2,783,512	3,595	2,984,929
900,000 to 1,000,000	2,870	2,711,452	3,310	3,150,330	3,110	2,916,493
1,000,000 to 2,000,000	26,715	31,162,651	32,402	38,463,123	34,345	40,459,439
2,000,000 to 3,000,000	9,132	20,655,649	11,157	25,650,324	12,206	27,787,548
3,000,000 to 4,000,000	2,972	9,772,861	3,781	12,609,931	4,320	14,214,831
4,000,000 to 5,000,000	1,737	7,481,704	2,277	10,063,922	2,533	10,911,812
5,000,000 to 6,000,000	4,161	21,190,350	4,544	23,281,285	5,132	26,200,029
6,000,000 to 7,000,000	739	4,666,218	921	5,884,587	989	6,256,241
7,000,000 to 8,000,000	489	3,607,822	623	4,633,957	767	5,608,416
8,000,000 to 9,000,000	381	3,175,156	482	4,058,370	522	4,350,817
9,000,000 to 10,000,000	270	2,528,260	482	4,649,254	353	3,298,890
10,000,000 to 100,000,000	3,799	75,977,309	4,282	85,408,084	4,832	97,512,777
100,000,000 & Over	354	184,558,044	441	227,558,763	398	209,103,419
<b>Total</b>	<b>96,925,108</b>	<b>516,566,457</b>	<b>107,304,478</b>	<b>629,765,366</b>	<b>110,079,113</b>	<b>637,690,154</b>

\*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

### 8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	72,167,770	67,126,616	32,622,475	18,401,036	11,210	11,623	22,172	26,355	104,823,627
5,000 to 10,000	3,371,791	29,995,626	274,012	2,016,910	1,440	10,177	4,262	30,365	3,651,505	32,053,077
10,000 to 20,000	630,478	7,309,203	97,994	1,413,478	1,064	15,044	4,544	64,814	734,070	8,802,639
20,000 to 25,000	309,667	6,503,086	7,642	170,254	313	6,888	1,439	32,137	319,061	6,712,366
25,000 to 30,000	183,367	5,337,134	6,919	185,676	300	8,241	1,169	31,839	191,755	5,562,890
30,000 to 40,000	33,018	1,128,450	7,618	261,880	338	11,683	1,813	63,190	42,787	1,465,204
40,000 to 50,000	20,157	901,832	5,022	224,990	269	11,913	1,267	56,622	26,715	1,195,357
50,000 to 60,000	15,557	829,748	5,673	298,502	534	27,563	916	49,850	22,680	1,205,663
60,000 to 70,000	8,607	550,675	2,373	152,972	164	10,645	702	45,367	11,846	759,658
70,000 to 80,000	18,655	1,397,272	9,531	713,527	144	10,714	597	44,630	28,927	2,166,143
80,000 to 90,000	8,141	688,947	1,430	120,474	117	9,940	474	40,027	10,162	859,388
90,000 to 100,000	4,270	403,056	1,358	127,955	95	9,025	377	35,666	6,100	575,703
100,000 to 200,000	36,995	4,549,942	18,200	2,129,057	1,551	187,848	2,478	349,653	59,314	7,215,900
200,000 to 300,000	14,223	3,266,977	5,835	1,327,753	714	163,343	1,091	263,480	21,863	5,021,553
300,000 to 400,000	8,714	2,879,725	3,375	1,106,044	455	151,857	642	221,174	13,186	4,358,800
400,000 to 500,000	6,335	2,737,460	2,994	1,025,589	612	257,574	441	197,352	9,782	4,217,975
500,000 to 600,000	14,564	7,424,944	5,751	2,925,386	1,588	804,091	462	247,208	22,365	11,401,629
600,000 to 700,000	3,879	2,459,263	1,351	846,093	242	152,626	278	178,799	5,750	3,636,781
700,000 to 800,000	3,079	2,256,826	1,040	796,000	189	138,724	209	156,008	4,517	3,308,158
800,000 to 900,000	2,444	2,031,404	849	700,418	151	125,499	151	127,608	3,595	2,984,929
900,000 to 1,000,000	2,096	1,970,723	677	631,886	205	189,860	132	124,024	3,110	2,916,493
1,000,000 to 2,000,000	22,034	26,202,710	8,255	9,522,840	3,085	3,477,039	971	1,251,850	34,345	40,459,439
2,000,000 to 3,000,000	7,863	17,899,615	2,732	6,153,144	1,202	2,785,206	409	949,584	12,206	27,787,548
3,000,000 to 4,000,000	2,895	9,521,276	931	3,037,510	314	1,039,288	180	616,757	4,320	14,214,831
4,000,000 to 5,000,000	1,718	7,390,726	469	2,017,243	231	993,392	115	510,451	2,533	10,911,812
5,000,000 to 6,000,000	3,003	15,355,030	1,223	6,225,287	570	2,899,446	336	1,720,266	5,132	26,200,029
6,000,000 to 7,000,000	657	4,158,951	185	1,162,566	92	579,270	55	355,453	989	6,256,241
7,000,000 to 8,000,000	504	3,685,143	149	1,083,322	64	469,065	50	370,886	767	5,606,416
8,000,000 to 9,000,000	307	2,550,043	121	1,012,794	52	433,607	42	354,372	522	4,350,817
9,000,000 to 10,000,000	221	2,069,431	64	593,530	37	345,805	31	290,125	353	3,298,890
10,000,000 to 100,000,000	2,489	44,710,110	851	14,111,671	657	12,385,831	835	26,305,165	4,832	97,512,777
100,000,000 & Over	35	8,095,181	13	2,347,475	18	2,318,792	332	195,841,971	398	209,103,419
<b>Total</b>	<b>76,905,532</b>	<b>293,387,121</b>	<b>33,096,292</b>	<b>82,808,864</b>	<b>28,017</b>	<b>38,541,620</b>	<b>48,972</b>	<b>230,952,549</b>	<b>110,079,113</b>	<b>637,690,154</b>

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	505,961	112,421,104	521,679	132,593,660	532,873	137,990,153
<b>II. Securities, Shares and Other</b>						
Financial Instruments:	-	-	-	-	-	-
<b>A. Quoted on the Stock Exchange:</b>	-	-	-	-	-	-
<b>1. To Stock Brokers and Dealers:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>B. Unquoted on the Stock Exchange:</b>	-	-	-	-	-	-
<b>1. To Stock Brokers and Dealers:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>III. Merchandise</b>	-	-	-	-	-	-
<b>A. Food Items:</b>	-	-	-	-	-	-
<b>1. Wheat</b>	-	-	-	-	-	-
<b>2. Rice and Paddy</b>	-	-	-	-	-	-
<b>3. Other Grains &amp; Pulses:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>4. Edible Oils:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>5. Sugar:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>6. Kariana And Spices</b>	-	-	-	-	-	-
<b>7. Fish And Fish Preparations</b>	-	-	-	-	-	-
<b>8. Other Food Items:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>	-	-	-	-	-	-
<b>1. Cotton Raw:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>2. Synthetic Fibers:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>3. Fertilizers:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>4. Petroleum Crude:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>5. Iron and Steel:</b>	-	-	-	-	-	-

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
(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:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(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	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,706	3,454,910	10,230	4,550,059	9,168	4,279,988
A. Transport Equipment	3,952	2,933,523	8,054	4,157,787	7,157	3,904,531
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,754	521,387	2,176	392,272	2,011	375,457
V. Real Estate	191,242	60,240,754	114,488	49,326,820	108,634	47,504,649
A. Land	37,204	7,667,897	46,539	10,155,982	44,471	9,996,608
1. Residential	85	60,679	1,887	1,074,134	2,026	1,093,893
(a) House	85	60,679	1,883	1,070,432	2,017	1,089,748
(b) Flat	-	-	4	3,702	9	4,144
2. Non-Residential	37,119	7,607,218	44,652	9,081,847	42,445	8,902,715
(a) Commercial	13	14,830	74	69,204	73	63,783
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	37,106	7,592,388	43,713	8,442,807	21,180	6,557,129
(d) Others	-	-	865	569,836	21,192	2,281,804
B. Buildings:	154,038	52,572,857	67,949	39,170,838	64,163	37,508,041
1. Residential	27,251	20,641,444	25,095	19,955,108	24,908	19,376,942
(a) House	27,086	20,406,894	24,939	19,746,423	24,747	19,173,024
(b) Flat	165	234,550	156	208,685	161	203,918
2. Non-Residential	126,787	31,931,413	42,854	19,215,731	39,255	18,131,100
(a) Commercial	1,003	704,564	881	569,210	851	518,694
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	11,367	3,354,813	-	-
(d) Others	125,784	31,226,849	30,606	15,291,708	38,404	17,612,406
VI. Fixed Deposits and Insurance Policies	2,183	609,522	2,523	760,476	2,871	833,171
A. Bank Deposits	2,183	609,522	2,523	760,476	2,871	833,171
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,073	572,716	2,444	701,293	2,786	751,216
3. Other Deposits	110	36,806	79	59,183	85	81,955
B. Insurance Policies	-	-	-	-	-	-
VII. Others	473,126	68,581,446	427,682	77,187,073	398,733	76,244,768
A. Other Secured Advances	75,101	13,349,310	95,132	27,830,753	94,233	29,278,958
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	1,674	375,898	1,678	415,732
3. Others	75,101	13,349,310	93,458	27,454,856	92,555	28,863,226
B. Advances Secured by Guarantee(s)	398,025	55,232,136	332,550	49,356,320	304,500	46,965,810
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	398,025	55,232,136	332,550	49,356,320	304,500	46,965,810
VIII. Unsecured Advances	4,415,957	141,422,162	5,141,255	149,439,815	6,040,468	151,065,338
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	704,198	9,056,645	1,305,823	5,159,980	1,816,533	7,147,633
3. Others	3,711,759	132,365,517	3,835,432	144,279,835	4,223,935	143,917,704
<b>Total</b>	<b>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</b>

## 8.7.1 Advances Classified by Securities and Gender

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	<b>I. Gold, Bullion, Gold &amp; Silver</b>							
Ornaments and Precious Metals	408,832	106,078,016	124,035	31,909,679	6	2,458	532,873	137,990,153
<b>II. Securities, Shares and Other Financial Instruments:</b>								
<b>A. Quoted on the Stock Exchange:</b>								
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>B. Unquoted on the Stock Exchange:</b>								
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>III. Merchandise</b>								
<b>A. Food Items:</b>								
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>B. Raw Materials:</b>								
1. Cotton Raw:								
(a) Indigenous								
(b) Imported								
2. Synthetic Fibers:								
(a) Indigenous								
(b) Imported								
3. Fertilizers:								
(a) Indigenous								
(b) Imported								
4. Petroleum Crude:								
(a) Indigenous								
(b) Imported								
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:								
(a) Indigenous								
(b) Imported								

## 8.7.1 Advances Classified by Securities and Gender

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	-	-	-	-	-	-	-	-
<b>1. Cotton Textiles:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>2. Cotton Yarn:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>3. Other Textiles:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>4. Machinery:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>5. Handloom Products</b>	-	-	-	-	-	-	-	-
<b>6. Carpets &amp; Rugs</b>	-	-	-	-	-	-	-	-
<b>7. Readymade Garments</b>	-	-	-	-	-	-	-	-
<b>8. Cement and Cement Products:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>9. Sports Goods</b>	-	-	-	-	-	-	-	-
<b>10. Surgical Instruments</b>	-	-	-	-	-	-	-	-
<b>11. Chemicals &amp; Dyes</b>	-	-	-	-	-	-	-	-
<b>12. Other Finished Goods:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>IV. Fixed Assets Including Machinery</b>	7,976	4,008,093	1,192	271,895	-	-	9,168	4,279,988
<b>A. Transport Equipments</b>	6,354	3,699,856	803	204,675	-	-	7,157	3,904,531
<b>B. Furniture &amp; Fixtures</b>	-	-	-	-	-	-	-	-
<b>C. Office Equipments</b>	-	-	-	-	-	-	-	-
<b>D. Other Machinery &amp; Equipments</b>	1,622	308,237	389	67,220	-	-	2,011	375,457
<b>V. Real Estate</b>	95,540	41,308,170	13,094	6,196,479	-	-	108,634	47,504,649
<b>A. Land</b>	40,857	9,272,854	3,614	723,753	-	-	44,471	9,996,608
<b>1. Residential</b>	1,714	949,844	312	144,049	-	-	2,026	1,093,893
(a) House	1,705	945,700	312	144,049	-	-	2,017	1,089,748
(b) Flat	9	4,144	-	-	-	-	9	4,144
<b>2. Non-Residential</b>	39,143	8,323,010	3,302	579,705	-	-	42,445	8,902,715
(a) Commercial	68	58,908	5	4,875	-	-	73	63,783
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	19,644	6,100,344	1,536	456,785	-	-	21,180	6,557,129
(d) Other	19,431	2,163,758	1,761	118,045	-	-	21,192	2,281,804
<b>B. Buildings:</b>	54,683	32,035,315	9,480	5,472,726	-	-	64,163	37,508,041
<b>1. Residential</b>	21,176	16,586,818	3,732	2,790,124	-	-	24,908	19,376,942
(a) House	21,053	16,436,539	3,694	2,736,485	-	-	24,747	19,173,024
(b) Flat	123	150,279	38	53,639	-	-	161	203,918
<b>2. Non-Residential</b>	33,507	15,448,498	5,748	2,682,602	-	-	39,255	18,131,100
(a) Commercial	795	479,883	56	38,811	-	-	851	518,694
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-	-	-
(d) Other	32,712	14,968,615	5,692	2,643,791	-	-	38,404	17,612,406
<b>3. Other</b>	2,032	645,797	839	187,374	-	-	2,871	833,171
<b>B. Bank Deposits</b>	2,032	645,797	839	187,374	-	-	2,871	833,171
<b>1. Security Deposits</b>	-	-	-	-	-	-	-	-
<b>2. Term Deposits (TDRs)</b>	1,959	570,067	827	181,149	-	-	2,786	751,216
<b>3. Other Deposits</b>	73	75,730	12	6,225	-	-	85	81,955
<b>B. Insurance Policies</b>	-	-	-	-	-	-	-	-
<b>VII. Other</b>	300,495	62,080,211	98,238	14,164,557	-	-	398,733	76,244,768
<b>A. Other Secured Advances</b>	77,271	25,722,392	16,962	3,556,566	-	-	94,233	29,278,958
<b>1. Receivables</b>	-	-	-	-	-	-	-	-
<b>2. Employees Benefits</b>	1,433	370,856	245	44,876	-	-	1,678	415,732
<b>3. Others</b>	75,838	25,351,536	16,717	3,511,690	-	-	92,555	28,863,226
<b>B. Advances Secured by Guarantee(s)</b>	223,224	36,357,820	81,276	10,607,991	-	-	304,500	46,965,810
<b>1. Institutional Guarantee(s)</b>	-	-	-	-	-	-	-	-
<b>2. Individual Guarantee(s)</b>	223,224	36,357,820	81,276	10,607,991	-	-	304,500	46,965,810
<b>VIII. Unsecured Advances</b>	4,444,726	118,249,959	1,595,716	32,811,153	26	4,225	6,040,468	151,065,338
<b>1. Credit Cards</b>	-	-	-	-	-	-	-	-
<b>2. Personal Loan</b>	1,354,831	5,859,999	461,702	1,287,634	-	-	1,816,533	7,147,633
<b>3. Others</b>	3,089,895	112,389,960	1,134,014	31,523,520	26	4,225	4,223,935	143,917,704
<b>Total</b>	<b>5,259,601</b>	<b>332,370,246</b>	<b>1,833,114</b>	<b>85,541,138</b>	<b>32</b>	<b>6,683</b>	<b>7,092,747</b>	<b>417,918,067</b>

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	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>	<b>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,948,397</b>	<b>280,306,626</b>	<b>1,794,324</b>	<b>307,640,004</b>	<b>1,756,372</b>	<b>314,863,236</b>
<b>A. Agriculture, forestry and fishing</b>	<b>1,444,815</b>	<b>199,197,682</b>	<b>1,409,995</b>	<b>241,478,713</b>	<b>1,393,181</b>	<b>247,695,970</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>1,442,345</b>	<b>198,938,511</b>	<b>1,409,101</b>	<b>241,344,101</b>	<b>1,392,463</b>	<b>247,577,755</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	618,583	77,420,183	578,270	96,394,132	557,356	93,684,297
Growing of tropical, subtropical, pome and stone fruits & vegetables	4,287	516,578	2,007	310,704	1,477	263,420
Growing of other fruits, vegetables and crops	38,908	4,872,152	34,411	4,505,170	43,091	5,239,640
Raising of livestock and other related activities	746,948	109,255,729	746,344	132,522,601	748,210	141,407,483
Other agricultural support activities	33,619	6,873,868	48,069	7,611,494	42,329	6,982,916
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	<b>2,470</b>	<b>259,171</b>	<b>894</b>	<b>134,612</b>	<b>718</b>	<b>118,215</b>
<b>B. Mining and quarrying</b>	<b>2</b>	<b>332</b>	<b>2</b>	<b>559</b>	<b>2</b>	<b>559</b>
<b>05 - Mining of coal and lignite</b>	<b>1</b>	<b>273</b>	<b>1</b>	<b>500</b>	<b>1</b>	<b>500</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	<b>1</b>	<b>59</b>	<b>1</b>	<b>59</b>	<b>1</b>	<b>59</b>
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-
<b>08 - Other mining and quarrying</b>	-	-	-	-	-	-
<b>09 - Mining support service activities</b>	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>51,845</b>	<b>6,659,190</b>	<b>41,658</b>	<b>5,892,140</b>	<b>42,698</b>	<b>5,642,849</b>
<b>10 - Manufacture of food products</b>	<b>10,955</b>	<b>1,272,372</b>	<b>9,509</b>	<b>1,063,072</b>	<b>11,797</b>	<b>994,015</b>
<b>11 - Manufacture of beverages</b>	<b>362</b>	<b>80,089</b>	<b>380</b>	<b>69,443</b>	<b>330</b>	<b>60,266</b>
<b>12 - Manufacture of tobacco products</b>	-	-	-	-	-	-
<b>13 - Manufacture of textiles</b>	<b>3,785</b>	<b>1,706,492</b>	<b>3,552</b>	<b>1,866,170</b>	<b>3,205</b>	<b>1,554,437</b>
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	321	70,701	189	46,526	170	38,688
Manufacture of carpets and rugs	261	30,486	115	17,649	99	16,573
Manufacture of other textiles n.e.c.	3,202	1,605,293	3,247	1,801,983	2,935	1,499,164
<b>14 - Manufacture of wearing apparel</b>	<b>5,690</b>	<b>387,609</b>	<b>5,466</b>	<b>397,985</b>	<b>5,847</b>	<b>404,581</b>
<b>15 - Manufacture of leather and related products</b>	<b>336</b>	<b>47,910</b>	<b>256</b>	<b>48,079</b>	<b>257</b>	<b>46,689</b>

