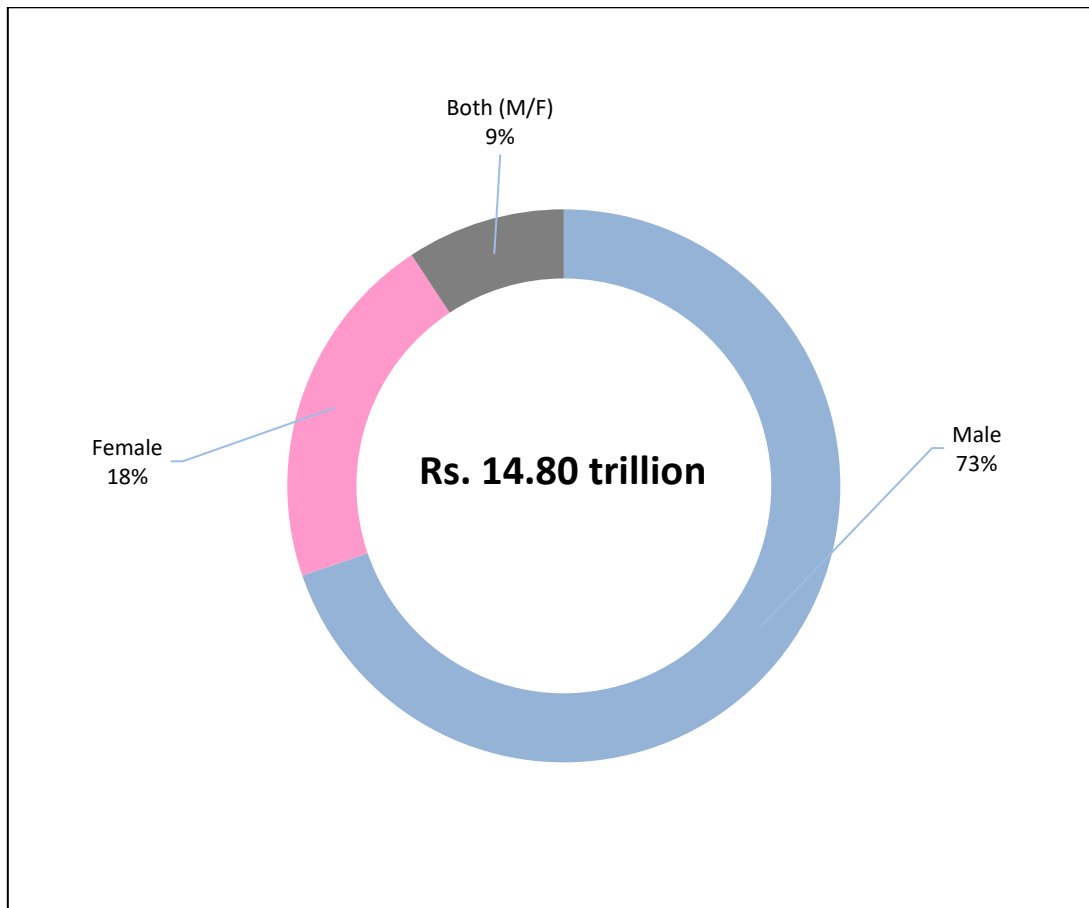




Statistics on Scheduled Banks, MFBs and DFIs in Pakistan September 2024

Scheduled Banks' Personal Deposits – by Gender (share)



Statistics and Data Services Department

Preface

Statistics and Data Services Department (SDSD) is responsible for generation, collection, validation, verification, compilation, dissemination and communication of statistics on various banking and financial aspects of Pakistan economy. SDSD makes all efforts to publish accurate and reliable statistics in timely manner. The publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. This publication does not cover branches in EPZs. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. SDSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

Gender segregated quarterly data on deposits and advances has been included in this publication since December, 2023. This data is useful for developing supportive regulatory policies that can assist the acceleration of financial inclusion in Pakistan. It is also helpful for measuring financial inclusion gaps. Further, the deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on Assets and Liabilities and Profit and Loss accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication.

The content of this publication is for information purposes only and should not be construed as legal, tax, investment, financial or other advice. State Bank of Pakistan shall not be responsible for any liability arising out of any action taken or not taken, based on the contents of this publication.

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring quality statistics dissemination.

Comments and suggestions for further improvement in this publication are welcome (Email: feedback.statistics@sbp.org.pk).