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	88	14,466	44	6,287	35	5,295
Manufacture of luggage, handbags and the like, saddlery and harness	115	24,574	111	31,986	116	34,934
Manufacture of footwear	133	8,870	101	9,806	106	6,459
a. Leather wear	132	8,870	100	9,806	105	6,459
b. Rubber and Plastic wear	1	-	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	290	47,610	274	40,084	255	37,317
17 - Manufacture of paper and paper products	9	2,245	5	1,456	4	1,310
18 - Printing and reproduction of recorded media	163	32,406	157	30,964	164	32,030
Printing and other service activities related to printing	163	32,406	157	30,964	164	32,030
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	296	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8	839	7	378	4	216
22 - Manufacture of rubber and plastics products	13	8,151	9	6,417	10	6,285
23 - Manufacture of other non-metallic mineral products	280	59,262	206	44,460	195	35,529
24 - Manufacture of basic metals	311	52,091	282	41,945	241	37,207
25. Manufacture of fabricated metal products, except machinery and equipment	21,826	1,536,394	15,665	1,082,311	15,151	1,373,455
26 - Manufacture of computer, electronic and optical products	474	56,835	198	21,498	177	19,822
27 - Manufacture of electrical equipment	11	19,069	10	16,542	9	18,953
28 - Manufacture of machinery and equipment	3	71	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	13	711	10	558	10	558
31 - Manufacture of furniture	692	102,850	313	52,167	303	45,326
32. Other manufacturing	6,620	1,245,949	5,352	1,108,243	4,732	974,486
Manufacture of jewellery and related articles	97	19,755	59	9,606	54	8,247
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	16	1,434	6	633	4	394
Manufacture of sports goods	149	26,275	85	17,449	73	19,503
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	364	68,568	253	57,462	214	50,358
Manufacture of Handicrafts	492	41,926	401	42,770	394	40,508
Other manufacturing n.e.c.	5,502	1,087,992	4,548	980,322	3,993	855,476
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,042	1,045,759	-	-	-	-
Electric power generation, transmission and distribution	1,042	1,045,759	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,042	1,045,759	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
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	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,817	3,119,447	8,945	3,193,925	9,531	3,444,788
41 - Construction of buildings	8,817	3,119,447	8,945	3,193,925	9,531	3,444,788
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	258,510	48,125,218	202,248	42,183,468	189,499	43,163,248
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,728	505,203	2,319	415,567	2,211	364,216
46 - Wholesale trade, except of motor vehicles and motorcycles	50,035	10,945,648	36,091	9,922,961	31,953	9,631,898
47 - Retail trade, except of motor vehicles and motorcycles	205,747	36,674,368	163,838	31,844,939	155,335	33,167,135
H. Transportation and storage	2,302	1,469,133	1,393	297,929	1,862	1,166,374
49 - Land transport and transport via pipelines	2,190	1,457,353	1,341	291,096	1,814	1,160,541
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	112	11,781	52	6,833	48	5,833
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,074	339,899	1,755	272,216	1,711	252,314
55 - Accommodation	1,080	244,571	907	202,229	846	190,144
56 - Food and beverage service activities	994	95,328	848	69,987	865	62,170
J. Information and communication	237	36,088	173	29,215	159	26,434
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	128	19,301	84	13,065	81	12,017
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	94	14,736	86	14,201	75	12,468
62 - Computer programming, consultancy and related activities	15	2,051	3	1,949	3	1,949
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	28	3,376	12	897	11	821
L. Professional, scientific and technical activities	2,508	387,168	1,793	341,976	1,655	338,939
69 - Legal and accounting activities	1,383	264,193	1,378	273,744	1,320	283,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	389	51,101	176	35,967	148	28,557
72 - Scientific research and development	1	199	-	-	-	-
73 - Advertising and market research	694	65,109	211	27,008	166	22,132
74 - Other professional, scientific and technical activities	3	508	3	783	2	1,275
75 - Veterinary activities	38	6,058	25	4,474	19	3,424
M. Administrative and support service activities	87,038	10,446,402	58,311	6,039,373	54,509	5,490,689
77 - Rental and leasing activities	81	8,815	35	5,923	31	5,476
78 - Employment activities	83,649	9,913,390	54,689	5,448,439	50,635	4,824,589
79 - Travel agency, tour operator, reservation service and related activities	108	15,595	48	6,029	35	5,833
80 - Security and investigation activities	2	70	2	97	2	97
81 - Services to buildings and landscape activities	43	8,990	34	5,524	31	5,733
82 - Office administrative, office support and other business support activities	3,155	499,541	3,503	573,361	3,775	648,961
N. Education	6,014	763,835	5,965	711,269	5,267	610,608
O. Human health and social work activities	24,829	2,041,129	22,133	2,059,845	18,404	1,694,081
86 - Human health activities	436	84,539	333	73,083	320	63,729
87 - Residential care activities	24,393	1,956,590	21,800	1,986,761	18,084	1,630,351
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	3,265	329,526	898	135,840	747	118,738
Q. Other service activities	55,071	6,342,441	39,043	5,002,639	37,136	5,216,823
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	3,616,711	101,149,894	4,361,894	89,952,235	5,307,158	95,843,615
A. Bank Employees	7,099	4,517,888	7,094	5,420,355	7,146	5,764,163
1) For house building	741	2,923,606	822	3,443,462	831	3,542,230
2) For transport i.e. purchase of car etc.	1,182	632,423	1,266	864,749	1,235	997,060
3) Other purposes	5,176	961,859	5,006	1,112,144	5,080	1,224,873
B. Consumer Financing	3,400,022	81,219,658	4,128,500	62,684,558	5,072,135	69,352,522
1) For house building	141,981	44,785,461	136,319	42,619,314	129,241	41,252,896
2) For transport i.e. purchase of car etc	1,816	1,362,150	1,433	1,211,842	1,454	1,093,411
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	2,192	2,750,383
5) Personal loans	3,256,225	35,072,047	3,990,748	18,853,401	4,939,248	24,255,832
C) Other	209,590	15,412,348	226,300	21,847,323	227,877	20,726,930
VII. OTHER	30,067	5,273,379	61,639	16,265,664	29,217	7,211,216
<b>Total</b>	<b>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</b>

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th June, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	5,259,601	332,370,246	1,833,114	85,541,138	32	6,683	7,092,747	417,918,667
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFI and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,349,811	249,080,096	406,530	65,776,508	31	6,631	1,756,372	314,863,236
<b>A. Agriculture, forestry and fishing</b>	1,070,851	194,250,294	322,300	53,439,422	30	6,254	1,393,181	247,695,970
1. Crop and animal production, hunting and related service activities	1,070,306	194,156,341	322,127	53,415,361	30	6,254	1,392,463	247,577,355
Growing of Wheat, Rice, Sugar Cane & Cotton	454,028	77,607,610	103,301	16,072,122	27	4,564	557,356	93,684,297
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,177	220,778	300	42,642	-	-	1,477	263,420
Growing of other fruits, vegetables and crops	39,203	4,780,542	3,888	459,098	-	-	43,091	5,239,640
Raising of livestock and other related activities	538,012	105,277,188	210,195	36,128,604	3	1,690	748,210	141,407,483
Other agricultural support activities	37,886	6,270,022	4,443	712,895	-	-	42,329	6,982,916
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-	-	-
3. Fishing and aquaculture	545	94,153	173	24,062	-	-	718	118,215
<b>B. Mining and quarrying</b>	2	559	-	-	-	-	2	559
05 - Mining of coal and lignite	1	500	-	-	-	-	1	500
06 - Extraction of crude petroleum and natural gas	1	59	-	-	-	-	1	59
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	31,851	4,639,401	10,847	1,003,448	-	-	42,698	5,642,849
10 - Manufacture of food products	10,863	899,460	934	94,555	-	-	11,797	994,015
11 - Manufacture of beverages	326	59,746	4	520	-	-	330	60,266
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	2,328	1,250,276	877	304,160	-	-	3,205	1,554,437
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	16	4,152	154	34,536	-	-	170	38,688
Manufacture of carpets and rugs	57	11,960	42	4,613	-	-	99	16,573
Manufacture of other textiles n.e.c.	2,254	1,234,152	681	265,012	-	-	2,935	1,499,164
14 - Manufacture of wearing apparel	1,878	183,041	3,969	221,540	-	-	5,847	404,581
15 - Manufacture of leather and related products	229	44,095	28	2,393	-	-	257	46,489

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th June, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	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	35	5,295	-	-	-	-	35	5,295
Manufacture of luggage, handbags and the like, saddlery and harness	109	33,223	7	1,711	-	-	116	34,934
Manufacture of footwear	85	5,577	21	882	-	-	106	6,459
a. Leather wear	84	5,577	21	882	-	-	105	6,459
b. Rubber and Plastic wear	1	-	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	254	37,257	1	60	-	-	255	37,317
17 - Manufacture of paper and paper products	4	1,310	-	-	-	-	4	1,310
18 - Printing and reproduction of recorded media	163	31,730	1	300	-	-	164	32,030
Printing and other service activities related to printing	163	31,730	1	300	-	-	164	32,030
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	-	-	-	-	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	178	2	38	-	-	4	216
22 - Manufacture of rubber and plastics products	10	6,285	-	-	-	-	10	6,285
23 - Manufacture of other non-metallic mineral products	190	35,372	5	156	-	-	195	35,529
24 - Manufacture of basic metals	240	37,196	1	11	-	-	241	37,207
25 - Manufacture of fabricated metal products, except machinery and equipment	11,447	1,094,284	3,704	279,171	-	-	15,151	1,373,455
26 - Manufacture of computer, electronic and optical products	102	16,852	75	2,970	-	-	177	19,822
27 - Manufacture of electrical equipment	9	18,953	-	-	-	-	9	18,953
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	9	518	1	40	-	-	10	558
31 - Manufacture of furniture	282	43,151	21	2,175	-	-	303	45,326
32 - Other manufacturing	3,508	879,329	1,224	95,158	-	-	4,732	974,486
Manufacture of jewellery and related articles	54	8,247	-	-	-	-	54	8,247
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	3	364	1	31	-	-	4	394
Manufacture of sports goods	67	19,348	6	155	-	-	73	19,503
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	200	48,574	14	1,784	-	-	214	50,358
Manufacture of Handicrafts	143	18,548	251	22,159	-	-	394	40,508
Other manufacturing n.e.c.	3,041	784,448	952	71,028	-	-	3,993	855,476
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	8,186	2,922,551	1,345	522,237	-	-	9,531	3,444,788
41 - Construction of buildings	8,186	2,922,551	1,345	522,237	-	-	9,531	3,444,788
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

### 8.8.1 Advances Classified by Borrowers and Gender

#### Microfinance Banks As on 30th June, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	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	151,970	35,488,856	37,528	7,474,016	1	377	199,499	43,163,248
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,204	362,413	7	1,803	-	-	2,211	364,216
46 - Wholesale trade, except of motor vehicles and motorcycles	26,356	7,818,343	5,597	1,813,555	-	-	31,953	9,631,898
47 - Retail trade, except of motor vehicles and motorcycles	123,410	27,508,100	31,924	5,658,658	1	377	155,335	33,167,135
H. Transportation and storage	1,828	1,159,341	34	7,032	-	-	1,862	1,166,374
49 - Land transport and transport via pipelines	1,787	1,154,239	27	6,301	-	-	1,814	1,160,541
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	41	5,102	7	731	-	-	48	5,833
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,524	238,852	187	13,463	-	-	1,711	252,314
55 - Accommodation	821	182,405	25	7,739	-	-	846	190,144
56 - Food and beverage service activities	703	56,447	162	5,724	-	-	865	62,170
J. Information and communication	157	26,118	2	316	-	-	159	26,434
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	80	11,716	1	301	-	-	81	12,017
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	74	12,453	1	15	-	-	75	12,468
62 - Computer programming, consultancy and related activities	3	1,949	-	-	-	-	3	1,949
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	8	699	3	122	-	-	11	821
L. Professional, scientific and technical activities	1,419	296,710	236	42,230	-	-	1,655	338,939
69 - Legal and accounting activities	1,151	249,765	169	33,787	-	-	1,320	283,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	134	26,134	14	2,423	-	-	148	28,557
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	114	16,266	52	5,866	-	-	166	22,132
74 - Other professional, scientific and technical activities	2	1,275	-	-	-	-	2	1,275
75 - Veterinary activities	18	3,270	1	154	-	-	19	3,424
M. Administrative and support service activities	42,598	4,563,442	11,911	927,247	-	-	54,509	5,490,689
77 - Rental and leasing activities	28	5,024	3	451	-	-	31	5,476
78 - Employment activities	39,508	4,024,825	11,127	799,764	-	-	50,635	4,824,589
79 - Travel agency, tour operator, reservation service and related activities	31	5,130	4	703	-	-	35	5,833
80 - Security and investigation activities	2	97	-	-	-	-	2	97
81 - Services to buildings and landscape activities	31	5,733	-	-	-	-	31	5,733
82 - Office administrative, office support and other business support activities	2,998	522,632	777	126,329	-	-	3,775	648,961
N. Education	4,260	485,210	1,007	125,398	-	-	5,267	610,608
O. Human health and social work activities	7,670	1,169,484	10,734	524,596	-	-	18,404	1,694,081
86 - Human health activities	268	54,202	52	9,527	-	-	320	63,729
87 - Residential care activities	7,402	1,115,282	10,682	515,069	-	-	18,084	1,630,351
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	521	94,859	226	23,879	-	-	747	118,738
Q. Other service activities	26,966	3,543,721	10,170	1,673,102	-	-	37,136	5,216,823
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	3,884,107	76,991,228	1,422,971	18,852,308	-	-	5,307,158	95,843,535
A. Bank - Employees	6,475	5,252,719	671	511,444	-	-	7,146	5,764,163
1) For house building	751	3,250,264	80	291,966	-	-	831	3,542,230
2) For transport i.e. purchase of car etc.	1,165	901,601	70	95,459	-	-	1,235	997,060
3) Other purposes	4,559	1,100,854	521	124,019	-	-	5,080	1,224,873
B. Consumer Financing	3,762,033	57,247,647	1,310,102	12,104,874	-	-	5,072,135	69,352,522
1) For house building	103,706	33,750,907	25,535	7,501,988	-	-	129,241	41,252,896
2) For transport i.e. purchase of car etc	1,434	1,671,849	20	21,562	-	-	1,454	1,693,411
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,113	2,663,291	79	87,092	-	-	2,192	2,750,383
5) Personal loans	3,654,780	19,761,600	1,284,468	4,494,232	-	-	4,939,248	24,255,832
C) Other	115,679	14,490,861	112,198	6,236,069	-	-	227,877	20,726,930
VII. OTHER	25,603	6,298,922	3,613	912,242	1	52	29,217	7,211,216
<b>Total</b>	<b>5,259,601</b>	<b>332,376,246</b>	<b>1,833,114</b>	<b>85,541,138</b>	<b>32</b>	<b>6,683</b>	<b>7,092,747</b>	<b>417,918,867</b>

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

## 8.9 Advances Classified by Rate of Interest Microfinance Banks

( Thousand Rupees)

Rate of Interest	Jun-23	Mar-24	Jun-24 P
0.00	16,737,091	29,348,918	39,115,473
1.00	-	-	-
2.00	-	-	-
3.00	332,496	375,898	415,732
4.00	122,189	274,650	332,064
5.00	14,065,968	14,121,001	14,119,882
6.00	-	-	-
7.00	26,791	32,432	27,400
8.00	97,842	667,158	108,593
9.00	-	-	-
10.00	1,280,504	98,227	106,778
11.00	7,103	419	313
12.00	12,331	3,452	13,060
13.00	277,173	57,018	49,290
14.00	133,624	9,400	5,494
15.00	765,568	99,893	88,653
16.00	284,044	61,664	46,224
17.00	70,351	22,826	14,122
18.00	868,999	201,006	198,336
19.00	654,089	214,043	194,643
20.00	3,188,956	967,244	832,255
21.00	2,710,879	1,256,405	1,130,991
22.00	3,654,230	2,209,961	1,918,604
23.00	4,411,097	2,873,726	2,608,844
24.00	4,822,446	2,242,400	2,334,264
25.00	6,832,934	3,641,367	3,604,957
26.00	10,117,408	3,886,081	3,240,282
27.00	8,003,908	3,279,216	2,923,473
28.00	18,860,100	5,141,945	3,973,797
29.00	10,301,002	5,769,643	5,273,697
30.00	12,416,286	6,680,847	5,292,738
31.00	18,619,672	7,152,572	6,496,240
32.00	19,225,308	14,055,536	12,993,536
33.00	29,225,441	15,728,359	12,617,914
34.00	26,093,746	16,894,233	12,300,589
35.00	14,136,140	13,462,758	14,170,454
36.00	28,217,441	19,342,381	20,747,975
37.00	22,183,865	40,147,022	38,289,564
38.00	14,045,753	31,689,145	22,116,373
39.00	7,387,676	31,230,106	46,304,569
40.00	13,575,604	29,023,751	32,735,299
41.00	14,020,239	16,776,151	13,179,993
42.00	10,404,993	32,715,488	27,876,228
43.00	6,457,894	6,511,718	13,918,802
44.00	3,202,878	5,958,527	5,065,267
45.00	2,341,676	2,077,104	2,065,693
46.00	3,249,125	2,174,783	1,928,233
47.00	4,941,531	4,254,323	3,525,683
48.00	8,408,425	2,074,581	1,084,807
49.00	72,082	6,344,657	3,864,214
50.00 & above	19,865,001	32,707,868	38,666,674
<b>Total</b>	<b>386,729,898</b>	<b>413,857,903</b>	<b>417,918,067</b>

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

## 8.9.1 Advances Classified by Rate of Interest and Gender

### Microfinance Banks As on 30th June, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	30,998,991	8,116,482	-	39,115,473
1.00	-	-	-	-
2.00	-	-	-	-
3.00	370,856	44,876	-	415,732
4.00	222,494	109,570	-	332,064
5.00	12,101,065	2,018,817	-	14,119,882
6.00	-	-	-	-
7.00	27,385	15	-	27,400
8.00	108,593	-	-	108,593
9.00	-	-	-	-
10.00	94,884	11,894	-	106,778
11.00	313	-	-	313
12.00	11,434	1,627	-	13,060
13.00	48,049	1,241	-	49,290
14.00	5,494	-	-	5,494
15.00	84,419	4,234	-	88,653
16.00	45,785	439	-	46,224
17.00	10,906	3,217	-	14,122
18.00	188,136	10,200	-	198,336
19.00	171,126	23,517	-	194,643
20.00	760,602	71,654	-	832,255
21.00	945,199	185,792	-	1,130,991
22.00	1,651,014	267,590	-	1,918,604
23.00	2,258,971	349,873	-	2,608,844
24.00	2,131,106	203,158	-	2,334,264
25.00	3,227,639	377,318	-	3,604,957
26.00	2,894,975	345,307	-	3,240,282
27.00	2,569,356	354,117	-	2,923,473
28.00	2,998,347	975,450	-	3,973,797
29.00	4,928,706	344,991	-	5,273,697
30.00	4,415,468	877,271	-	5,292,738
31.00	5,255,477	1,240,212	551	6,496,240
32.00	10,203,290	2,786,572	3,674	12,993,536
33.00	9,839,738	2,778,176	-	12,617,914
34.00	10,768,783	1,531,806	-	12,300,589
35.00	10,504,015	3,665,769	670	14,170,454
36.00	15,164,218	5,583,757	-	20,747,975
37.00	31,192,695	7,095,772	1,097	38,289,564
38.00	15,453,404	6,662,970	-	22,116,373
39.00	37,190,925	9,113,344	300	46,304,569
40.00	27,979,332	4,755,627	339	32,735,299
41.00	10,365,859	2,814,134	-	13,179,993
42.00	21,023,416	6,852,811	-	27,876,228
43.00	10,330,887	3,587,915	-	13,918,802
44.00	4,139,050	926,217	-	5,065,267
45.00	1,594,054	471,639	-	2,065,693
46.00	1,619,747	308,434	52	1,928,233
47.00	2,809,384	716,299	-	3,525,683
48.00	951,343	133,464	-	1,084,807
49.00	643,066	3,221,149	-	3,864,214
50.00 & above	32,070,252	6,596,422	-	38,666,674
<b>Total</b>	<b>332,370,246</b>	<b>85,541,138</b>	<b>6,683</b>	<b>417,918,067</b>

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

**8.10 Province/Region wise Advances by borrowers**  
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	189,086	91,221	280,307	215,396	92,294	307,690	220,884	93,980	314,863
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	54,633	46,517	101,150	38,528	51,374	89,902	37,879	57,964	95,844
	Others	3,096	2,178	5,273	10,961	5,305	16,266	4,856	2,355	7,211
	Total	246,814	139,916	386,730	264,885	148,973	413,858	263,619	154,299	417,918
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		135,545	61,765	197,310	155,423	58,833	214,256	158,757	59,236	217,993
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		26,327	20,301	46,628	16,578	20,558	37,135	16,497	21,317	37,814
Others		2,050	926	2,976	7,329	2,282	9,611	2,764	985	3,749
Total		163,922	82,992	246,915	179,330	81,672	261,002	178,017	81,538	259,555
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	40,366	17,182	57,548	44,948	19,178	64,126	47,097	19,422	66,519
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	21,647	11,043	32,690	15,373	13,837	29,210	14,790	15,289	30,080
	Others	890	567	1,458	3,184	1,472	4,656	1,847	617	2,464
	Total	62,903	28,793	91,696	63,505	34,488	97,992	63,744	35,329	99,063
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		8,756	6,527	15,283	9,900	7,807	17,707	10,159	8,620	18,779
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		2,420	2,694	5,114	2,427	1,632	4,058	2,590	1,657	4,247
Others		64	509	573	258	1,097	1,355	99	509	608
Total		11,241	9,730	20,971	12,585	10,535	23,120	12,847	10,786	23,633
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,494	449	1,942	2,158	317	2,475	2,137	328	2,465
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,315	861	3,176	2,276	589	2,864	2,186	592	2,778
	Others	75	28	103	144	50	194	113	35	148
	Total	3,884	1,338	5,222	4,578	956	5,534	4,435	955	5,390
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	1,205	1,205	-	1,516	1,516	-	1,551	1,551
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	10,233	10,233	-	13,642	13,642	-	17,976	17,976
Others		-	73	73	-	233	233	-	158	158
Total		-	11,511	11,511	-	15,392	15,392	-	19,685	19,685

**8.10 Province/Region wise Advances by borrowers**  
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,839	1,951	4,789	2,865	2,085	4,950	2,623	2,075	4,698
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,849	388	2,237	1,785	378	2,163	1,721	359	2,080
	Others	15	6	21	30	14	43	26	10	36
	Total	4,703	2,344	7,047	4,679	2,477	7,156	4,370	2,444	6,814
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		86	2,142	2,228	102	2,508	2,610	112	2,748	2,859
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		74	997	1,071	90	788	878	96	773	869
Others		-	69	69	16	157	173	9	41	49
Total		160	3,208	3,368	208	3,453	3,661	216	3,562	3,778

## 8.11 Advances Classified by Size of Accounts

### Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,981,713	7,944,901	1,735,960	2,730,233	2,536,528	5,743,330
5,000 to 10,000	124,186	836,791	2,079,892	10,685,457	2,276,816	12,504,855
10,000 to 20,000	102,952	1,472,102	176,348	2,400,890	220,492	3,028,065
20,000 to 25,000	41,587	927,292	36,515	811,769	43,738	975,365
25,000 to 30,000	55,119	1,522,907	40,787	1,130,938	41,710	1,156,492
30,000 to 40,000	128,743	4,466,626	102,084	3,549,604	95,333	3,316,193
40,000 to 50,000	151,663	6,679,186	120,557	5,348,929	113,798	5,075,091
50,000 to 60,000	191,560	10,164,879	138,932	7,385,662	132,262	7,058,607
60,000 to 70,000	177,256	11,196,395	122,261	7,740,452	117,508	7,462,191
70,000 to 80,000	198,092	14,591,431	132,936	9,792,961	125,521	9,293,349
80,000 to 90,000	130,356	10,833,910	91,696	7,649,615	86,000	7,212,137
90,000 to 100,000	117,724	11,106,411	86,925	8,208,444	97,144	9,246,844
100,000 to 200,000	728,899	97,210,666	701,065	86,702,162	630,411	87,208,157
200,000 to 300,000	210,506	48,693,530	275,635	62,501,863	266,805	61,448,427
300,000 to 400,000	81,926	27,792,054	85,403	29,049,684	98,283	33,525,588
400,000 to 500,000	49,379	21,954,685	48,405	21,606,184	57,360	25,630,512
500,000 to 600,000	35,254	18,905,482	32,405	17,384,192	39,015	20,978,945
600,000 to 700,000	16,671	10,777,240	20,608	13,299,246	25,145	16,245,176
700,000 to 800,000	16,592	12,389,152	17,450	12,609,113	19,189	14,323,620
800,000 to 900,000	12,238	10,430,277	15,216	12,456,726	16,100	13,613,994
900,000 to 1,000,000	14,114	13,427,859	15,347	14,224,562	16,486	15,679,237
1,000,000 to 2,000,000	25,292	34,211,118	32,935	39,275,341	32,563	44,028,536
2,000,000 & Over	3,353	9,195,005	108,495	37,313,876	4,540	13,163,354
<b>Total</b>	<b>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</b>

\*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

## 8.11.1 Advances Classified by Size of Accounts and Gender

### Microfinance Banks As on 30th June, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	1,335,167	2,637,847	1,201,361	3,105,483	-	-	2,536,528
5,000 to 10,000	2,198,990	11,968,034	77,826	536,821	-	-	2,276,816	12,504,855
10,000 to 20,000	165,915	2,258,345	54,577	769,719	-	-	220,492	3,028,065
20,000 to 25,000	24,698	549,437	19,039	425,903	1	25	43,738	975,365
25,000 to 30,000	22,277	618,374	19,433	538,118	-	-	41,710	1,156,492
30,000 to 40,000	56,084	1,952,496	39,249	1,363,698	-	-	95,333	3,316,193
40,000 to 50,000	76,868	3,435,686	36,930	1,639,404	-	-	113,798	5,075,091
50,000 to 60,000	100,038	5,338,873	32,223	1,719,683	1	52	132,262	7,058,607
60,000 to 70,000	93,112	5,908,212	24,396	1,553,979	-	-	117,508	7,462,191
70,000 to 80,000	99,570	7,371,343	25,951	1,922,006	-	-	125,521	9,293,349
80,000 to 90,000	68,825	5,771,101	17,174	1,440,956	1	81	86,000	7,212,137
90,000 to 100,000	78,507	7,480,681	18,637	1,766,163	-	-	97,144	9,246,844
100,000 to 200,000	488,911	67,502,715	141,485	19,703,228	15	2,214	630,411	87,208,157
200,000 to 300,000	197,030	45,787,591	69,766	15,658,930	9	1,905	266,805	61,448,427
300,000 to 400,000	79,280	27,064,841	19,000	6,459,731	3	1,016	98,283	33,525,588
400,000 to 500,000	47,001	21,003,269	10,359	4,627,243	-	-	57,360	25,630,512
500,000 to 600,000	31,855	17,137,707	7,160	3,841,237	-	-	39,015	20,978,945
600,000 to 700,000	20,778	13,423,887	4,366	2,820,619	1	670	25,145	16,245,176
700,000 to 800,000	15,967	11,920,802	3,221	2,402,098	1	720	19,189	14,323,620
800,000 to 900,000	13,477	11,400,143	2,623	2,213,851	-	-	16,100	13,613,994
900,000 to 1,000,000	13,741	13,066,095	2,745	2,613,142	-	-	16,486	15,679,237
1,000,000 to 2,000,000	27,579	37,265,381	4,984	6,763,155	-	-	32,563	44,028,536
2,000,000 & Over	3,931	11,507,384	609	1,655,970	-	-	4,540	13,163,354
<b>Total</b>	<b>5,259,601</b>	<b>332,370,246</b>	<b>1,833,114</b>	<b>85,541,138</b>	<b>32</b>	<b>6,683</b>	<b>7,092,747</b>	<b>417,918,067</b>

\*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

## 8.12 Classification of Investments in Securities and Shares

### Microfinance Banks

(Thousand Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	135,137,522.6	136,889,271.0	135,670,230.8	163,330,644	171,538,693	164,358,814	188,656,708	197,041,909	192,451,683
1) Treasury Bills	41,152,518.6	42,435,742.0	41,139,276.3	94,179,643	101,718,570	94,330,855	103,173,435	110,541,131	104,592,980
2) Pakistan Investment Bonds (PIBs)	93,985,004.0	94,453,529.0	94,530,954.5	69,151,001	69,820,123	70,027,959	85,483,272	86,500,778	87,858,703
a. Fixed Rate	69,128,288.6	69,303,529.0	69,083,419.0	37,791,609	38,100,123	37,812,497	26,638,622	27,365,778	27,252,454
b. Floating Rate	24,856,715.4	25,150,000.0	25,447,535.6	31,359,392	31,720,000	32,215,462	58,844,650	59,135,000	60,606,248
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,838.4	255,919.0	255,838.4	255,838	255,919	255,838	606,181	606,262	606,181
IX. MUTUAL FUNDS	17,887,886.0	17,887,886.0	17,887,886.0	2,666,701	2,666,701	2,666,701	164,238	164,238	164,238
X. OTHERS	-	-	-	200,000	200,000	204,119	40,000	40,000	40,848
XI. Islamic Banking Products - Investments	5,319,980.7	5,339,784.7	5,332,243.7	4,364,098	4,391,999	4,384,270	4,645,251	4,675,852	4,664,576
a. Government Islamic Securities	5,279,267.0	5,279,821.0	5,291,530.0	4,331,717	4,332,035	4,351,797	4,615,648	4,615,888	4,634,973
1. GOP Ijara Sukuk	5,279,267.0	5,279,821.0	5,291,530.0	4,331,717	4,332,035	4,351,797	4,615,648	4,615,888	4,634,973
a. Variable Rental Rate (VRR)	5,279,267.0	5,279,821.0	5,291,530.0	4,331,717	4,332,035	4,351,797	299,760	300,000	319,085
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	4,315,888	4,315,888	4,315,888
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	40,713.7	59,963.7	40,713.7	32,381	59,964	32,473	29,603	59,964	29,603
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	40,713.7	59,963.7	40,713.7	32,381	59,964	32,473	29,603	59,964	29,603
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>158,601,228</b>	<b>160,372,861</b>	<b>159,146,199</b>	<b>170,817,281</b>	<b>179,053,312</b>	<b>171,869,742</b>	<b>194,112,378</b>	<b>202,528,261</b>	<b>197,927,526</b>

# **Development Finance Institutions**

## 9.1 Assets and Liabilities

### Development Finance Institutions

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Assets</b>	<b>3,203,542,765</b>	<b>2,321,483,356</b>	<b>2,438,263,386</b>
<b>I. Currency and Deposits</b>	<b>11,447,087</b>	<b>7,974,578</b>	<b>10,161,455</b>
1. Currency	15,422	13,477	13,026
2. Transferable Deposits	3,901,391	3,372,356	5,201,704
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	7,530,274	4,588,745	4,946,725
<b>II. Securities(other than shares)</b>	<b>2,898,710,510</b>	<b>2,037,216,148</b>	<b>2,147,386,747</b>
1. Short-term	2,180,711,867	815,307,938	780,341,908
2. Long-term	717,998,643	1,221,908,210	1,367,044,839
<b>III. Loans extended (Advances)<sup>1</sup></b>	<b>185,466,776</b>	<b>182,835,365</b>	<b>188,852,642</b>
1. Short-term	42,278,905	40,878,417	48,709,621
A) Money at call	127,000	-	-
B) Reverse Repo	5,242,845	3,807,194	2,389,338
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	36,909,060	37,071,223	46,320,283
2. Long-term	143,187,871	141,956,948	140,143,021
<b>IV. Shares and other equity</b>	<b>54,870,538</b>	<b>18,391,246</b>	<b>18,312,829</b>
1. Quoted	47,717,897	11,365,906	10,890,138
2. Non quoted	6,902,136	6,967,110	7,364,461
3. Investment fund shares	250,505	58,230	58,230
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Other accounts receivable</b>	<b>42,416,286</b>	<b>63,989,429</b>	<b>62,108,041</b>
1. Trade credit and advances	-	-	-
2. Others	42,416,286	63,989,429	62,108,041
A) Dividends receivable resident sector	-	4,328,217	3,250
B) Settlement accounts resident sector	584,380	985,372	1,307,762
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	41,831,906	58,675,840	60,797,029
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	<b>10,631,568</b>	<b>11,076,590</b>	<b>11,441,672</b>
1. Produced assets	10,481,869	10,926,891	11,246,428
A) Tangible fixed assets	10,251,673	10,630,290	10,949,559
a) Dwellings	4,375,807	4,321,386	4,311,641
i) Building on freehold land	547,515	484,360	473,473
ii) Building on leasehold land	3,828,292	3,837,026	3,838,168
b) Other buildings and structures	2,433,783	2,492,898	2,486,431
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,397,032	2,456,147	2,449,680
c) Machinery and equipment	1,952,372	2,339,352	2,450,908
i) Transport equipment	1,101,996	1,405,563	1,484,636
ii) Furniture & Fixtures	304,997	341,454	345,168
iii) Office equipment	470,751	506,059	513,298
iv) Other machinery & equipment	74,628	86,277	107,807
d) Other tangible fixed assets n.e.s	1,489,711	1,476,653	1,700,578
B) Intangible fixed assets	230,196	296,602	296,870
a) Computer software	230,196	296,602	296,870
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	-	-	45,545

## 9.1 Assets and Liabilities

### Development Finance Institutions

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Liabilities</b>	<b>3,203,542,765</b>	<b>2,321,483,356</b>	<b>2,438,263,386</b>
<b>I. Deposits<sup>2</sup></b>	<b>36,752,793</b>	<b>61,187,238</b>	<b>60,551,131</b>
1. Transferable Deposits	2,723,233	3,952,534	3,943,515
2. Restricted/ compulsory deposits	112,982	105,287	79,787
3. Other deposits	33,916,578	57,129,417	56,527,829
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	<b>2,973,365,479</b>	<b>2,079,111,908</b>	<b>2,193,465,694</b>
1. Short-term	2,843,776,068	1,974,212,050	2,091,394,318
A) Money at call	22,566,616	67,666,682	96,292,942
B) Repurchase agreements (Repo)	2,714,337,002	1,784,138,609	1,883,923,750
C) Other short-term borrowings	106,872,450	122,406,758	111,177,625
2. Long-term borrowings	129,589,411	104,899,858	102,071,376
<b>IV. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>V. Other accounts payable</b>	<b>49,218,869</b>	<b>54,474,427</b>	<b>50,191,157</b>
1. Provision for losses	18,595,547	20,521,015	19,491,294
A) Provision for loan losses-Specific	13,580,182	14,916,857	14,687,390
B) Provision for loan losses-General	2,718,142	3,349,433	2,892,491
C) Provision for other losses	2,297,223	2,254,725	1,911,413
2. Accumulated Depreciation	1,719,729	2,150,593	2,313,533
3. Other accounts payable to other resident Sectors	28,601,093	31,137,319	28,386,330
A) Dividends payable	302,500	665,500	-
B) Settlement accounts	2,958,633	6,940,820	2,533,301
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	25,339,960	23,530,999	25,853,029
a) Suspense account	7,653,683	7,996,759	8,013,768
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	1,874,013	(1,316,362)	(1,688,817)
d) Accrued wages	662,334	173,110	100,723
e) Accrued rent	-	-	-
f) Accrued taxes	8,090,581	7,680,498	8,028,796
g) Other miscellaneous liability items	7,059,349	8,996,994	11,398,559
4. Other non- resident accounts payable	302,500	665,500	-
A) Dividends payable non-residents	302,500	665,500	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>144,205,624</b>	<b>126,709,783</b>	<b>134,055,404</b>
1. Quoted	-	-	-
2. Non quoted	78,342,968	78,342,968	78,442,968
3. Investment fund shares	-	-	-
4. Retained earnings	38,191,707	20,690,280	21,042,493
5. Current year result	7,992,847	20,524	386,700
6. General and special reserve	24,644,347	25,345,709	25,640,940
7. Valuation adjustments	(4,966,245)	2,310,302	8,542,303
<b>IX. Contingencies and Commitments<sup>3</sup></b>	<b>171,516</b>	<b>228,432</b>	<b>228,432</b>
1. Guarantees	9,734	12,741	12,741
2. Commitments	160,738	215,158	215,158
A) Letter of Credit	2,088	4,702	4,702
B) Forward government Securities Transactions	25,988	3,807	3,807
C) Forward lending	3,796	6,998	6,998
D) Commitments for acquisition of :	32	30	30
i. Fixed assets	2	1	1
ii. Intangible assets	30	29	29
E) Other commitments	128,833	199,590	199,590
3. Other contingent liabilities	1,043	533	533

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of DFIs' advances due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of DFIs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by DFIs as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the presented format from December 2022.