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Background

Banking sector plays a pivotal role in the economic development of a country. A growing and dynamic banking sector is essential for economic growth, as growth in the banking sector and the real economy mutually reinforces each other. State Bank being a central bank and regulator of the banking sector compiles and disseminates statistics on the Scheduled Banks operating in Pakistan. The publication contains various statistics related to Scheduled Banks, Microfinance Banks (MFBs) and Development Finance Institutions (DFIs). Statistics and Data Services Department of State Bank of Pakistan compiles and disseminates data through different publications.

Standards and Classifications

The publication uses the category of deposit holders and advances classified by borrower for foreign and domestic constituents. The domestic constituents are further classified as Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal, and Others. International Standard Industrial Classification (ISIC Rev¹. 4.0) has been adopted since June-2019 for private sector deposits and advances. Data from MFBs/DFIs are collected on the same standards and definitions.

Composition of Banking Groups

This publication is based on data of all scheduled banks, MFBs/DFIs operating in Pakistan in which scheduled banks are classified into main groups namely public sector banks, domestic private banks and foreign banks. In certain tables data has also been dichotomized for conventional and Islamic banking. Public sector banks are further divided into public sector commercial banks and specialized banks. Data on MFBs and DFIs is added in a separate chapter.

Scheduled Banks

As per State Bank of Pakistan Act, 1956 (clause (a) of Sub-Section (2) of Section 37) “scheduled bank” is defined as:

37-2. The Bank shall, by notification, in the official Gazette—

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—
 - i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
 - ii. has a paid-up capital and reserves of an aggregate value which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards: Provided that in the case of a co-operative bank, an exception may be made by the Bank;
 - iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;

¹ https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf

- b) direct the rescheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

Explanation: - In Sub-Section (2) the expression “value” means the real or exchangeable and not the nominal value of the capital and reserves and the valuation made by the Bank shall be final.

Microfinance Banks

According to Sub-Section (1) of Section 6 of Microfinance Institutions Ordinance 2001, the function of a microfinance bank is as follows:

A microfinance institution shall, in accordance with prudential regulations and subject to the terms and conditions of the license issued by the State bank, render assistance to micro-enterprises and provide microfinance services in a sustainable manner to poor persons, preferably poor women, with a view to alleviating poverty.

Development Finance Institutions (DFIs)

Development finance institutions are financial auxiliaries which specialize in lending to project based financing for development purposes. State Bank of Pakistan licenses these institutions. These financial institutions are notified under Section 3-A of the Banking Companies Ordinance, 1962.

Public Sector Banks

Public sector banks are those banks incorporated in Pakistan where the majority of shares and capital are owned by the government, and their management is also controlled by the Government of Pakistan.

Commercial Banks

These are the scheduled banks mainly involved in the activities of deposits mobilization and extending credit through a branch network. These banks deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients. With the liberalization of banking rules and laws, commercial banks are now allowed to undertake other related activities such as underwriting, portfolio investment, securities market operations, specialized financing and related services.

Specialized Banks

These banks are established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead of being chartered as a bank under the banking law.

Domestic Private Banks

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

Foreign Banks

Foreign banking company” means a resident financial corporation controlled by non-residents, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

Islamic Banking

Islamic Banking is known as a banking system based on the principles of Islamic Shariah SBP has issued dedicated policies for laying sound foundations for Islamic banking industry including licensing requirements, guidelines on Shariah compliance and other operational matters of Islamic Banking Institutions (IBIs). Under the existing regulatory framework, SBP allows three types of IBIs to operate in the country i.e. (i) full-fledged Islamic banks, (ii) Islamic banking subsidiary of conventional banks and (iii) standalone Islamic banking branches (IBBs) of conventional banks. Moreover, conventional banks having IBBs are allowed to open Islamic banking windows in their conventional branches and specific regulations for Islamic banking windows are in place. In addition to the above, SBP has also issued specific guidelines for Islamic Microfinance Business and for Development Finance Institutions (DFIs) to undertake Shariah compliant business and operations.

Scope of the Publication

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. i-e Scheduled banks, MFBs/DFIs. The data covered in publication is unaudited and does not included overseas/EPZs (Export processing zone) branches of reporting institutions.