## 9.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>A. Mark-Up/Return/Interest Earned</b>	116,274,553	111,402,989	120,786,999
1. Loans and advances	6,727,788	7,105,679	7,567,055
2. Investments	108,532,793	103,647,673	112,145,085
3. Lendings to financial institutions	846,287	491,471	907,237
4. Balances with banks	151,422	158,166	167,611
5. Income from inter-office lending	16,263	-	10
6. Other	-	-	-
<b>B. Mark-Up/Return/Interest Expensed</b>	112,127,339	113,173,723	124,601,831
1. Deposits	1,011,045	2,417,465	2,917,783
2. Borrowings	111,077,808	110,747,521	121,661,658
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	37,714	8,480	20,726
6. Expense on inter-office borrowing	772	257	1,664
7. Other	-	-	-
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	4,147,214	(1,770,734)	(3,814,832)
<b>C. Non Mark-UP/Return/Interest Income</b>	6,012,825	5,762,044	6,534,481
1. Fee & Commission Income	121,263	208,806	171,020
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	-	13,210	12,249
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	36,876	124,405	52,493
v. Investment banking fee	42,782	53,455	79,818
vi. Commission on trade	136	383	143
vii. Commission on guarantees	41,469	17,353	26,317
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	-	-	-
2. Dividend Income	313,293	4,747,800	4,174,109
3. Foreign exchange income	34,217	(55,289)	5,168
4. Income from derivatives	-	-	-
5. Gain on securities	(137,794)	754,626	2,036,487
i. Realised	49,633	692,319	1,995,671
ii. Unrealised - held for trading	(187,427)	62,307	40,816
6. Other Income	5,681,846	106,101	147,697
i. Rent on property	76,532	98,615	112,378
ii. Gain on sale of fixed assets-net	825	59	(855)
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	5,604,489	7,427	36,174
<b>II. Total Income (I + C)</b>	10,160,039	3,991,310	2,719,649

## 9.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>D. Non Mark-UP/Return/Interest Expenses</b>	<b>2,074,196</b>	<b>1,774,185</b>	<b>1,957,713</b>
<b>1. Operating expenses</b>	<b>1,898,101</b>	<b>1,704,352</b>	<b>1,907,164</b>
<b>i. Total compensation expense</b>	<b>1,281,484</b>	<b>1,080,428</b>	<b>1,187,777</b>
<b>ii. Property expense</b>	<b>200,622</b>	<b>236,343</b>	<b>251,553</b>
<b>a. Rent and taxes</b>	<b>11,019</b>	<b>9,021</b>	<b>23,201</b>
<b>b. Insurance</b>	<b>5,499</b>	<b>9,476</b>	<b>8,441</b>
<b>c. Utilities cost</b>	<b>28,863</b>	<b>33,792</b>	<b>44,642</b>
<b>d. Lease rental</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. Fuel expense generators</b>	<b>2,077</b>	<b>1,247</b>	<b>2,046</b>
<b>f. Security (including guards)</b>	<b>7,736</b>	<b>6,066</b>	<b>9,215</b>
<b>g. Repair and maintenance (including janitorial charges)</b>	<b>46,984</b>	<b>59,400</b>	<b>52,532</b>
<b>h. Depreciation on right-of-use assets</b>	<b>55,934</b>	<b>44,810</b>	<b>83,023</b>
<b>i. Depreciation</b>	<b>42,510</b>	<b>72,531</b>	<b>28,454</b>
<b>iii. Information technology expenses</b>	<b>26,247</b>	<b>26,491</b>	<b>44,823</b>
<b>iv. Other operating expenses</b>	<b>389,748</b>	<b>361,090</b>	<b>423,010</b>
<b>2. Workers welfare fund</b>	<b>136,704</b>	<b>33,566</b>	<b>22,953</b>
<b>3. Other charges</b>	<b>39,391</b>	<b>36,267</b>	<b>27,596</b>
<b>i. Penalties imposed by State Bank of Pakistan</b>	<b>1,380</b>	<b>-</b>	<b>5,126</b>
<b>ii. Penalties imposed by other regulatory bodies (to be specified)</b>	<b>250</b>	<b>-</b>	<b>-</b>
<b>iii. Others (to be specified, if material)</b>	<b>37,761</b>	<b>36,267</b>	<b>22,470</b>
<b>III. Profit before provisions (II - D)</b>	<b>8,085,843</b>	<b>2,217,125</b>	<b>761,936</b>
<b>E. Provisions / (reversals) and write offs - net</b>	<b>151,255</b>	<b>(581,512)</b>	<b>(504,724)</b>
<b>1. (Reversals) / provisions against balance with Banks</b>	<b>(884)</b>	<b>(96)</b>	<b>(458)</b>
<b>2. (Reversals) / provisions for diminution in value of investments</b>	<b>48,481</b>	<b>23,940</b>	<b>(217,033)</b>
<b>3. (Reversals) / provisions against loans &amp; advances</b>	<b>74,745</b>	<b>(172,845)</b>	<b>(366,030)</b>
<b>4. (Reversals) / provisions against off balance sheet items</b>	<b>28,918</b>	<b>(454,722)</b>	<b>66,979</b>
<b>5. Reversals against other assets</b>	<b>(5)</b>	<b>22,211</b>	<b>11,818</b>
<b>6. Recovery of written off / charged off bad debts</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>F. Extra ordinary / unusual items</b>	<b>-</b>	<b>197,485</b>	<b>(59,863)</b>
<b>IV. Profit Before Taxation (III - E - F)</b>	<b>7,934,588</b>	<b>2,601,152</b>	<b>1,326,523</b>
<b>G. Taxation</b>	<b>1,419,195</b>	<b>863,679</b>	<b>50,854</b>
<b>1. Current</b>	<b>2,414,829</b>	<b>2,941,743</b>	<b>2,532,931</b>
<b>2. Prior</b>	<b>71,080</b>	<b>-</b>	<b>-</b>
<b>3. Deferred</b>	<b>(1,066,714)</b>	<b>(2,078,064)</b>	<b>(2,482,077)</b>
<b>V. Profit After Taxation (IV - G)</b>	<b>6,515,393</b>	<b>1,737,473</b>	<b>1,275,669</b>
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	<b>1,041</b>	<b>1,014</b>	<b>952</b>
<b>1. Permanent</b>	<b>872</b>	<b>855</b>	<b>810</b>
<b>a. Male</b>	<b>749</b>	<b>729</b>	<b>690</b>
<b>b. Female</b>	<b>123</b>	<b>126</b>	<b>120</b>
<b>2. Contractual</b>	<b>169</b>	<b>159</b>	<b>142</b>
<b>a. Male</b>	<b>152</b>	<b>136</b>	<b>122</b>
<b>b. Female</b>	<b>17</b>	<b>23</b>	<b>20</b>

\* Number of employees are as on end period and are shown in actual numbers.

## 9.3 Deposits Distributed by Type of Accounts

### Development Finance Institutions

(Thousand Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	574	35,518,607	783	58,744,708	883	58,083,951
1) Less Than Three Months	227	6,350,025	312	17,295,048	381	9,258,824
2) For Three Months and Over but Less Than Six Months	114	7,004,891	111	4,552,679	117	11,405,777
3) For Six Months and Over but Less Than One Year	82	3,163,253	105	6,491,770	92	5,413,361
4) For One Year & Over but Less Than Two Years	150	18,900,438	243	30,304,991	286	32,001,554
5) For Two Years & Over but Less Than Three Years	-	-	11	220	7	140
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	-	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>574</b>	<b>35,518,607</b>	<b>784</b>	<b>58,769,708</b>	<b>884</b>	<b>58,108,951</b>

### 9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions  
As on 30th June, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	170	1,303,731	101	1,261,022	147	726,674	465	54,792,524	883	58,083,951
1) Less Than Three Months	95	429,993	58	338,946	80	374,092	148	8,115,793	381	9,258,824
2) For Three Months and Over but Less Than Six Months	22	124,978	4	21,074	10	152,185	81	11,107,540	117	11,405,777
3) For Six Months and Over but Less Than One Year	18	137,759	10	672,320	19	36,017	45	4,567,265	92	5,413,361
4) For One Year & Over but Less Than Two Years	29	610,881	28	228,662	38	164,380	191	30,997,631	286	32,001,554
5) For Two Years & Over but Less Than Three Years	6	120	1	20	-	-	-	-	7	140
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>170</b>	<b>1,303,731</b>	<b>101</b>	<b>1,261,022</b>	<b>147</b>	<b>726,674</b>	<b>466</b>	<b>54,817,524</b>	<b>884</b>	<b>58,108,951</b>

## 9.4 Deposits Distributed by Category

Development

	Jun-23	Mar-24	Jun-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>1. FOREIGN CONSTITUENTS</b>	1,218,621	1,621,844	-	-	-	-
1) Official	1,218,621	1,621,844	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	34,299,986	57,147,864	-	-	25,000	-
<b>I. GOVERNMENT</b>	13,091,455	22,348,515	-	-	-	-
A. Federal Government	12,288,174	21,485,398	-	-	-	-
B. Provincial Governments	803,281	863,117	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	5,166,669	5,536,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	500,000	-	-	-	-
Transport, storage and communications	4,215,000	4,200,000	-	-	-	-
Manufacturing	951,669	836,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	3,079,097	7,199,893	-	-	-	-
Mutual Funds and AMCs	2,000,000	5,455,000	-	-	-	-
Insurance & Pension Funds	250,000	-	-	-	-	-
MFIs and DFIs	75,500	902,927	-	-	-	-
Stock Exchange & Brokerage Houses	611,597	717,966	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	142,000	124,000	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	8,704,714	17,339,817	-	-	25,000	-
A. Agriculture, forestry and fishing	259,510	129,510	-	-	-	-
1. Crop and animal production, hunting and related service activities	259,510	129,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	130,000	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	4,945,475	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	500,000	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	4,945,475	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,862,540	5,994,172	-	-	-	-
10 - Manufacture of food products	285,268	644,114	-	-	-	-
11 - Manufacture of beverages	6,095	107,352	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	550,660	648,757	-	-	-	-
Preparation and spinning of textile fibres	35,457	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	389,951	548,757	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	125,252	100,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
1,699,842	-	-	-	-	-	-	-	1,699,842	1,699,842
1,699,842	-	-	-	-	-	-	-	1,699,842	1,699,842
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
18,964,759	5,317,656	32,001,554	140	-	-	100,000	-	56,384,109	56,409,109
571,771	3,300,000	19,517,039	-	-	-	-	-	23,388,810	23,388,810
-	3,300,000	19,517,039	-	-	-	-	-	22,817,039	22,817,039
571,771	-	-	-	-	-	-	-	571,771	571,771
-	-	-	-	-	-	-	-	-	-
5,000,000	-	5,236,669	-	-	-	-	-	10,236,669	10,236,669
-	-	-	-	-	-	-	-	-	-
5,000,000	-	500,000	-	-	-	-	-	5,500,000	5,500,000
-	-	3,900,000	-	-	-	-	-	3,900,000	3,900,000
-	-	836,669	-	-	-	-	-	836,669	836,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
233,081	195,000	1,440,316	-	-	-	-	-	1,868,397	1,868,397
-	150,000	-	-	-	-	-	-	150,000	150,000
-	-	-	-	-	-	-	-	-	-
28,831	-	73,500	-	-	-	-	-	102,331	102,331
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
204,250	45,000	648,850	-	-	-	-	-	898,100	898,100
10,184,598	798,586	4,315,460	-	-	-	100,000	-	15,398,644	15,423,644
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,927,702	-	-	-	-	-	-	-	4,927,702	4,927,702
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,927,702	-	-	-	-	-	-	-	4,927,702	4,927,702
-	-	-	-	-	-	-	-	-	-
2,039,163	716,376	2,806,134	-	-	-	100,000	-	5,661,673	5,661,673
548,566	45,000	109,418	-	-	-	-	-	702,984	702,984
100,600	-	-	-	-	-	-	-	100,600	100,600
-	-	-	-	-	-	-	-	-	-
-	653,102	40,000	-	-	-	100,000	-	793,102	793,102
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	653,102	40,000	-	-	-	-	-	693,102	693,102
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	100,000	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

## 9.4 Deposits Distributed by Category

Development

	Jun-23	Mar-24	Jun-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
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	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	410,109	354,781	-	-	-	-
Printing and other service activities related to printing	256,361	152,366	-	-	-	-
Reproduction of recorded media	153,748	202,415	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	330,171	1,322,944	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	285,500	299,725	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	1,500,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	75,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	11,851	-	-	-	-	-
28 - Manufacture of machinery and equipment	26,165	38,498	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	279,675	377,501	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
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	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	770,493	3,424,350	-	-	-	-
Electric power generation, transmission and distribution	770,493	3,424,350	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	750,000	1,900,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	20,493	15,235	-	-	-	-
f) Other	-	1,509,115	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
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	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	1,165,000	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	1,165,000	-	-	-	-	-



## 9.4 Deposits Distributed by Category

Development

	Jun-23	Mar-24	Jun-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	120,000	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	120,000	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	32,500	374,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	32,500	374,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	35,000	103,000	-	-	-	-
55 - Accommodation	35,000	103,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	923,242	736,110	-	-	25,000	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	281,558	322,322	-	-	25,000	-
62 - Computer programming, consultancy and related activities	256,684	260,547	-	-	-	-
63 - Information service activities	385,000	153,241	-	-	-	-
K. Real estate activities	2,055	1,469	-	-	-	-
L. Professional, scientific and technical activities	116,446	187,251	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	71,446	122,251	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	45,000	65,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	275,000	-	-	-	-
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	275,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	457,597	947,416	-	-	-	-
O. Human health and social work activities	30,569	100,000	-	-	-	-
86 - Human health activities	30,569	100,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	154,762	2,064	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,555,523	1,735,854	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,321,098	1,387,292	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	234,425	348,562	-	-	-	-
VI. PERSONAL	2,692,428	2,986,616	-	-	-	-
A. Salaried persons	1,340,722	1,483,283	-	-	-	-
B. Self employed	488,760	505,381	-	-	-	-
C. Other Personal	862,946	997,952	-	-	-	-
VII. OTHER	10,100	500	-	-	-	-
<b>Total</b>	<b>35,518,607</b>	<b>58,769,708</b>	<b>-</b>	<b>-</b>	<b>25,000</b>	<b>-</b>

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
4,000	11,500	362,500	-	-	-	-	-	378,000	378,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,000	11,500	362,500	-	-	-	-	-	378,000	378,000
-	-	-	-	-	-	-	-	-	-
87,000	-	-	-	-	-	-	-	87,000	87,000
87,000	-	-	-	-	-	-	-	87,000	87,000
-	-	-	-	-	-	-	-	-	-
414,460	-	205,855	-	-	-	-	-	620,315	645,315
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
305,218	-	19,552	-	-	-	-	-	324,770	349,770
109,242	-	-	-	-	-	-	-	109,242	109,242
-	-	186,303	-	-	-	-	-	186,303	186,303
-	1,534	-	-	-	-	-	-	1,534	1,534
120,576	1,842	75,739	-	-	-	-	-	198,157	198,157
-	-	-	-	-	-	-	-	-	-
41,999	1,842	75,739	-	-	-	-	-	119,580	119,580
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
78,577	-	-	-	-	-	-	-	78,577	78,577
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
159,484	53,382	695,232	-	-	-	-	-	908,098	908,098
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,180	-	-	-	-	-	-	-	2,180	2,180
1,524,041	177,974	487,647	-	-	-	-	-	2,189,662	2,189,662
1,180,432	175,234	462,912	-	-	-	-	-	1,818,578	1,818,578
-	-	-	-	-	-	-	-	-	-
343,609	2,740	24,735	-	-	-	-	-	371,084	371,084
1,441,268	846,096	1,003,923	140	-	-	-	-	3,291,428	3,291,428
715,548	486,156	413,370	120	-	-	-	-	1,615,195	1,615,195
155,156	306,293	120,337	-	-	-	-	-	581,786	581,786
570,564	53,647	470,216	20	-	-	-	-	1,094,447	1,094,447
10,000	-	500	-	-	-	-	-	10,500	10,500
20,664,601	5,317,656	32,001,554	140	-	-	100,000	-	58,083,951	58,108,951