The scheduled banks/MFBs/DFIs statistics are based on branch wise actual data except export processing zone branches - (except for P/L accounts) - (as on end position) reported quarterly by these institutions in Pakistan. P/L accounts are quarterly flows data. The data are collected on various dimensions of major sources (deposits) and uses (advances, investments and bills purchased and discounted) of banks/MFBs/DFIs funds along with liabilities and assets statement. The data dimensions and terminologies that need some explanation is discussed for information of the users.

Definitions of Assets and Liabilities

Currency

Banknotes (paper money) and coins issued by the central bank and / or government that are of fixed nominal values and accepted as legal tender (payment that cannot be refused in settlement of a debt, i.e. money used as a unit of exchange within a country) in an economy. Pakistani Rupee is the currency unit for Islamic Republic of Pakistan.

Transferable Deposits

All demand deposits in national or foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits.

Restricted Deposits

These are the deposits for which withdrawals are restricted on the basis of, regulatory or commercial requirements etc.

Other Deposits

Deposits in national or foreign currency that are not readily available/transferable by cheque or otherwise and have some kind of penalty or short time restriction are classified under Other Deposits.

Some examples of Other Deposits are

1. Non-transferable savings deposits and term deposits
2. Special notice deposits

Debt Securities

Debt Securities are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term Debt Securities such as government market treasury bills, Pakistan investment bonds, government Ijara Sukuk, corporate bonds and negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, negotiable CODs, and negotiable securities backed by loans or other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

Loans extended (Advances)/ Borrowings

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest. They

include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan. Short Term Loans are categorized as under

1. Money at call

These are unsecured borrowing transactions from financial institutions without underlying collateral. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

ii) Repurchase agreements (Liability Side)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

3. Bills purchased and discounted

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

4. Other short-term advances and financial leases

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

Insurance Technical Reserves

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- i) Prepayments of premiums
- ii) Outstanding claims with insurance companies

Financial Derivatives and Employees Stock Options

Financial Derivatives and Employees Stock Options are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

Others Accounts Receivable

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items are classified in Others Accounts Receivable.

Other Accounts Payable

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up / return / interest payable, mark-up on NPL and investment, income account, miscellaneous liability items.

Equity and Investment Fund Shares

Equity and Investment Fund Shares comprise all instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as Equity and Investment Fund Shares. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends.

Retained Earnings

The category of retained earnings shows all earnings (profit after-tax) from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

Current Year Result

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result.

General and Special Reserves

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

Valuation Adjustment

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

Assets and Liabilities	Valuation method
Currency	Face value (in currency of denomination)
Deposits	Nominal value (in currency of denomination)
Debt Securities	Market or fair value(assets); book value(liability)
Loans (advances)	Nominal value
Equity and Investment Fund Shares	Market or fair value (assets); book value (liability)
Insurance Technical Reserve	Market or fair value
Financial Derivatives and Employees Stock Options	Market or fair value
Other accounts receivable/payable	Nominal value

Deposits

Outstanding Deposits: This shows the position of deposits held by banks at the end of the quarter. Deposits are the amount held in various types of deposit accounts by Banks/MFBs/DFIs, such as demand deposits (such as basic banking accounts, Asaan accounts, and branchless banking accounts), time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by Banks/MFBs/DFIs as collateral against letters of credits, letters of guarantees).

Current Deposits: These are accounts wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.

Call Deposits: These include short notice and special notice deposits

Savings Deposits: Deposits consisting of cheque accounts on which a certain return is paid by the Bank.

Fixed Deposits: Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.

Other Deposits: These represent all claims other than transferable and restricted deposits in national currency or in foreign currency that are represented by evidence of deposits.

Category of Deposit Holders: Deposits are categorized according to the main business or profession of the deposit account holders. They are broadly classified as foreign constituent (non-resident) and domestic constituents, which is cascaded down to Government, Non-financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-Profit Institutions, Personal and Others. The Private sector is further distributed into sub-heads such as Agriculture, Fishing, Mining and Quarrying, Manufacturing, Ship breaking, Electricity and Construction according to the ISIC Rev. 4.0 classification of United Nations.

Size of Deposits Accounts: The deposits accounts are classified under various classes (size) on the basis of the actual balances in the respective accounts at the end of the reporting period. Previously, the account size for the grouped accounts was estimated by the average size of the group to which it belongs.

Debits/Credit to Deposit and Turnover: The deposits are reported on net basis at the end of quarter. The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

Advances

Outstanding Advances: The total amount of advances/loans recoverable at the end of the quarter are termed as outstanding advances.