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	5	1,699,842	5	1,699,842
1) Official	-	-	-	-	-	-	5	1,699,842	5	1,699,842
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	170	1,303,731	101	1,261,022	147	726,674	461	53,117,682	879	56,409,109
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	64	23,388,810	64	23,388,810
A. Federal Government	-	-	-	-	-	-	57	22,817,039	57	22,817,039
B. Provincial Governments	-	-	-	-	-	-	7	571,771	7	571,771
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	30	10,236,669	30	10,236,669
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	4	5,500,000	4	5,500,000
Transport, storage and communications	-	-	-	-	-	-	17	3,900,000	17	3,900,000
Manufacturing	-	-	-	-	-	-	9	836,669	9	836,669
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	58	1,868,397	58	1,868,397
Mutual Funds and AMCs	-	-	-	-	-	-	29	150,000	29	150,000
Insurance & Pension Funds	-	-	-	-	-	-	1	-	1	-
MFIs and DFIs	-	-	-	-	-	-	12	102,331	12	102,331
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	7	853,100	7	853,100
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	-	-	-	-	-	-	199	15,423,644	199	15,423,644
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
2 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
3 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	6	4,927,702	6	4,927,702
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	6	4,927,702	6	4,927,702
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	117	5,661,673	117	5,661,673
10 - Manufacture of food products	-	-	-	-	-	-	10	702,984	10	702,984
11 - Manufacture of beverages	-	-	-	-	-	-	4	100,600	4	100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	28	793,102	28	793,102
Preparation and spinning of textile fibres	-	-	-	-	-	-	1	-	1	-
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	26	693,102	26	693,102
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	1	100,000	1	100,000
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
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 materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	25	266,139	25	266,139
Printing and other service activities related to printing	-	-	-	-	-	-	9	29,312	9	29,312
Reproduction of recorded media	-	-	-	-	-	-	16	236,827	16	236,827
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	2	25,500	2	25,500
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	13	1,352,638	13	1,352,638
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	7	299,725	7	299,725
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	8	1,000,000	8	1,000,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	4	100,000	4	100,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	3	605,000	3	605,000
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	4	24,274	4	24,274
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	9	391,711	9	391,711
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	7	2,168,985	7	2,168,985
Electric power generation, transmission and distribution	-	-	-	-	-	-	5	22,400	5	22,400
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	2	22,400	2	22,400
f) Other	-	-	-	-	-	-	3	-	3	-
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	2	2,146,585	2	2,146,585
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	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	1	120,000	1	120,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	120,000	1	120,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	7	378,000	7	378,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	7	378,000	7	378,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	6	87,000	6	87,000
55 - Accommodation	-	-	-	-	-	-	6	87,000	6	87,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	7	645,315	7	645,315
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	3	349,770	3	349,770
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	3	109,242	3	109,242
63 - Information service activities	-	-	-	-	-	-	1	186,303	1	186,303
K. Real estate activities	-	-	-	-	-	-	3	1,534	3	1,534
L. Professional, scientific and technical activities	-	-	-	-	-	-	13	198,157	13	198,157
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	11	119,580	11	119,580
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	2	78,577	2	78,577
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	4	275,000	4	275,000
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
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	-	-	-	-	-	-	3	275,000	3	275,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	24	908,098	24	908,098
O. Human health and social work activities	-	-	-	-	-	-	3	50,000	3	50,000
86 - Human health activities	-	-	-	-	-	-	3	50,000	3	50,000
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	1	2,180	1	2,180
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	108	2,189,662	108	2,189,662
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	98	1,818,578	98	1,818,578
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10	371,084	10	371,084
VI. PERSONAL	170	1,303,731	101	1,261,022	147	726,674	-	-	418	3,291,428
A. Salaried persons	129	627,595	43	709,634	60	277,965	-	-	232	1,615,195
B. Self employed	7	122,500	5	326,487	4	132,799	-	-	16	581,786
C. Other Personal	34	553,636	53	224,901	83	315,910	-	-	170	1,094,447
VII. OTHER	-	-	-	-	-	-	2	10,500	2	10,500
<b>Total</b>	<b>170</b>	<b>1,303,731</b>	<b>101</b>	<b>1,261,022</b>	<b>147</b>	<b>726,674</b>	<b>466</b>	<b>54,817,524</b>	<b>884</b>	<b>58,108,951</b>

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

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,219	1,219	-	1,622	1,622	-	1,700	1,700
	Govt.	-	13,091	13,091	-	22,349	22,349	-	23,389	23,389
	NFPSEs	-	5,167	5,167	-	5,537	5,537	-	10,237	10,237
	NBFCs & Fin Aux.	-	3,079	3,079	-	7,200	7,200	-	1,868	1,868
	Private Sector	-	8,705	8,705	-	17,340	17,340	-	15,424	15,424
	Trust Fund	-	1,556	1,556	-	1,736	1,736	-	2,190	2,190
	Personal	-	2,692	2,692	-	2,987	2,987	-	3,291	3,291
	Others	-	10	10	-	1	1	-	11	11
	Total	-	35,519	35,519	-	58,770	58,770	-	58,109	58,109
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Sindh		Foreign	-	1,219	1,219	-	1,622	1,622	-	1,700
	Govt.	-	10,036	10,036	-	18,994	18,994	-	18,576	18,576
	NFPSEs	-	5,167	5,167	-	5,537	5,537	-	10,237	10,237
	NBFCs & Fin Aux.	-	3,079	3,079	-	7,200	7,200	-	1,133	1,133
	Private Sector	-	6,524	6,524	-	16,715	16,715	-	14,799	14,799
	Trust Fund	-	1,217	1,217	-	1,475	1,475	-	1,814	1,814
	Personal	-	2,692	2,692	-	2,987	2,987	-	3,291	3,291
	Others	-	10	10	-	1	1	-	11	11
	Total	-	29,944	29,944	-	54,529	54,529	-	51,560	51,560
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	3,055	3,055	-	3,355	3,355	-	4,813	4,813
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	735	735
Private Sector		-	2,180	2,180	-	625	625	-	625	625
Trust Fund		-	339	339	-	260	260	-	376	376
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	5,574	5,574	-	4,240	4,240	-	6,549	6,549

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

## 9.6 Deposits Distributed by Size of Accounts

### Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	24	280	93	290	148	520
100,000 to 200,000	6	767	10	1,139	17	2,392
200,000 to 300,000	13	3,132	16	4,110	16	3,885
300,000 to 400,000	5	1,663	12	3,919	15	4,939
400,000 to 500,000	10	4,408	21	10,190	16	7,898
500,000 to 600,000	16	8,155	9	4,890	13	6,749
600,000 to 700,000	6	3,745	8	5,239	15	9,839
700,000 to 800,000	5	3,633	6	4,366	6	4,437
800,000 to 900,000	6	4,986	5	4,126	6	5,010
900,000 to 1,000,000	4	3,812	8	7,459	14	13,360
1,000,000 to 2,000,000	88	112,490	105	138,249	110	144,007
2,000,000 to 3,000,000	42	93,786	49	122,278	47	118,273
3,000,000 to 4,000,000	23	78,484	21	73,413	38	131,162
4,000,000 to 5,000,000	20	86,851	30	138,196	26	114,781
5,000,000 to 6,000,000	26	138,549	25	130,479	40	213,662
6,000,000 to 7,000,000	18	114,640	10	62,044	17	108,958
7,000,000 to 8,000,000	8	59,355	13	98,289	23	170,234
8,000,000 to 9,000,000	9	74,612	8	70,559	11	93,496
9,000,000 to 10,000,000	15	145,115	16	155,972	9	87,185
10,000,000 to 100,000,000	147	4,591,327	197	5,756,646	197	6,896,670
100,000,000 & Over	83	29,988,817	122	51,977,856	100	49,971,495
<b>Total</b>	<b>574</b>	<b>35,518,607</b>	<b>784</b>	<b>58,769,708</b>	<b>884</b>	<b>58,108,951</b>

\*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

**9.6.1 Deposits Distributed by Size of Accounts and Gender**  
Development Finance Institutions  
As on 30th June, 2024

Type of Account	(Thousand 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
Less Than 100,000	12	300	3	220	0	0	133	0	148	520
100,000 to 200,000	5	573	8	1300	4	519	0	0	17	2,392
200,000 to 300,000	7	1663	5	1208	3	743	1	271	16	3,885
300,000 to 400,000	4	1250	4	1427	6	1917	1	345	15	4,939
400,000 to 500,000	2	916	1	500	11	5500	2	982	16	7,898
500,000 to 600,000	3	1520	4	2074	5	2555	1	600	13	6,749
600,000 to 700,000	3	1827	8	5298	3	2030	1	684	15	9,839
700,000 to 800,000	2	1530	2	1507	0	0	2	1400	6	4,437
800,000 to 900,000	2	1610	1	800	3	2600	0	0	6	5,010
900,000 to 1,000,000	6	5634	2	1812	4	3914	2	2000	14	13,360
1,000,000 to 2,000,000	34	43078.366	16	22458.381	25	34869	35	43601	110	144,007
2,000,000 to 3,000,000	12	29995	4	9819	20	51382	11	27076.638	47	118,273
3,000,000 to 4,000,000	14	47778	1	4000	17	60424	6	18960	38	131,162
4,000,000 to 5,000,000	8	36157	6	26404	3	13282	9	38938	26	114,781
5,000,000 to 6,000,000	6	31941	4	20200	17	94297	13	67224	40	213,662
6,000,000 to 7,000,000	7	45670	2	12679	3	18954	5	31655	17	108,958
7,000,000 to 8,000,000	5	36902	4	30407	2	15000	12	87925	23	170,234
8,000,000 to 9,000,000	5	43100	0	0	2	17080	4	33316.115	11	93,496
9,000,000 to 10,000,000	2	18935	5	49250	1	9000	1	10000	9	87,185
10,000,000 to 100,000,000	30	638771	19	522821	18	392608	130	5342469.963	197	6,896,670
100,000,000 & Over	1	314581	2	546838	0	0	97	49110076.01	100	49,971,495
<b>Total</b>	<b>170</b>	<b>1,303,731</b>	<b>101</b>	<b>1,261,022</b>	<b>147</b>	<b>726,674</b>	<b>466</b>	<b>54,817,524</b>	<b>884</b>	<b>58,108,951</b>

\*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

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	8	1,714,907	1	7,354	1	7,354
A. Quoted on the Stock Exchange:	2	8,954	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	1,600	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,600	-	-	-	-
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	6	1,705,953	-	-	-	-
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:	6	1,705,953	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	1,705,953	-	-	-	-
III. Merchandise	39	5,587,126	48	9,088,862	46	8,026,608
A. Food Items:	4	840,900	7	2,772,015	11	3,032,015
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	3	340,900	2	340,900	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1	500,000	5	2,431,115	9	2,691,115
(a) Indigenous	1	500,000	5	2,431,115	9	2,691,115
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	11	430,924	18	2,978,589	15	2,267,667
1. Cotton Raw:	7	175,000	5	119,267	-	-
(a) Indigenous	7	175,000	5	119,267	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	3,000	-	-	-	-
(a) Indigenous	1	3,000	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	3	252,924	11	2,209,322	13	1,617,667
(a) Indigenous	3	252,924	9	1,909,322	10	1,217,667
(b) Imported	-	-	2	300,000	3	400,000
C. Finished/Manufactured Goods:	24	4,315,302	23	3,338,258	20	2,726,926
1. Cotton Textiles:	2	500,000	-	-	-	-
(a) Indigenous	2	500,000	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	2,858,271	17	2,569,843	16	2,094,231
(a) Indigenous	2	100,189	1	265,860	1	106,539
(b) Imported	15	2,758,082	16	2,303,983	15	1,987,692
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	1	200,000
12. Other Finished Goods:	4	757,031	5	568,415	3	432,695
(a) Indigenous	3	702,604	2	515,000	2	382,000
(b) Imported	1	54,427	3	53,415	1	50,695
IV. Fixed Assets Including Machinery	1,468	99,405,052	1,540	99,231,952	1,363	104,028,875
A. Transport Equipment	361	811,473	321	789,552	316	763,348
B. Furniture & Fixtures	5	1,093,182	3	450,682	3	300,682
C. Office Equipment	1	22,647	2	34,483	2	32,791
D. Other Machinery & Equipment	1,101	97,477,750	1,214	97,957,235	1,042	102,932,055
V. Real Estate	35,128	42,957,285	33,227	39,757,252	32,689	41,383,283
A. Land	139	13,553,039	153	13,158,263	164	13,270,101
1. Residential	43	1,820,398	24	236,149	71	1,063,524
(a) House	43	1,820,398	24	236,149	71	1,063,524
(b) Flat	-	-	-	-	-	-
2. Non-Residential	96	11,732,641	129	12,922,114	93	12,206,577
(a) Commercial	1	138,000	14	232,192	-	-
(b) Industrial	20	2,517,444	15	2,890,089	13	1,648,616
(c) Agriculture	47	5577571	72	6340471.193	50	7,003,353
(c) Others	28	3,499,626	28	3,459,362	30	3,554,608
B. Buildings:	34,989	29,404,246	33,074	26,598,989	32,525	28,113,181
1. Residential	34,843	19,938,548	32,935	18,903,118	32,380	18,762,010
(a) House	34,539	18,933,167	32,642	18,581,932	32,210	18,677,873
(b) Flat	304	1,005,381	293	321,186	170	84,137
2. Non-Residential	146	9,465,698	139	7,695,871	145	9,351,171
(a) Commercial	78	7,267,327	75	5,964,859	69	5,275,578
(b) Industrial	12	1,661,266	18	1,249,164	25	1,455,909
(c) Agriculture	56	537105	41	431848	-	-
(c) Others	-	-	5	50,000	51	2,619,684
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	214	18,473,777	220	18,255,530	234	19,466,151
A. Other Secured Advances	172	13,657,453	175	14,195,861	186	14,921,847
1. Receivables	1	133,333	56	715,559	84	3,973,546
2. Employees Benefits	51	15,664	-	-	-	-
3. Others	120	13,508,456	119	13,480,302	102	10,948,301
B. Advances Secured by Guarantee(s)	42	4,816,324	45	4,059,669	48	4,544,304
1. Institutional Guarantee(s)	5	4,415,741	7	4,031,396	7	4,534,716
2. Individual Guarantee(s)	37	400,583	38	28,273	41	9,588
VIII. Unsecured Advances	619	795,312	621	821,523	619	701,253
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	559	61,727	560	54,592	560	118,037
3. Others	60	733,585	61	766,931	59	583,216
<b>Total</b>	<b>37,476</b>	<b>168,933,459</b>	<b>35,657</b>	<b>167,162,473</b>	<b>34,952</b>	<b>173,613,524</b>

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions As on 30th June, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	1	7,354	1	7,354
A. Quoted on the Stock Exchange:	-	-	-	-	1	7,354	1	7,354
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:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
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	-	-	-	-	46	8,026,608	46	8,026,608
A. Food Items:	-	-	-	-	11	3,032,015	11	3,032,015
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	2	340,900	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	9	2,691,115	9	2,691,115
(a) Indigenous	-	-	-	-	9	2,691,115	9	2,691,115
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	15	2,267,667	15	2,267,667
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-	-	-

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions As on 30th June, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	13	1,617,667	13	1,617,667
(a) Indigenous	-	-	-	-	10	1,217,667	10	1,217,667
(b) Imported	-	-	-	-	3	400,000	3	400,000
C. Finished/Manufactured Goods:	-	-	-	-	20	2,726,926	20	2,726,926
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	16	2,094,231	16	2,094,231
(a) Indigenous	-	-	-	-	1	106,539	1	106,539
(b) Imported	-	-	-	-	15	1,987,692	15	1,987,692
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	3	432,695	3	432,695
(a) Indigenous	-	-	-	-	2	382,000	2	382,000
(b) Imported	-	-	-	-	1	50,695	1	50,695
IV. Fixed Assets Including Machinery	329	623,346	48	91,496	986	103,314,033	1,363	104,028,875
A. Transport Equipments	272	286,895	27	44,771	17	431,681	316	763,348
B. Furniture & Fixtures	-	-	-	-	3	300,682	3	300,682
C. Office Equipments	1	13,500	-	-	1	19,291	2	32,791
D. Other Machinery & Equipments	56	322,951	21	46,725	965	102,562,379	1,042	102,932,055
V. Real Estate	28,187	15,177,524	4,319	3,309,943	183	22,895,815	32,689	41,383,283
A. Land	39	514,975	23	190,272	102	12,564,854	164	13,270,101
1. Residential	38	428,975	22	165,272	11	469,277	71	1,063,524
(a) House	38	428,975	22	165,272	11	469,277	71	1,063,524
(b) Flat	-	-	-	-	-	-	-	-
2. Non-Residential	1	86,000	1	25,000	91	12,095,577	93	12,206,577
(a) Commercial	-	-	-	-	-	-	-	-
(b) Industrial	-	-	-	-	13	1,648,616	13	1,648,616
(c) Agriculture	-	-	1	25,000	49	6,978,353	50	7,003,353
d) Other	1	86,000	-	-	29	3,468,608	30	3,554,608
B. Buildings:	28,148	14,662,549	4,296	3,119,671	81	10,330,961	32,525	28,113,181
1. Residential	28,102	14,091,690	4,267	3,050,342	11	1,619,978	32,380	18,762,010
(a) House	27,947	14,010,290	4,252	3,047,605	11	1,619,978	32,210	18,677,873
(b) Flat	155	81,400	15	2,737	-	-	170	84,137
2. Non-Residential	46	570,859	29	69,329	70	8,710,983	145	9,351,171
(a) Commercial	23	198,984	17	43,304	29	5,033,290	69	5,275,578
(b) Industrial	4	79,386	-	-	21	1,376,523	25	1,455,909
(c) Agriculture	-	-	-	-	-	-	-	-
d) Other	19	292,489	12	26,025	20	2,301,170	51	2,619,684
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	86	99,881	23	13,397	125	19,352,873	234	19,466,151
A. Other Secured Advances	55	92,309	13	11,381	118	14,818,157	186	14,921,847
1. Receivables	55	92,309	13	11,381	16	3,869,856	84	3,973,546
2. Employees Benefits	-	-	-	-	-	-	-	-
3. Others	-	-	-	-	102	10,948,301	102	10,948,301
B. Advances Secured by Guarantee(s)	31	7,572	10	2,016	7	4,534,716	48	4,544,304
1. Institutional Guarantee(s)	-	-	-	-	7	4,534,716	7	4,534,716
2. Individual Guarantee(s)	31	7,572	10	2,016	-	-	41	9,588
VIII. Unsecured Advances	566	121,075	51	18,234	2	561,944	619	701,253
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	514	100,676	46	17,361	-	-	560	118,037
3. Others	52	20,399	5	873	2	561,944	59	583,216
<b>Total</b>	<b>29,168</b>	<b>16,021,826</b>	<b>4,441</b>	<b>3,433,071</b>	<b>1,343</b>	<b>154,158,628</b>	<b>34,952</b>	<b>173,615,524</b>