Category of Borrowers: Borrowers are first classified on the basis of non-resident and domestic constituents. The latter is then further classified into government, non- financial public sector enterprises, non- bank financial companies, private sector (business), trust funds and non-profit institutions, personal and others. As with deposits, the group “Private Sector (Business)” has been further classified into various subgroups based on ISIC Rev. 4.0.

Type of Securities: In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables. Some enhancements have been made to this list in the headings of “Real Estate”, “Bank Deposits”, “Other Secured Advances” and “Unsecured Advances”

Foreign Constituent (Non-Resident): This covers the transactions with the non-residents working in our economy. This includes Officials (embassies, consulates, foreign missions), Business (corporations working in Pakistan for short periods such as construction companies) and Individuals (students, travelers).

Government: This includes Federal Government, Provincial and Local Governments.

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

Nonbank Financial Companies (NBFCs) and Financial Auxiliaries: Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs and Financial Auxiliaries are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchange, exchange companies and insurance companies etc.

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

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

Personal: This includes bank employees and consumers who are classified under advances, while in case of deposits, Salaried Persons, Self-employed and Other Persons (house-wives, students etc.) are included.

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

Rate of Interest/Return: This is the cost of using others' money expressed as a rate, or a %age of the principal amount for a period of time usually a year.

Size of Accounts for Advances: The classification and system for size of accounts for advances is identical to the size of accounts for deposit as explained above.

Category of Financing: This refers to the purpose of financing. The major financing categories are Export financing, Import financing, Government self-employment schemes, Working capital/short term and Fixed investment/long term.

Loan Tenure: This refers to the actual loan maturity that is decided at the time of the loan agreement between the borrower and the reporting institutions. The tenure is mainly divided into three main categories as short term, medium term and long term depending upon time within which the loan is planned to be matured.

Rate of Margin: Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and losses with forced sale of collateral; hence a margin of collateral is maintained.

Bills Purchased and Discounted: Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Import Bills, Inland Bills, and Foreign Bills. Sectoral classification of bill issuers is based on ISIC Rev. 4.0 classification of United Nations.

Investments: The Scheduled Banks/MFBs/DFIs report their investments in domestic and foreign securities/shares with details of holdings of each type of securities/shares. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares, debentures, NIT units, participation term certificates, Sukuk, term finance certificate, certificate of investment, mutual fund and Modaraba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value) and market value (in case of tradable securities/shares) are reported for each investment. From June, 2019 onwards, some Islamic Investments products have also been added in the field "Type of Security". These securities are further enhanced in June 2022 and onwards by adding "Variable Rental Rate (VRR) and Fixed Rental Rate (FRR)" GOP Ijara Sukuk and "Islamic Naya Pakistan Certificate".

Term to Maturity: Term to maturity of investment securities has been introduced in this revamped version of publication. It is mainly divided into short term, medium term and long term, which are further classified into various slabs.

Profit and Loss Accounts

Profit and loss accounts are based on quarterly financial statements of Scheduled Banks/MFBs/DFIs. The following items are included in the profit and loss:

Mark up Interest Earned: Mark up interest earned comprise interest received on loans, advances, investments, lending to financial institutions, or balances with banks.

Mark up Interest Expense: Mark up interest expenses constitute interest expense on deposits, borrowings, subordinated debt or cost of foreign currency swaps.

Non-Mark up Interest Earned: Non-mark up interest earned comprises of fees and commission,

dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property and gain on sale of fixed assets.

Non-Mark up Interest Expense: Operating expenses, such as compensation of salaries, property expenses (rent, taxes, insurance, utilities cost, rental lease, fuel expenses, security charges, repair and maintenance, depreciation) , information technology expenses, workers welfare fund, penalties etc. Provision /Reversals Provision or reversal on balances with banks, loans, advances, off balance sheet item or diminution in value of the investments are taken into account.

Number of Employees: Number of employees denotes overall staff employed by reporting institutions. These data have been segregated by gender (i.e. Male and Female). Furthermore, number of employees data is provided separately for permanent and contractual employees.