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	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>	<b>37,476</b>	<b>168,933,459</b>	<b>35,657</b>	<b>167,162,473</b>	<b>34,952</b>	<b>173,613,524</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>5</b>	<b>4,415,741</b>	<b>5</b>	<b>3,690,741</b>	<b>6</b>	<b>3,916,160</b>
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,415,741	5	3,690,741	5	3,628,241
Manufacturing	-	-	-	-	1	287,919
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>9</b>	<b>2,105,952</b>	<b>11</b>	<b>1,381,228</b>	<b>9</b>	<b>1,874,605</b>
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,087,500	1	450,000	1	300,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	2	269,958	2	161,623	1	150,000
Other NBFIs	5	748,494	7	649,605	2	49,605
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,632</b>	<b>141,201,546</b>	<b>1,796</b>	<b>143,811,435</b>	<b>1,637</b>	<b>149,989,669</b>
<b>A. Agriculture, forestry and fishing</b>	<b>53</b>	<b>1,709,840</b>	<b>54</b>	<b>1,632,452</b>	<b>54</b>	<b>1,429,283</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>53</b>	<b>1,709,840</b>	<b>54</b>	<b>1,632,452</b>	<b>54</b>	<b>1,429,283</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	16	116,259	22	161,972	22	164,100
Growing of tropical, subtropical, pome and stone fruits & vegetables	13	117,570	8	130,946	6	122,438
Growing of other fruits, vegetables and crops	8	56,503	3	27,000	5	42,000
Raising of livestock and other related activities	11	1,385,508	14	1,265,534	11	989,095
Other agricultural support activities	5	34,000	7	47,000	10	111,650
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	<b>27</b>	<b>6,530,028</b>	<b>27</b>	<b>3,726,912</b>	<b>27</b>	<b>5,587,229</b>
05 - Mining of coal and lignite	3	4,000,000	3	1,500,000	3	3,500,000
06 - Extraction of crude petroleum and natural gas	24	2,530,028	24	2,226,912	24	2,087,229
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>1,150</b>	<b>92,648,071</b>	<b>1,267</b>	<b>97,543,183</b>	<b>1,148</b>	<b>101,095,981</b>
10 - Manufacture of food products	254	18,263,980	302	23,293,727	286	23,854,273
11 - Manufacture of beverages	1	180,000	1	173,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	402	30,368,420	433	31,061,337	412	32,407,903
Preparation and spinning of textile fibres	112	8,624,076	119	9,446,197	112	10,036,135
Weaving of textiles	67	5,182,139	67	4,926,042	55	4,703,699
Finishing of textiles	48	5,228,165	43	5,090,466	48	5,711,288
Manufacture of knitted and crocheted fabrics	3	126,121	5	143,158	4	315,889
Manufacture of made-up textile articles, except apparel	164	10,806,779	192	11,121,926	187	10,965,677
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	8	401,140	7	333,549	6	675,215
14 - Manufacture of wearing apparel	62	5,099,473	89	4,420,471	43	5,035,010
15 - Manufacture of leather and related products	3	85,641	3	68,741	3	563,000

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	80,000	1	65,000	1	60,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	5,641	2	3,741	2	503,000
a. Leather wear	2	5,641	2	3,741	2	503,000
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	1	2,999	1	2,199	1	2,199
17 - Manufacture of paper and paper products	17	971,155	18	787,652	14	465,775
18 - Printing and reproduction of recorded media	66	954,695	69	739,832	63	779,233
Printing and other service activities related to printing	66	954,695	69	739,832	63	779,233
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	736,875	4	877,500	4	973,125
20 - Manufacture of chemicals and chemical products	111	7,912,196	127	7,001,634	101	7,075,386
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	28	4,877,050	26	4,567,590	23	4,524,282
22 - Manufacture of rubber and plastics products	53	4,195,859	50	6,199,780	44	5,739,379
23 - Manufacture of other non-metallic mineral products	21	4,106,315	22	4,407,065	23	4,345,888
24 - Manufacture of basic metals	54	6,504,942	51	6,154,346	62	7,724,228
25 - Manufacture of fabricated metal products, except machinery and equipment	15	1,028,171	20	912,583	21	863,948
26 - Manufacture of computer, electronic and optical products	6	2,678,871	6	2,180,281	7	2,771,946
27 - Manufacture of electrical equipment	21	3,150,673	19	2,637,751	18	2,291,640
28 - Manufacture of machinery and equipment	1	5,000	1	4,250	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	17	840,935	10	805,635	8	794,745
30 - Manufacture of other transport equipment	3	574,586	3	369,669	2	341,363
31 - Manufacture of furniture	6	40,000	4	30,000	4	26,751
32 - Other manufacturing	3	66,160	6	844,888	5	335,931
Manufacture of jewellery and related articles	1	20,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	16,667	1	8,333
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	1	4,493	4	808,221	3	307,598
33 - Repair and installation of machinery and equipment	2	4,075	2	3,250	2	2,975
D. Electricity, gas, steam and air conditioning supply	155	24,037,488	178	22,887,182	168	21,825,183
Electric power generation, transmission and distribution	150	22,768,813	173	21,892,256	166	21,755,721
a) Hydal	5	248,000	4	232,000	4	232,000
b) Thermal	21	4,081,446	15	4,297,420	15	4,555,419
c) Coal Based	23	12,415,768	27	11,637,889	20	11,352,752
d) Wind	34	2,464,543	33	2,208,693	32	2,134,349
e) Solar	50	793,933	77	1,063,892	77	1,043,281
f) Other	17	2,765,123	17	2,452,362	18	2,437,920
Manufacture of gas; distribution of gaseous fuels through mains	5	1,268,675	5	994,927	2	69,462
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	2	1,158,228	2	3,082,013
36 - Water collection, treatment and supply	-	-	2	1,158,228	2	3,082,013
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	35	2,271,632	27	2,060,176	26	2,103,328
41 - Construction of buildings	8	619,075	6	507,489	6	507,567
42 - Civil engineering	24	1,590,243	18	1,499,608	17	1,545,668
43 - Specialized construction activities	3	62,314	3	53,079	3	50,093

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	63	2,145,279	80	2,656,238	57	2,414,056
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	235,049	2	229,853	2	221,751
46 - Wholesale trade, except of motor vehicles and motorcycles	20	110,789	21	172,939	17	151,117
47 - Retail trade, except of motor vehicles and motorcycles	41	1,799,441	57	2,253,446	38	2,041,188
H. Transportation and storage	24	1,107,085	24	1,060,198	23	1,562,411
49 - Land transport and transport via pipelines	21	364,185	19	386,392	15	605,218
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	3	742,900	5	673,806	8	957,193
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	24	2,601,619	33	2,689,728	31	2,831,219
55 - Accommodation	8	2,524,431	10	2,573,958	10	2,716,096
56 - Food and beverage service activities	16	77,188	23	115,770	21	115,123
J. Information and communication	32	4,928,162	33	5,091,175	34	5,909,965
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	70,764	4	62,400	4	57,661
60 - Programming and broadcasting activities	2	88,383	2	87,515	2	59,464
61 - Telecommunications	13	4,346,199	14	4,609,880	15	5,491,808
62 - Computer programming, consultancy and related activities	8	307,827	8	228,821	8	202,867
63 - Information service activities	5	114,989	5	102,559	5	98,165
K. Real estate activities	4	1,006,690	6	969,734	4	377,732
L. Professional, scientific and technical activities	2	28,807	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	10,000	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	1	18,807	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	4	97,834	3	78,204	3	73,017
77 - Rental and leasing activities	1	750	1	600	1	450
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	1	4,904	-	-	-	-
82 - Office administrative, office support and other business support activities	2	92,180	2	77,604	2	72,567
N. Education	31	1,218,882	23	643,814	23	586,318
O. Human health and social work activities	24	852,386	34	1,584,064	32	1,082,539
86 - Human health activities	23	552,386	32	984,064	32	1,082,539
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	1	300,000	2	600,000	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	4	17,743	4	20,212	4	19,462
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	7,500	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	7,500	-	-	-	-
VI. PERSONAL	35,813	19,354,197	33,843	17,594,729	33,298	17,271,146
A. Bank Employees	1,147	1,850,719	1,108	1,875,523	1,115	1,946,490
1) For house building	416	1,462,404	407	1,415,607	406	1,477,303
2) For transport i.e. purchase of car etc.	334	247,559	305	322,772	304	326,026
3) Other purposes	397	140,756	396	137,144	405	143,161
B. Consumer Financing	34,665	17,502,814	32,734	15,718,542	32,182	15,323,992
1) For house building	34,352	17,488,603	32,422	15,704,332	31,870	15,309,782
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	23	333	23	333	23	333
5) Personal loans	289	13,629	288	13,628	288	13,628
C) Other	1	664	1	664	1	664
VII. OTHER	16	1,848,523	2	684,341	2	561,944
<b>Total</b>	<b>37,476</b>	<b>168,933,459</b>	<b>35,657</b>	<b>167,162,473</b>	<b>34,952</b>	<b>173,613,524</b>

## 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 30th June, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>29,168</b>	<b>16,021,826</b>	<b>4,441</b>	<b>3,433,071</b>	<b>1,343</b>	<b>154,158,628</b>	<b>34,952</b>	<b>173,613,524</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	<b>6</b>	<b>3,916,160</b>	<b>6</b>	<b>3,916,160</b>
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	<b>5</b>	<b>3,628,241</b>	<b>5</b>	<b>3,628,241</b>
Manufacturing	-	-	-	-	<b>1</b>	<b>287,919</b>	<b>1</b>	<b>287,919</b>
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	<b>9</b>	<b>1,874,605</b>	<b>9</b>	<b>1,874,605</b>
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	<b>1</b>	<b>300,000</b>	<b>1</b>	<b>300,000</b>
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	<b>1</b>	<b>150,000</b>	<b>1</b>	<b>150,000</b>
Other NBFIs	-	-	-	-	<b>2</b>	<b>49,605</b>	<b>2</b>	<b>49,605</b>
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>196</b>	<b>1,784,938</b>	<b>115</b>	<b>398,813</b>	<b>1,326</b>	<b>147,805,918</b>	<b>1,637</b>	<b>149,989,669</b>
<b>A. Agriculture, forestry and fishing</b>	<b>25</b>	<b>234,485</b>	<b>22</b>	<b>131,523</b>	<b>7</b>	<b>1,063,275</b>	<b>54</b>	<b>1,429,283</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>25</b>	<b>234,485</b>	<b>22</b>	<b>131,523</b>	<b>7</b>	<b>1,063,275</b>	<b>54</b>	<b>1,429,283</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	11	89,297	9	27,075	2	47,728	22	164,100
Growing of tropical, subtropical, pome and stone fruits & vegetables	5	81,188	-	-	1	41,250	6	122,438
Growing of other fruits, vegetables and crops	5	42,000	-	-	-	-	5	42,000
Raising of livestock and other related activities	1	7,000	6	7,798	4	974,297	11	989,095
Other agricultural support activities	3	15,000	7	96,650	-	-	10	111,650
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	-	-	-	-	<b>27</b>	<b>5,587,229</b>	<b>27</b>	<b>5,587,229</b>
<b>05 - Mining of coal and lignite</b>	-	-	-	-	<b>3</b>	<b>3,500,000</b>	<b>3</b>	<b>3,500,000</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	-	-	-	-	<b>24</b>	<b>2,087,229</b>	<b>24</b>	<b>2,087,229</b>
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-	-	-
<b>08 - Other mining and quarrying</b>	-	-	-	-	-	-	-	-
<b>09 - Mining support service activities</b>	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>82</b>	<b>1,122,289</b>	<b>30</b>	<b>118,315</b>	<b>1,036</b>	<b>99,855,377</b>	<b>1,148</b>	<b>101,095,981</b>
<b>10 - Manufacture of food products</b>	<b>48</b>	<b>795,887</b>	<b>21</b>	<b>86,264</b>	<b>217</b>	<b>22,972,122</b>	<b>286</b>	<b>23,854,273</b>
11 - Manufacture of beverages	-	-	-	-	1	173,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
<b>13 - Manufacture of textiles</b>	<b>1</b>	<b>6,428</b>	-	-	<b>411</b>	<b>32,401,475</b>	<b>412</b>	<b>32,407,903</b>
Preparation and spinning of textile fibres	-	-	-	-	112	10,036,135	112	10,036,135
Weaving of textiles	1	6,428	-	-	54	4,697,271	55	4,703,699
Finishing of textiles	-	-	-	-	48	5,711,288	48	5,711,288
Manufacture of knitted and crocheted fabrics	-	-	-	-	4	315,889	4	315,889
Manufacture of made-up textile articles, except apparel	-	-	-	-	187	10,965,677	187	10,965,677
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	6	675,215	6	675,215
14 - Manufacture of wearing apparel	2	4,463	1	1,750	40	5,028,797	43	5,035,010
15 - Manufacture of leather and related products	-	-	-	-	3	563,000	3	563,000

## 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 30th June, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	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	-	-	-	-	1	60,000	1	60,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	2	503,000	2	503,000
a. Leather wear	-	-	-	-	2	503,000	2	503,000
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 materials	1	2,199	-	-	-	-	1	2,199
17 - Manufacture of paper and paper products	1	500	-	-	13	465,275	14	465,775
18 - Printing and reproduction of recorded media	17	210,029	5	11,801	41	557,403	63	779,233
Printing and other service activities related to printing	17	210,029	5	11,801	41	557,403	63	779,233
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	973,125	4	973,125
20 - Manufacture of chemicals and chemical products	1	10,000	-	-	100	7,065,386	101	7,075,386
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	33,526	-	-	21	4,490,756	23	4,524,282
22 - Manufacture of rubber and plastics products	3	7,350	-	-	41	5,732,029	44	5,739,379
23 - Manufacture of other non-metallic mineral products	-	-	-	-	23	4,345,888	23	4,345,888
24 - Manufacture of basic metals	1	10,770	-	-	61	7,713,458	62	7,724,228
25 - Manufacture of fabricated metal products, except machinery and equipment	1	4,386	-	-	20	859,562	21	863,948
26 - Manufacture of computer, electronic and optical products	-	-	-	-	7	2,771,946	7	2,771,946
27 - Manufacture of electrical equipment	-	-	-	-	18	2,291,640	18	2,291,640
28 - Manufacture of machinery and equipment	-	-	1	4,000	-	-	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	8	794,745	8	794,745
30 - Manufacture of other transport equipment	-	-	-	-	2	341,363	2	341,363
31 - Manufacture of furniture	3	16,751	1	10,000	-	-	4	26,751
32 - Other manufacturing	1	20,000	1	4,500	3	311,431	5	335,931
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	1	8,333	1	8,333
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,500	2	303,098	3	307,598
33 - Repair and installation of machinery and equipment	-	-	-	-	2	2,975	2	2,975
D. Electricity, gas, steam and air conditioning supply	45	65,821	16	28,762	107	21,730,600	168	21,825,183
Electric power generation, transmission and distribution	45	65,821	16	28,762	105	21,661,138	166	21,755,721
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	15	4,555,419	15	4,555,419
c) Coal Based	-	-	-	-	20	11,352,752	20	11,352,752
d) Wind	-	-	-	-	32	2,134,349	32	2,134,349
e) Solar	45	65,821	15	25,582	17	951,878	77	1,043,281
f) Other	-	-	1	3,180	17	2,434,740	18	2,437,920
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	2	69,462	2	69,462
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	2	3,082,013	2	3,082,013
36 - Water collection, treatment and supply	-	-	-	-	2	3,082,013	2	3,082,013
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	6	92,801	-	-	20	2,010,527	26	2,103,328
41 - Construction of buildings	-	-	-	-	6	507,567	6	507,567
42 - Civil engineering	3	42,708	-	-	14	1,502,960	17	1,545,668
43 - Specialized construction activities	3	50,093	-	-	-	-	3	50,093

## 9.8.1 Advances Classified by Borrowers and Gender

### Development Finance Institutions As on 30th June, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	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	16	147,937	12	10,050	29	2,256,069	57
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	376	-	-	1	221,375	2	221,751
46 - Wholesale trade, except of motor vehicles and motorcycles	7	33,337	6	5,700	4	112,080	17	151,117
47 - Retail trade, except of motor vehicles and motorcycles	8	114,224	6	4,350	24	1,922,614	38	2,041,188
H. Transportation and storage	9	41,827	-	-	14	1,520,584	23	1,562,411
49 - Land transport and transport via pipelines	5	23,270	-	-	10	581,948	15	605,218
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	4	18,557	-	-	4	938,636	8	957,193
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	8	58,750	9	47,200	14	2,725,269	31	2,831,219
55 - Accommodation	1	750	1	2,500	8	2,712,846	10	2,716,096
56 - Food and beverage service activities	7	58,000	8	44,700	6	12,423	21	115,123
J. Information and communication	2	860	3	5,225	29	5,903,880	34	5,909,965
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	860	-	-	2	56,801	4	57,661
60 - Programming and broadcasting activities	-	-	-	-	2	59,464	2	59,464
61 - Telecommunications	-	-	2	4,350	13	5,487,458	15	5,491,808
62 - Computer programming, consultancy and related activities	-	-	-	-	8	202,867	8	202,867
63 - Information service activities	-	-	1	875	4	97,290	5	98,165
K. Real estate activities	-	-	-	-	4	377,732	4	377,732
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	450	2	72,567	3	73,017
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
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	-	-	-	-	2	72,567	2	72,567
N. Education	-	-	9	11,709	14	574,609	23	586,318
O. Human health and social work activities	2	11,296	11	37,579	19	1,033,664	32	1,082,539
86 - Human health activities	2	11,296	11	37,579	19	1,033,664	32	1,082,539
87 - Residential care activities	-	-	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	2	8,000	1	2,590	4	19,462
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	28,972	14,236,888	4,326	3,034,258	-	-	33,298	17,271,146
A. Bank Employees	1,013	1,727,411	102	219,079	-	-	1,115	1,946,490
1) For house building	369	1,310,345	37	166,958	-	-	406	1,477,303
2) For transport i.e. purchase of car etc.	282	294,733	22	31,292	-	-	304	326,026
3) Other purposes	362	122,333	43	20,828	-	-	405	143,161
B. Consumer Financing	27,958	12,508,813	4,224	2,815,179	-	-	32,182	15,323,992
1) For house building	27,669	12,495,788	4,201	2,813,994	-	-	31,870	15,309,782
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	22	129	1	204	-	-	23	333
5) Personal loans	266	12,647	22	981	-	-	288	13,628
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	561,944	2	561,944
<b>Total</b>	<b>29,168</b>	<b>16,021,826</b>	<b>4,441</b>	<b>3,433,071</b>	<b>1,343</b>	<b>154,158,628</b>	<b>34,952</b>	<b>173,613,524</b>

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

## 9.9 Advances Classified by Rate of Interest

### Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Jun-23	Mar-24	Jun-24 P
0.00	15,467,435	16,256,056	16,261,659
1.00	-	-	-
2.00	-	23,363	-
3.00	7,641,601	8,807,967	9,352,719
4.00	10,910,799	9,747,979	9,454,960
5.00	10,958,857	11,017,124	9,908,104
6.00	3,532,336	3,987,119	4,075,566
7.00	3,583,204	3,274,623	3,209,795
8.00	1,254,017	1,253,916	1,253,916
9.00	522,768	653,592	631,307
10.00	643,240	609,211	594,843
11.00	8,849	1,364	1,348
12.00	2,259,486	1,981,657	1,896,718
13.00	1,423,444	1,227,398	1,181,326
14.00	1,310	12,233	10,555
15.00	612	-	-
16.00	58,060	63,747	3,746
17.00	153,818	24,091	23,633
18.00	688,663	2,899	424
19.00	1,630,707	469,897	405,640
20.00	5,016,670	299,539	438,556
21.00	3,417,149	154,839	4,935,479
22.00	884,369	8,859,188	19,629,084
23.00	23,155,940	42,238,733	45,658,357
24.00	43,422,933	36,736,000	29,725,696
25.00 & above	32,297,192	19,459,938	14,960,094
<b>Total</b>	<b>168,933,459</b>	<b>167,162,473</b>	<b>173,613,524</b>

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "18" means 17.25 to 18.24.