Regional Data: Regional Database provides a unique set of statistics by regions/provinces. The regional/province wise data on Advances and Deposits by Borrowers/Categories is disseminated due to the increasing demand from users. Regional distribution of data on “Outstanding Advances” is based on disbursements by the bank branches located in the respective regions. Place of actual utilization for these advances may be different from the place of disbursements. The regional position therefore may not reflect the true picture since offices of large companies/firms operating in different regions might have used banking facilities located in different regions. Therefore, there comes a huge responsibility on the part of users to keep these limitations of data in mind while drawing any conclusion on the basis of these data.

Rounding Off

Throughout the publication “-“ is supposed to mean “exactly 0” while any figure showing as “0.0” or “0.00” might not necessarily be exactly 0 since it could only be showing as such due to rounding.

Data Revision

For practical purposes, all data pertaining to the “current” time period may please be treated as “provisional (P)” and may be subject to revision (R) in the next releases of the same publication according to Data Revision Policy. For example, data for December 2022 in the publication of December 2022 would be provisional in nature and would be subject to change in the future.

Definitional, Coverage and Reporting Time differences between data as per ‘Quarterly Compendium of the Banking System’ and ‘Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan’

1. Quarterly Compendium of the Banking System is based on *regulatory reporting requirements*, fulfilled by Scheduled Banks/DFIs/MFBs, at Head Office level, within 12 working days of the reported period. It includes overseas operations, loans/ investment ‘net of provisions’, interbank deposits, along with customers deposits, and excludes accrued interest/profit.
2. Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan is based on IMF’s guidelines as per ‘Manual on Monetary and Financial Statistics – 2000’ (<https://www.imf.org/external/pubs/ft/mfs/manual/pdf/mmfsft.pdf>), for statistical reporting by Scheduled Banks/DFIs/MFBs, largely at branch level, within 45 calendar days of the reported period. It consists of domestic operations only, and includes accrued interest/profit while reporting loans on ‘gross bases’.

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Assets	43,500,966	52,441,587	52,732,710
I. Currency and Deposits	2,847,070	3,545,866	3,127,273
1. Currency	536,905	637,603	632,558
2. Transferable Deposits	2,001,935	2,644,664	2,277,312
3. Restricted/ compulsory deposits	67,584	65,216	65,506
4 Other Deposits	240,646	198,384	151,896
II. Securities (other than shares)	22,774,040	30,537,519	31,306,919
1. Short-term	5,493,980	8,049,238	8,937,950
2. Long-term	17,280,060	22,488,281	22,368,969
III. Loans extended (Advances)	14,163,396	14,307,189	14,067,859
1. Short-term	8,701,394	8,500,662	8,128,722
A) Money at call	119,532	181,870	222,546
B) Reverse Repo	1,673,569	1,025,372	1,103,682
C) Bills purchased and discounted	383,083	345,649	365,857
D) Other short-term loans	6,525,209	6,947,771	6,436,637
2. Long-term	5,462,002	5,806,527	5,939,138
IV. Shares and other equity	589,736	672,966	668,956
1. Quoted	211,402	260,820	258,135
2. Non quoted	375,288	408,840	407,515
3. Investment fund shares	3,046	3,306	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	30,599	12,377	18,587
VII. Other accounts receivable	1,841,041	1,927,484	2,044,472
1. Trade credit and advances	-	-	-
2. Others	1,841,041	1,927,484	2,044,472
A) Dividends receivable resident sector	824	303	719
B) Settlement accounts resident sector	36,570	44,854	41,460
C) Items in the process of collection	666	480	587
D) Miscellaneous assets residents sector	1,795,658	1,877,671	1,997,555
E) Other non- resident accounts receivable	7,324	4,176	4,151
VIII. Non-financial assets	1,255,083	1,438,186	1,498,643
1. Produced assets	923,232	1,067,322	1,109,859
A) Tangible fixed assets	821,202	953,150	993,089
a) Dwellings	155,150	171,324	185,619
i) Building on freehold land	5,760	6,385	6,422
ii) Building on leasehold land	149,390	164,939	179,197
b) Other buildings and structures	306,653	347,642	355,155
i) Building on freehold land	88,791	112,422	109,456
ii) Building on leasehold land	217,862	235,220	245,699
c) Machinery and equipment	287,045	353,589	367,883
i) Transport equipment	23,899	30,793	33,969
ii) Furniture & Fixture	37,510	55,198	53,100
iii) Office equipment	168,110	197,492	206,550
iv) Other machinery & equipment	57,526	70,106	74,264
d) Other tangible fixed assets n.e.s	72,354	80,595	84,432
B) Intangible fixed assets	102,030	114,172	116,770
a) Computer software	66,646	78,773	81,371
b) Other intangible fixed assets n.e.s	35,385	35,399	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	321,761	336,720	357,624
A) Tangible non-produced assets	302,705	311,517	328,758
a) Land	198,282	201,351	215,581
i) Land underlying Buildings and structures	198,282	201,351	215,581
1. Freehold land	79,616	80,873	85,257
2. Leasehold land	118,666	120,479	130,324
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	104,422	110,166	113,177
B) Intangible non-produced assets	19,056	25,203	28,866
a) Leases and other transferable contracts	16,397	18,308	21,514
b) Purchased goodwill	1,817	2,213	2,213
c) Other intangible non-produced assets n.e.s	841	4,682	5,139
3. Capital work in progress	10,090	34,143	31,160