**9.9.1 Advances Classified by Rate of Interest and Gender**  
**Development Finance Institutions**  
**As on 30th June, 2024**

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,037,304	486,982	12,737,373	16,261,659
1.00	-	-	-	-
2.00	-	-	-	-
3.00	7,235	591	9,344,893	9,352,719
4.00	394,616	53,060	9,007,285	9,454,960
5.00	2,669,001	798,092	6,441,011	9,908,104
6.00	1,272,379	223,594	2,579,593	4,075,566
7.00	2,437,422	567,861	204,512	3,209,795
8.00	-	-	1,253,916	1,253,916
9.00	-	-	631,307	631,307
10.00	235,482	44,138	315,223	594,843
11.00	-	1,348	-	1,348
12.00	1,508,467	387,911	340	1,896,718
13.00	955,173	203,527	22,626	1,181,326
14.00	390	-	10,165	10,555
15.00	-	-	-	-
16.00	3,472	274	-	3,746
17.00	-	-	23,633	23,633
18.00	40	-	384	424
19.00	65,325	33,083	307,232	405,640
20.00	358,107	68,829	11,620	438,556
21.00	101,154	25,868	4,808,457	4,935,479
22.00	84,905	20,087	19,524,092	19,629,084
23.00	176,351	43,168	45,438,838	45,658,357
24.00	223,945	42,785	29,458,966	29,725,696
25.00 & above	2,491,058	431,873	12,037,163	14,960,094
<b>Total</b>	<b>16,021,826</b>	<b>3,433,071</b>	<b>154,158,628</b>	<b>173,613,524</b>

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,416	4,416	-	3,691	3,691	-	3,916	3,916
	NBFCs & Fin Aux.	-	2,106	2,106	-	1,381	1,381	-	1,875	1,875
	Private Sector	67	141,134	141,202	108	143,703	143,811	-	149,990	149,990
	Trust Fund	-	8	8	-	-	-	-	-	-
	Personal	18,183	1,171	19,354	16,478	1,117	17,595	482	16,789	17,271
	Others	-	1,849	1,849	-	684	684	-	562	562
	Total	18,251	150,683	168,933	16,586	150,576	167,162	482	173,131	173,614
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	855	855
	Private Sector	35	-	35	67	-	67	-	19,990	19,990
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,647	-	8,647	7,834	-	7,834	-	7,775	7,775
	Others	-	-	-	-	-	-	-	-	-
	Total	8,682	-	8,682	7,900	-	7,900	-	28,620	28,620
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,366	3,366	-	2,866	2,866	-	3,091	3,091
	NBFCs & Fin Aux.	-	1,973	1,973	-	2,098	2,098	-	975	975
	Private Sector	18	112,062	112,080	20	130,855	130,875	-	95,283	95,283
	Trust Fund	-	8	8	-	-	-	-	-	-
	Personal	5,703	979	6,681	5,199	937	6,135	58	5,755	5,813
	Others	-	1,849	1,849	-	684	684	-	562	562
	Total	5,721	120,235	125,956	5,218	137,440	142,658	58	105,666	105,724
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,713	-	1,713	1,547	-	1,547	190	1,317	1,507
	Others	-	-	-	-	-	-	-	-	-
	Total	1,713	-	1,713	1,547	-	1,547	190	1,317	1,507
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	99	-	99	78	-	78	-	74	74
	Others	-	-	-	-	-	-	-	-	-
	Total	99	-	99	78	-	78	-	74	74
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,050	1,050	-	825	825	-	825	825
	NBFCs & Fin Aux.	-	133	133	-	44	44	-	44	44
	Private Sector	14	29,072	29,087	22	30,682	30,704	-	34,717	34,717
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	704	192	896	583	278	861	-	894	894
	Others	-	-	-	-	-	-	-	-	-
	Total	718	30,448	31,166	605	31,829	32,434	-	36,480	36,480

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,248	-	1,248	1,178	-	1,178	234	916	1,150
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>1,248</b>	<b>-</b>	<b>1,248</b>	<b>1,178</b>	<b>-</b>	<b>1,178</b>	<b>234</b>	<b>916</b>	<b>1,150</b>
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	70	-	70	61	-	61	-	58	58
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>70</b>	<b>-</b>	<b>70</b>	<b>61</b>	<b>-</b>	<b>61</b>	<b>-</b>	<b>58</b>	<b>58</b>

## 9.11 Advances Classified by Size of Accounts

### Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	261	461	275	466	269	465
5,000 to 10,000	304	2,100	306	2,139	316	2,161
10,000 to 20,000	1,898	29,083	1,892	28,890	1,871	28,555
20,000 to 25,000	2,061	44,329	2,055	44,218	2,032	43,734
25,000 to 30,000	606	16,462	584	15,831	578	15,725
30,000 to 40,000	2,022	68,493	1,989	67,372	2,001	67,788
40,000 to 50,000	2,876	123,417	2,835	121,731	2,799	120,208
50,000 to 60,000	2,467	134,591	2,425	132,361	2,405	131,175
60,000 to 70,000	4,326	262,955	4,290	260,930	4,265	259,326
70,000 to 80,000	1,239	92,053	1,211	90,034	1,232	91,755
80,000 to 90,000	1,208	101,580	1,152	96,803	1,120	94,175
90,000 to 100,000	1,109	104,746	1,078	101,801	1,050	99,218
100,000 to 200,000	4,549	616,592	4,203	566,685	4,093	550,711
200,000 to 300,000	1,595	387,387	1,360	331,134	1,294	315,625
300,000 to 400,000	1,119	390,953	900	314,478	905	318,708
400,000 to 500,000	840	374,114	723	323,252	636	285,653
500,000 to 600,000	522	286,246	489	268,502	486	269,822
600,000 to 700,000	531	344,410	481	312,438	436	287,294
700,000 to 800,000	520	389,389	402	301,320	384	293,681
800,000 to 900,000	477	404,254	389	330,198	382	326,477
900,000 to 1,000,000	385	365,589	359	340,600	332	317,212
1,000,000 to 2,000,000	2,467	3,641,179	2,268	3,348,093	2,224	3,326,801
2,000,000 to 3,000,000	1,232	3,003,108	1,161	2,829,753	1,095	2,753,482
3,000,000 to 4,000,000	623	2,173,156	606	2,116,604	582	2,067,608
4,000,000 to 5,000,000	413	1,859,520	413	1,856,663	393	1,853,945
5,000,000 to 6,000,000	296	1,624,613	272	1,479,738	250	1,406,974
6,000,000 to 7,000,000	128	837,576	118	769,638	132	899,083
7,000,000 to 8,000,000	98	738,021	100	747,389	101	805,657
8,000,000 to 9,000,000	101	861,529	99	839,764	94	839,268
9,000,000 to 10,000,000	119	1,140,493	105	998,594	132	1,376,377
10,000,000 to 100,000,000	646	25,365,941	714	25,489,199	642	25,016,679
100,000,000 & Over	438	123,149,118	403	122,635,859	421	129,348,181
<b>Total</b>	<b>37,476</b>	<b>168,933,459</b>	<b>35,657</b>	<b>167,162,473</b>	<b>34,952</b>	<b>173,613,524</b>

\*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

## 9.11.1 Advances Classified by Size of Accounts and Gender

### Development Finance Institutions As on 30th June, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5,000	213	379	43	86	13	-	269	465
5,000 to 10,000	280	1,917	35	239	1	5	316	2,161
10,000 to 20,000	1,693	25,881	178	2,658	-	16	1,871	28,555
20,000 to 25,000	1,849	39,767	183	3,967	-	-	2,032	43,734
25,000 to 30,000	506	13,757	71	1,911	1	57	578	15,725
30,000 to 40,000	1,746	59,251	255	8,537	-	-	2,001	67,788
40,000 to 50,000	2,544	109,174	255	10,990	-	44	2,799	120,208
50,000 to 60,000	2,144	116,866	259	14,147	2	161	2,405	131,175
60,000 to 70,000	3,915	237,946	349	21,315	1	65	4,265	259,326
70,000 to 80,000	1,088	80,769	144	10,832	-	154	1,232	91,755
80,000 to 90,000	966	81,244	154	12,846	-	85	1,120	94,175
90,000 to 100,000	909	85,873	141	13,345	-	-	1,050	99,218
100,000 to 200,000	3,526	472,068	559	76,173	8	2,470	4,093	550,711
200,000 to 300,000	1,088	263,945	196	47,804	10	3,876	1,294	315,625
300,000 to 400,000	750	263,915	146	50,369	9	4,425	905	318,708
400,000 to 500,000	512	228,359	116	52,351	8	4,943	636	285,653
500,000 to 600,000	390	214,887	85	46,866	11	8,069	486	269,822
600,000 to 700,000	359	233,119	72	47,008	5	7,167	436	287,294
700,000 to 800,000	299	223,788	78	59,325	7	10,569	384	293,681
800,000 to 900,000	316	268,071	63	53,281	3	5,125	382	326,477
900,000 to 1,000,000	262	248,896	68	64,427	2	3,889	332	317,212
1,000,000 to 2,000,000	1,688	2,481,734	476	701,367	60	143,700	2,224	3,326,801
2,000,000 to 3,000,000	825	2,012,522	235	574,853	35	166,108	1,095	2,753,482
3,000,000 to 4,000,000	432	1,505,971	116	406,830	34	154,807	582	2,067,608
4,000,000 to 5,000,000	279	1,250,862	69	310,436	45	292,647	393	1,853,945
5,000,000 to 6,000,000	194	1,049,059	26	142,908	30	215,006	250	1,406,974
6,000,000 to 7,000,000	94	620,017	16	103,419	22	175,648	132	899,083
7,000,000 to 8,000,000	58	435,644	16	122,348	27	247,665	101	805,657
8,000,000 to 9,000,000	66	557,251	5	42,219	23	239,798	94	839,268
9,000,000 to 10,000,000	89	857,265	15	152,697	28	366,416	132	1,376,377
10,000,000 to 100,000,000	88	1,981,630	17	277,518	537	22,757,532	642	25,016,679
100,000,000 & Over	-	-	-	-	421	129,348,181	421	129,348,181
<b>Total</b>	<b>29,168</b>	<b>16,021,826</b>	<b>4,441</b>	<b>3,433,071</b>	<b>1,343</b>	<b>154,158,628</b>	<b>34,952</b>	<b>173,613,524</b>

\*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

## 9.12 Classification of Investments in Securities and Shares

### Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	2,830,983,068	2,953,886,148	2,862,556,194	1,931,651,227	2,100,610,255	2,001,432,401	1,875,296,766	2,034,579,732	1,971,694,187
1) Treasury Bills	2,157,514,105	2,257,154,000	2,173,204,042	782,793,019	925,498,555	807,973,800	712,724,949	843,703,530	773,360,715
2) Pakistan Investment Bonds (PIBs)	673,468,963	696,732,148	689,352,152	1,148,858,208	1,175,111,700	1,193,458,601	1,162,571,817	1,190,876,202	1,198,333,472
a. Fixed Rate	148,431,808	149,973,948	148,146,927	292,067,575	299,758,000	306,009,929	413,925,103	425,646,977	434,840,827
b. Floating Rate	525,037,155	546,758,200	541,205,225	856,790,633	875,353,700	887,448,672	748,646,714	765,229,225	763,492,645
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	18,804,082	24,932,487	54,620,029	15,588,323	26,985,024	18,333,014	11,980,246	23,362,721	14,617,324
1) Quoted On The Stock Exchange	12,740,579	11,917,954	47,717,891	10,316,659	10,631,804	11,448,336	8,164,413	8,765,332	9,373,333
of which:									
Financial Institutions	1,594,996	1,105,942	1,415,617	1,167,456	1,080,244	1,174,884	1,310,129	1,254,355	1,341,900
NFPSEs	655,993	262,773	492,390	854,086	351,069	937,297	754,938	173,880	897,009
Private Sector	5,898,244	3,693,207	5,878,979	4,059,694	2,692,947	4,829,216	3,081,153	1,668,957	3,964,246
2) Unquoted On The Stock Exchange	6,063,503	13,014,533	6,902,138	5,271,664	16,353,220	6,884,678	3,815,833	14,597,389	5,243,991
of which:									
Financial Institutions	1,465,484	8,418,995	2,508,371	3,606,712	14,690,749	4,651,046	1,393,713	12,477,750	3,036,180
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	200,000	200,000	100,000
Private Sector	4,448,019	4,445,538	4,293,767	1,514,952	1,512,471	2,133,632	2,222,121	1,919,640	2,107,811
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,953	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	45,000	45,000	-
VIII. TERM FINANCE CERTIFICATES	24,702,077	24,648,187	26,521,054	24,122,984	24,104,873	26,192,177	20,566,921	20,599,683	22,155,399
IX. MUTUAL FUNDS	670,963	721,012	863,237	755,130	712,988	755,130	778,911	828,976	778,911
X. OTHERS	213,004	213,004	213,004	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	10,755,498	10,627,155	10,942,384	10,577,934	10,542,310	10,976,318	10,570,675	10,704,962	10,732,337
a. Government Islamic Securities	-	-	-	2,415,360	2,400,000	2,673,909	2,415,360	2,400,000	2,529,388
1. GOP Ijara Sukuk	-	-	-	2,415,360	2,400,000	2,673,909	2,415,360	2,400,000	2,529,388
a. Variable Rental Rate (VRR)	-	-	-	803,360	800,000	889,703	803,360	800,000	840,335
b. Fixed Rental Rate (FRR)	-	-	-	1,612,000	1,600,000	1,784,206	1,612,000	1,600,000	1,689,053
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	10,305,954	10,177,611	10,492,840	8,162,574	8,142,310	8,302,409	8,155,315	8,304,962	8,202,949
1) Diminishing Musharaka Sukuk	7,010,694	6,988,948	7,207,382	4,718,512	4,701,921	4,844,898	4,718,299	4,868,797	4,835,160
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	614,359	600,000	603,041	603,673	600,000	603,673	607,795	600,000	607,795
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,680,901	2,588,663	2,682,417	2,840,389	2,840,389	2,853,838	2,829,221	2,836,165	2,759,994
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	449,544	449,544	449,544	-	-	-	-	-	-
<b>Total</b>	<b>2,886,157,558</b>	<b>3,015,056,859</b>	<b>2,955,753,855</b>	<b>1,982,724,464</b>	<b>2,162,984,315</b>	<b>2,057,725,629</b>	<b>1,919,244,885</b>	<b>2,090,127,440</b>	<b>2,020,014,747</b>

# Appendices

**Appendix-I (a)**  
**Reporting Scheduled Banks, their Websites, No. of Branches & ATMs**  
**by Group as on 30 June, 2024**

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
<b>A)</b>	<b>Public Sector Commercial Banks</b>		<b>2,428</b>	<b>492</b>	<b>2,920</b>	<b>2,753</b>
1	First Women Bank Ltd.	<a href="http://www.fwbl.com.pk">www.fwbl.com.pk</a>	43		43	31
2	National Bank of Pakistan	<a href="http://www.nbp.com.pk">www.nbp.com.pk</a>	1,316	188	1,504	1,380
3	Sindh Bank Limited	<a href="http://www.sindhbank.com.pk">www.sindhbank.com.pk</a>	309	15	324	282
4	The Bank of Khyber	<a href="http://www.bok.com.pk">www.bok.com.pk</a>	115	125	240	292
5	The Bank of Punjab	<a href="http://www.bop.com.pk">www.bop.com.pk</a>	645	164	809	768
<b>B)</b>	<b>Specialized Banks</b>		<b>628</b>	<b>25</b>	<b>653</b>	<b>49</b>
1	SME Bank Limited.	<a href="http://www.smebank.org">www.smebank.org</a>	1		1	-
2	The Punjab Provincial Cooperative Bank Ltd.	<a href="http://www.ppcbl.com.pk">www.ppcbl.com.pk</a>	151		151	-
3	Zarai Taraqati Bank Limited	<a href="http://www.ztbl.com.pk">www.ztbl.com.pk</a>	476	25	501	49
<b>C)</b>	<b>Domestic Private Banks</b>		<b>8,644</b>	<b>4,640</b>	<b>13,284</b>	<b>15,795</b>
1	Al-Baraka Bank (Pakistan) Ltd.	<a href="http://www.albaraka.com.pk">www.albaraka.com.pk</a>		170	170	179
2	Allied Bank Limited	<a href="http://www.abl.com">www.abl.com</a>	1,355	134	1,489	1,572
3	Askari Bank Limited	<a href="http://www.askaribank.com.pk">www.askaribank.com.pk</a>	454	142	596	775
4	Bank Al-Falah Ltd.	<a href="http://www.bankalfalah.com">www.bankalfalah.com</a>	666	364	1,030	1,210
5	Bank Al-Habib Ltd.	<a href="http://www.bankalhabib.com">www.bankalhabib.com</a>	884	239	1,123	1,427
6	BankIslami Pakistan Limited	<a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a>		437	437	448
7	Dubai Islamic Banking Pakistan Limited	<a href="http://www.dibpak.com">www.dibpak.com</a>		235	235	217
8	Faysal Bank Ltd.	<a href="http://www.faysalbank.com">www.faysalbank.com</a>	1	730	731	731
9	Habib Bank Ltd.	<a href="http://www.hbl.com">www.hbl.com</a>	1,320	408	1,728	2,348
10	Habib Metropolitan Bank Limited	<a href="http://www.habibmetro.com">www.habibmetro.com</a>	324	221	545	585
11	JS Bank Limited	<a href="http://www.jsbl.com">www.jsbl.com</a>	283		283	337
12	MCB Bank Limited	<a href="http://www.mcb.com.pk">www.mcb.com.pk</a>	1,428		1,428	1,483
13	MCB Islamic Bank Ltd.	<a href="http://www.mcbislamicbank.com">www.mcbislamicbank.com</a>		231	231	244
14	Meezan Bank Limited	<a href="http://www.meezanbank.com">www.meezanbank.com</a>		1,010	1,010	1,164
15	Samba bank Ltd	<a href="http://www.samba.com.pk">www.samba.com.pk</a>	47		47	50
16	Silk Bank Ltd.	<a href="http://www.silkbank.com.pk">www.silkbank.com.pk</a>	82	23	105	108
17	Soneri Bank Ltd.	<a href="http://www.soneribank.com">www.soneribank.com</a>	441	58	499	524
18	Standard Chartered Bank (Pakistan) Ltd.	<a href="http://www.sc.com">www.sc.com</a>	38	2	40	52
19	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	<a href="http://www.bankmakramah.com">www.bankmakramah.com</a>	163	13	176	187
20	United Bank Ltd.	<a href="http://www.ubl.com.pk">www.ubl.com.pk</a>	1,158	223	1,381	2,154
<b>D)</b>	<b>Foreign Banks</b>		<b>10</b>	<b>-</b>	<b>10</b>	<b>3</b>
1	Bank of China	<a href="http://www.bankofchina.com.pk">www.bankofchina.com.pk</a>	2	-	2	-
2	Citi Bank Pakistan	<a href="http://www.citibank.com.pk">www.citibank.com.pk</a>	3	-	3	-
3	Deutsche Bank AG	<a href="http://www.db.com">www.db.com</a>	2	-	2	-
4	ICBC	<a href="http://www.icbc-ltd.com">www.icbc-ltd.com</a>	3	-	3	3
<b>Total:-</b>			<b>11,710</b>	<b>5,157</b>	<b>16,867</b>	<b>18,600</b>

**Appendix-I (b)**  
**Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs**  
**As on 30 June, 2024**

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Halan Microfinance Bank Limited (Formerly Advans Pakistan Microfinance Bank Ltd.)	<a href="http://www.advanspakistan.com">www.advanspakistan.com</a>	20	-
2	Apna Microfinance Bank	<a href="http://www.apnabank.com.pk">www.apnabank.com.pk</a>	92	55
3	FINCA Microfinance Bank Ltd.	<a href="http://www.finca.pk">www.finca.pk</a>	115	41
4	HBL Microfinance Bank Ltd.	<a href="http://www.hblmfb.com">www.hblmfb.com</a>	204	132
5	Khushhalibank Ltd.	<a href="http://www.khushhalibank.com.pk">www.khushhalibank.com.pk</a>	204	126
6	LOLC Microfinance Bank Ltd. (Formerly Pak Oman Microfinance Bank Ltd.)	<a href="http://www.lolc.com.pk">www.lolc.com.pk</a>	70	-
7	Mobilink Microfinance Bank Ltd.	<a href="http://www.mobilinkbank.com">www.mobilinkbank.com</a>	109	106
8	NRSP Microfinance Bank Ltd.	<a href="http://www.nrspbank.com">www.nrspbank.com</a>	134	79
9	Sindh Microfinance Bank	<a href="http://www.sindhmf.com">www.sindhmf.com</a>	20	-
10	Telenor Microfinance Bank	<a href="http://www.telenor.com">www.telenor.com</a>	46	64
11	U Microfinance Bank Ltd.	<a href="http://www.ubank.com.pk">www.ubank.com.pk</a>	415	278
<b>Total:-</b>			<b>1,429</b>	<b>881</b>

Sr. No	Development Financial Intitutions	Websites	No. of	
			Branches	ATMs
1	House Building Finance Company Ltd.	<a href="http://www.hbfc.com.pk">www.hbfc.com.pk</a>	52	-
2	Pair Investment Co. Ltd.	<a href="http://www.pairinvestment.com">www.pairinvestment.com</a>	1	-
3	Pak Brunei Investment Company Ltd.	<a href="http://www.pakbrunei.com.pk">www.pakbrunei.com.pk</a>	1	-
4	Pak China Investment Co. Ltd.	<a href="http://www.pakchinainvest.com">www.pakchinainvest.com</a>	1	-
5	Pak Kuwait Investment Company (Private) Ltd.	<a href="http://www.pkic.com">www.pkic.com</a>	1	-
6	Pak Libya Holding Company Ltd.	<a href="http://www.paklibya.com.pk">www.paklibya.com.pk</a>	1	-
7	Pak Oman Investment Company Ltd.	<a href="http://www.pakoman.com">www.pakoman.com</a>	1	-
8	Saudi Pak Industrial & Agricultural Investment Company Ltd.	<a href="http://www.saudipak.com">www.saudipak.com</a>	1	-
<b>Total:-</b>			<b>59</b>	<b>-</b>

**Appendix-II**  
**Number of Reporting Scheduled Banks and their Branches**  
**(1982-2024)**

As on 31 <sup>st</sup> December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1982	9	7,248	23	58	32	7,306
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023	28	16,593	4	10	32	16,603
2024*	28	16,857	4	10	32	16,867

\* As on June, 2024

**Appendix-III**  
**Province-Wise Number of Scheduled Bank Branches**  
**(2003-2024)**

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103
	June	507	652	-	155	624	1,921	8,544	3,783	16,186
	September	512	653	-	156	629	1,934	8,600	3,796	16,280
	December	521	656	-	163	652	1,963	8,816	3,832	16,603
2024	March	520	657	-	163	658	1,969	8,873	3,838	16,678
	June	521	660	-	165	665	1,988	9,003	3,865	16,867

\*FATA has been merged into KPK from 2018 onward

**Appendix-IV**  
**District-Wise Scheduled Banks Branches as on**  
**30 June, 2024**

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	81	39	120	Larkana	65	10	75
Astore	7	2	9	Lasbella	33	7	40
Attock	158	47	205	Layyah	52	17	69
Awaran	3		3	Lodhran	51	10	61
Badin	50	8	58	Loralai	15	13	28
Bagh	31	5	36	Lower Dir	31	41	72
Bahawalnagar	135	47	182	Mahmand Agency	7	2	9
Bahawalpur	171	68	239	Malakand	32	31	63
Bajaur Agency	9	12	21	Mandi Bahauddin	92	25	117
Bannu	35	18	53	Mansehra	79	29	108
Barkhan	4	1	5	Mardan	84	39	123
Batgram	8	8	16	Mastung	7	1	8
Bhakkar	50	9	59	Matari	32	5	37
Bhimber	34	5	39	Mianwali	73	15	88
Bolan (Dhadar)	7		7	Mirpur	174	27	201
Bunner	23	24	47	Mirpur Khas	59	22	81
Chagai	5	1	6	Multan	271	150	421
Chakwal	121	29	150	Muzaffarabad	47	16	63
Charsadda	41	19	60	Muzaffargarh	125	29	154
Chiniot	58	14	72	N.Waziristan Agency	13	2	15
Chitral	29	14	43	Nagar	5		5
D.G.Khan	96	29	125	Nankana Sahib	68	11	79
D.I.Khan	62	19	81	Narowal	88	16	104
Dadu	52	11	63	Nasirabad	7	3	10
Dera Bughti	5		5	Naushro Feroze	65	14	79
Diamar	9	8	17	Neelum	5		5
Faisalabad	426	208	634	Noshki	12	4	16
Ghanchi	8	1	9	Nowshera	65	33	98
Ghizer	9	3	12	Okara	127	46	173
Ghotki	55	7	62	Orakzai Agency	3	1	4
Gilgit	50	17	67	Pakpattan	58	21	79
Gujranwala	293	121	414	Panjgoor	10	5	15
Gujrat	295	108	403	Peshawar	227	131	358
Gwadar	41	7	48	Pishin	12	10	22
Hafizabad	54	14	68	Quetta	144	89	233
Hangu	24	15	39	Rahim Yar Khan	210	76	286
Haripur	78	24	102	Rajan Pur	60	15	75
Harnai	2	1	3	Rawalpindi	520	254	774
Hattian Bala	8		8	Rawlakot (Poonch)	39	8	47
Haveli Kahuta	3		3	S.Waziristan Agency	4	1	5
Hunza	11		11	Sahiwal	144	55	199
Hyderabad	168	70	238	Sakardu	25	10	35
Islamabad	417	248	665	Sanghar	70	20	90
Jacobabad	24	4	28	Sargodha	198	69	267
Jaffarabad(Dera Allah Y	20	4	24	Shaheed Benazirabad	57	19	76
Jamshoro	43	6	49	Shangla	17	9	26
Jhang	109	23	132	Sheikhupura	161	54	215
Jhelum	167	29	196	Shikarpur	25	3	28
Kalat	11	1	12	Sialkot	344	124	468
Kamber/Shahdadkot	29	4	33	Sibi	14	3	17
Karachi	1,467	1,014	2,481	South Waziristan	1		1
Karak	25	6	31	Sudhnuthi	33	3	36
Kashmore	36	4	40	Sujawal	17	1	18
Kasur	119	35	154	Sukkur	95	23	118
Kech(Turbat)	28	6	34	Swabi	74	21	95
Khairpur	68	9	77	Swat	86	88	174
Khanewal	110	45	155	Tando Allahyar	23	7	30
Kharan	18	4	22	Tando Mohammad Khan	17	4	21
Khushab	67	17	84	Tank	10	3	13
Khuzdar	21	4	25	Tharparkar	18		18
Khyber Agency	16	13	29	Thatta	23	5	28
Killa Abdullah	11	10	21	Toba Tek Singh	108	39	147
Killa Saifullah	15	9	24	Tor Ghar		1	1
Kohat	67	22	89	Umerkot	30	7	37
Kohistan	10	5	15	Upper Dir	9	25	34
Kohlu	4		4	Vehari	122	35	157
Kotli	73	10	83	Washuk	2		2
Kurram Agency	24	5	29	Zhob	12	7	19
Lahore	1,083	715	1,798	Ziarat	3	4	7
Lakki Marwat	10	4	14	<b>Grand Total:-</b>	<b>11,710</b>	<b>5,157</b>	<b>16,867</b>

**Appendix-V**  
**Distribution of Islamic Banks (Ful Fledged Islamic) Branches**  
**By District as on 30 June, 2024**

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	7	2	6	1	2	19
Astore				1			1
Attock	3	6	7	3	2	2	23
Badin		2	2	1			5
Bagh		1		1			2
Bahawalnagar	3	10	4	7	2		26
Bahawalpur	1	15	6	10	2	1	35
Bajaur Agency		1	1	1			3
Bannu	1	2	1	1			5
Barkhan			1				1
Batgram	1	1	1	1			4
Bhakkar		2	1	2			5
Bhimber		1		1			2
Bunner	1	1	1	1			4
Chagai						1	1
Chakwal	2	3	4	2	2	1	14
Charsadda	1	2	2	2			7
Chiniot	1	2	2	2			7
Chitral	1	1	2	1	1		6
D.G.Khan	1	7	1	6	1	1	17
D.I.Khan	1	1	2	1	1	1	7
Dadu		2	4	2			8
Diamar		1	1	1	1	1	5
Faisalabad	7	52	10	35	5	10	119
Ghizer		1	1	1			3
Ghotki		2	2	2			6
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	36	7	24	4	3	80
Gujrat	6	18	8	14	5	6	57
Gwadar	1	2		2		1	6
Hafizabad	1	3	1	3	1		9
Hangu		2	1	1			4
Haripur	1	4	3	2	1	1	12
Harnai			1				1
Hyderabad	4	13	5	13	3	5	43
Islamabad	16	42	22	30	9	14	133
Jacobabad		1	1	1			3
Jaffarabad(Dera Allah Y		3					3
Jamshoro				3			3
Jhang	2	4	1	2	1	2	12
Jhelum	2	6	2	3	1	1	15
Kalat		1					1
Kamber/Shahdadkot		2		1			3
Karachi	42	236	95	134	34	90	631
Karak	1	1					2
Kashmore		1	1	1			3
Kasur	1	7	4	6	3	3	24
Kech(Turbat)	1	1	1	1			4
Khairpur	1	2	2	2			7
Khanewal	3	9	4	7	3	1	27
Kharan		1					1
Khushab		3	2	3	1		9
Khuzdar		1	1	1			3
Khyber Agency	1	1		1			3
Killa Abdullah	1	2	1	1		1	6
Killa Saifullah	1	2	2	1			6
Kohat	2	2	1	2		1	8
Kohistan			2	1			3
Kotli		3	1	2			6
Kurram Agency		2		1			3
Lahore	37	138	51	119	27	36	408
Larkana		1	2	1	1	1	6
Lasbella		2		1			3
Layyah	1	4		2			7
Lodhran	1	3	1	2			7
Loralai	1	3	2	1			7
Lower Dir	3	2	2	2	1	1	11
Malakand	1	2	3	1	1		8
Mandi Bahauddin	1	6	3	6	1	1	18
Mansehra	1	5	2	2	1		11

**Appendix-V**  
**Distribution of Islamic Banks (Ful Fledged Islamic) Branches**  
**By District as on 30 June, 2024**

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Mardan	1	3	1	2			7
Mastung		1					1
Matiari		2	1	1			4
Mianwali		5	2	1			8
Mirpur	1	3	3	4	1	3	15
Mirpur Khas	1	4	4	2	1	1	13
Multan	3	32	10	26	4	5	80
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh		8	2	8	1		19
Nankana Sahib	1	4		2			7
Narowal	1	3		3			7
Nasirabad		1	1	1			3
Naushro Feroze		4	3	2			9
Noshki		2	1				3
Nowshera		3	1	2	2		8
Okara	2	10	4	10	2	1	29
Pakpattan	1	3	2	3	2		11
Panjgoor		1	1	1			3
Peshawar	5	21	4	16	4	3	53
Pishin		1	2	2	1	1	7
Quetta	5	14	12	10	3	2	46
Rahim Yar Khan	3	16	6	8	4	1	38
Rajan Pur		5	2	3			10
Rawalpindi	14	49	24	37	7	11	142
Rawlakot (Poonch)		1	1	2			4
Sahiwal	2	11	5	10	2	1	31
Sakardu		1	1	1	1	1	5
Sanghar	1	4	3	5	2		15
Sargodha	6	16	7	10	2	1	42
Shaheed Benazirabad		5	1	3	2	1	12
Shangla		2	1				3
Sheikhupura	3	9	2	11	1	2	28
Shikarpur		1	1				2
Sialkot	3	25	9	20	3	4	64
Sibi		1	1	1			3
Sukkur		1					1
Swabi	1	4	3	2	1	1	12
Swat		3	1	2	1		7
Tando Allahyar	6	5	4	8	1	1	25
Tando Mohammad Khan	1	2	1	1		1	6
Tank		1	2	1			4
Thatta		1					1
Toba Tek Singh		1	2				3
Umerkot	2	5	3	5	2	1	18
Upper Dir	1	2	1	2			6
Vehari		1	1				2
Zhob	1	8	3	6	2	1	21
Ziarat		1	1	1		1	4
<b>Grand Total</b>	<b>231</b>	<b>1,010</b>	<b>436</b>	<b>730</b>	<b>170</b>	<b>235</b>	<b>2,812</b>



## Appendix-VII Gender List

<b>Group Name</b>
Male <sup>1</sup>
Female <sup>2</sup>
Both Male and Female <sup>3</sup>
Others-Non-Natural Person- <b>Private Partnership (individuals) / Private Limited Company (individuals)</b> <sup>4</sup>

**Notes for Gender List:**

<sup>1</sup>It includes Male personal or sole proprietorship Accounts.

<sup>2</sup>It includes Female personal or sole proprietorship Accounts.

<sup>3</sup>It will include Joint Personal and Business Accounts of Male and Female.

<sup>4</sup>Others includes all types of 'Non-Natural Persons' not found in above list (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.) and Transgender

## List of Acronyms

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<b>AMCs</b>	Asset Management Companies
<b>BPD</b>	Banking Policy Department
<b>BSD</b>	Banking Supervision Department
<b>CBOs</b>	Community Based Organizations
<b>COIs</b>	Certificate of Investment
<b>CODs</b>	Certificate of Deposits
<b>CSD</b>	Core Statistics Department
<b>DFIs</b>	Development Finance Institutions
<b>DSID</b>	Data Services and Innovation Department
<b>EFS</b>	Export Finance Scheme
<b>FED.</b>	Federal Excise Duty
<b>FFSAP</b>	Financing Facility for Storage of Agricultural Produce
<b>Fin Aux</b>	Financial Auxiliaries
<b>FRR</b>	Fixed Rental Rate
<b>GOP</b>	Government of Pakistan
<b>Govt.</b>	Government
<b>HY</b>	Half Yearly
<b>ILTFF</b>	Islamic Long Term Financing Facility
<b>IRFCC</b>	Islamic Refinance Facility for Combating COVID – 19
<b>ISIC</b>	International Standard Industrial Classification
<b>ITERF</b>	Islamic Temporary Economic Refinance Facility
<b>LTF</b>	Long Term Financing Facility
<b>MEs</b>	Medium Scale Enterprises
<b>MFBs</b>	Microfinance Banks
<b>MFI</b>	Microfinance Institutions
<b>NBFCs</b>	Non-Bank Financial Companies
<b>NBFIs</b>	Non-Bank Financial Institutions
<b>NFPSE</b>	Non-Financial Public Sector Enterprises
<b>NGOs</b>	Non-government Organizations
<b>NIT</b>	National Investment Trust
<b>NPIs</b>	Non-Profit Institutions
<b>NPL</b>	NonPerforming Loans
<b>OTC</b>	Over the Counter
<b>PIBs</b>	Pakistan Investment Bonds
<b>PTCs</b>	Participation Term Finance Certificates
<b>Repo</b>	Repurchase Agreement
<b>RFCC</b>	Refinance Facility for Combating COVID – 19
<b>SBP</b>	State Bank of Pakistan
<b>SEs</b>	Small Scale Enterprises
<b>SME</b>	Small and Medium Enterprises
<b>TERF</b>	Temporary Economic Refinance Facility
<b>TFCs</b>	Term Finance Certificates
<b>VRR</b>	Variable Rental Rate