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Liabilities	43,500,966	52,441,587	52,732,710
I. Deposits	26,924,250	32,248,481	32,365,350
1. Transferable Deposits	21,674,163	26,311,968	26,631,733
2. Restricted/ compulsory deposits	492,439	594,534	508,818
3. Other deposits	4,757,648	5,341,978	5,224,800
II. Securities (other than shares bonds/ debentures etc.)	125,036	125,260	124,173
1. Short-term	-	-	-
2. Long-term	125,036	125,260	124,173
III. Loans (Borrowings)	10,413,351	13,231,172	12,839,442
1. Short-term	9,527,694	12,392,116	12,016,276
A) Money at call	135,332	80,721	217,779
B) Repurchase agreements (Repo)	7,590,980	10,448,865	10,104,457
C) Other short-term borrowings	1,801,382	1,862,529	1,694,039
2. Long-term borrowings	885,657	839,057	823,167
IV. Financial Derivatives	66,206	33,078	38,411
V. Other accounts payable	3,390,616	3,765,553	3,940,483
1. Provision for losses	784,486	893,142	972,736
A) Provision for loan losses-Specific	698,843	806,569	914,500
B) Provision for loan losses-General	49,806	54,146	32,793
C) Provision for other losses	35,836	32,427	25,444
2. Accumulated Depreciation	357,405	412,505	433,223
3. Other accounts payable to other resident Sectors	2,190,846	2,436,179	2,511,441
A) Dividends payable	16,442	6,464	6,576
B) Settlement accounts	95,134	34,790	33,556
C) Items in the process of collection	10,516	13,969	15,236
D) Miscellaneous liability items	2,068,754	2,380,957	2,456,072
a) Suspense account	108,989	127,225	146,201
b) Provision for expected costs	146,258	202,202	203,953
c) Deferred tax liabilities	25,477	30,191	42,965
d) Accrued wages	11,631	13,345	13,644
e) Accrued rent	546	569	589
f) Accrued taxes	595,497	714,131	732,777
g) Other miscellaneous liability items	1,180,356	1,293,293	1,315,951
4. Other non- resident accounts payable	57,880	23,728	23,074
A) Dividends payable non-residents	47,518	13,471	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,362	10,257	8,582
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,581,507	3,038,043	3,424,859
1. Quoted	442,079	439,862	439,897
2. Non quoted	248,868	267,036	266,289
3. Investment fund shares	-	-	-
4. Retained earnings	463,808	666,465	567,832
5. Current year result	633,917	545,602	709,056
6. General and special reserve	570,899	764,151	922,791
7. Valuation adjustments	221,937	354,926	518,993
IX. Contingencies and Commitments³	18,075,558	17,979,662	18,774,399
1. Guarantees	2,962,092	3,039,995	3,533,015
2. Commitments	14,940,756	14,322,697	15,067,907
A) Letter of Credit	4,804,459	4,196,624	4,154,543
B) Forward Foreign Exchange Transactions	7,999,244	8,063,039	8,697,905
C) Forward government Securities Transactions	510,105	312,009	259,742
D) Derivatives	111,102	99,246	100,317
E) Forward lending	336,748	268,857	358,775
F) Operating leases	71	412	384
G) Commitments for acquisition of :	31,390	50,928	51,196
i. Fixed assets	23,288	40,111	39,475
ii. Intangible assets	8,102	10,818	11,721
H) Other commitments	1,147,636	1,331,581	1,445,045
3. Other contingent liabilities	172,710	616,970	173,477

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	Sep-23	Jun-24	Sep-24 P
Assets	10,880,817	11,224,627	11,077,033
I. Currency and Deposits	508,623	613,926	559,314
1. Currency	99,293	122,676	118,035
2. Transferable Deposits	314,022	391,666	363,537
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	95,308	99,584	77,742
II. Securities(other than shares)	6,289,301	6,907,415	6,794,359
1. Short-term	1,750,206	1,400,343	1,669,557
2. Long-term	4,539,095	5,507,072	5,124,802
III. Loans extended (Advances)	3,425,053	3,030,473	3,022,515
1. Short-term	2,186,377	1,629,563	1,627,240
A) Money at call	15,368	45,270	72,304
B) Reverse Repo	616,154	357,442	494,272
C) Bills purchased and discounted	55,680	40,025	38,381
D) Other short-term loans	1,499,174	1,186,826	1,022,283
2. Long-term	1,238,676	1,400,910	1,395,276
IV. Shares and other equity	171,528	196,408	192,811
1. Quoted	67,711	92,859	88,597
2. Non quoted	103,817	103,549	104,214
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	309,872	291,398	318,436
1. Trade credit and advances	-	-	-
2. Others	309,872	291,398	318,436
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	135
C) Items in the process of collection	12	-	-
D) Miscellaneous assets residents sector	309,711	291,249	318,301
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	176,440	185,006	189,599
1. Produced assets	83,719	89,346	91,544
A) Tangible fixed assets	79,975	84,172	86,321
a) Dwellings	8,037	9,435	9,587
i) Building on freehold land	610	610	610
ii) Building on leasehold land	7,427	8,826	8,977
b) Other buildings and structures	46,225	46,458	47,137
i) Building on freehold land	27,454	26,306	26,232
ii) Building on leasehold land	18,771	20,151	20,905
c) Machinery and equipment	18,888	21,597	22,877
i) Transport equipment	2,664	2,696	2,626
ii) Furniture & Fixtures	4,404	4,765	4,965
iii) Office equipment	7,243	8,192	8,666
iv) Other machinery & equipment	4,578	5,944	6,620
d) Other tangible fixed assets n.e.s	6,825	6,683	6,720
B) Intangible fixed assets	3,744	5,174	5,223
a) Computer software	3,744	5,174	5,223
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	92,721	94,638	96,554
A) Tangible non-produced assets	92,721	94,638	96,554
a) Land	28,121	25,014	30,214
i) Land underlying Buildings and structures	28,121	25,014	30,214
1. Freehold land	7,450	8,842	9,429
2. Leasehold land	20,672	16,172	20,785
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	64,599	69,624	66,341
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	-	1,022	1,501

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Liabilities	10,880,817	11,224,627	11,077,033
I. Deposits	5,408,483	6,553,449	6,500,497
1. Transferable Deposits	4,023,731	4,932,108	4,883,722
2. Restricted/ compulsory deposits	29,643	42,677	39,134
3. Other deposits	1,355,109	1,578,664	1,577,642
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	4,045,122	3,238,603	3,180,003
1. Short-term	4,011,422	3,205,467	3,146,440
A) Money at call	4,831	20,687	42,232
B) Repurchase agreements (Repo)	3,825,511	2,999,681	2,954,107
C) Other short-term borrowings	181,080	185,098	150,100
2. Long-term borrowings	33,700	33,137	33,563
IV. Financial Derivatives	-	-	-
V. Other accounts payable	826,380	771,932	709,549
1. Provision for losses	286,924	329,155	328,665
A) Provision for loan losses-Specific	276,028	319,328	320,154
B) Provision for loan losses-General	8,869	4,158	3,173
C) Provision for other losses	2,027	5,669	5,338
2. Accumulated Depreciation	40,713	45,218	47,418
3. Other accounts payable to other resident Sectors	498,743	397,559	333,465
A) Dividends payable	3	3	3
B) Settlement accounts	2,907	10,563	8,549
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	495,834	386,993	324,913
a) Suspense account	25,545	29,644	31,072
b) Provision for expected costs	15,414	12,304	12,989
c) Deferred tax liabilities	1	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,604	46,997	47,125
g) Other miscellaneous liability items	416,270	298,049	233,727
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	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	600,832	660,642	686,985
1. Quoted	67,411	67,963	67,963
2. Non quoted	148,839	154,860	153,838
3. Investment fund shares	-	-	-
4. Retained earnings	169,956	231,240	230,538
5. Current year result	38,354	23,875	42,253
6. General and special reserve	96,690	112,023	112,691
7. Valuation adjustments	79,582	70,682	79,703
IX. Contingencies and Commitments³	3,878,385	3,443,533	3,510,549
1. Guarantees	523,992	246,244	705,590
2. Commitments	3,327,323	2,726,001	2,777,279
A) Letter of Credit	2,153,475	1,693,714	1,729,781
B) Forward Foreign Exchange Transactions	1,028,972	901,780	831,323
C) Forward government Securities Transactions	44,522	-	54,906
D) Derivatives	-	-	-
E) Forward lending	98,576	69,339	81,709
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,742	581	1,778
i. Fixed assets	1,460	509	1,402
ii. Intangible assets	282	72	375
H) Other commitments	37	60,588	77,781
3. Other contingent liabilities	27,070	471,287	27,680

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	Sep-23	Jun-24	Sep-24 P
Assets	30,757,284	39,102,597	39,471,679
I. Currency and Deposits	2,191,022	2,729,076	2,389,948
1. Currency	436,915	514,201	513,744
2. Transferable Deposits	1,608,765	2,121,181	1,802,045
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	145,336	93,688	74,153
II. Securities(other than shares)	15,641,791	22,566,588	23,408,851
1. Short-term	2,928,924	5,605,668	6,178,766
2. Long-term	12,712,867	16,960,920	17,230,085
III. Loans extended (Advances)	9,898,473	10,448,664	10,174,311
1. Short-term	6,061,663	6,414,354	6,000,444
A) Money at call	104,164	136,600	150,242
B) Reverse Repo	678,641	290,530	174,846
C) Bills purchased and discounted	316,408	291,931	319,887
D) Other short-term loans	4,962,451	5,695,292	5,355,469
2. Long-term	3,836,810	4,034,310	4,173,868
IV. Shares and other equity	418,209	476,558	476,145
1. Quoted	143,691	167,961	169,538
2. Non quoted	271,471	305,291	303,301
3. Investment fund shares	3,046	3,306	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	17,543	10,328	16,602
VII. Other accounts receivable	1,517,787	1,625,270	1,704,261
1. Trade credit and advances	-	-	-
2. Others	1,517,787	1,625,270	1,704,261
A) Dividends receivable resident sector	824	303	719
B) Settlement accounts resident sector	36,420	44,705	41,325
C) Items in the process of collection	654	480	587
D) Miscellaneous assets residents sector	1,472,593	1,575,637	1,657,493
E) Other non- resident accounts receivable	7,295	4,145	4,138
VIII. Non-financial assets	1,072,460	1,246,113	1,301,561
1. Produced assets	836,327	973,858	1,014,074
A) Tangible fixed assets	738,567	865,392	903,058
a) Dwellings	146,743	161,535	175,619
i) Building on freehold land	5,151	5,775	5,812
ii) Building on leasehold land	141,592	155,760	169,807
b) Other buildings and structures	259,673	300,233	307,067
i) Building on freehold land	61,337	86,116	83,224
ii) Building on leasehold land	198,335	214,117	223,843
c) Machinery and equipment	267,207	330,764	343,752
i) Transport equipment	21,022	27,838	31,084
ii) Furniture & Fixtures	32,975	50,235	47,937
iii) Office equipment	160,569	188,962	197,533
iv) Other machinery & equipment	52,641	63,730	67,198
d) Other tangible fixed assets n.e.s	64,945	72,860	76,620
B) Intangible fixed assets	97,759	108,465	111,016
a) Computer software	62,870	73,561	76,112
b) Other intangible fixed assets n.e.s	34,890	34,905	34,905
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	226,042	239,289	258,294
A) Tangible non-produced assets	206,987	214,086	229,428
a) Land	170,161	176,338	185,367
i) Land underlying Buildings and structures	170,161	176,338	185,367
1. Freehold land	72,167	72,030	75,828
2. Leasehold land	97,995	104,307	109,539
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	36,825	37,748	44,061
B) Intangible non-produced assets	19,056	25,203	28,866
a) Leases and other transferable contracts	16,397	18,308	21,514
b) Purchased goodwill	1,817	2,213	2,213
c) Other intangible non-produced assets n.e.s	841	4,682	5,139
3. Capital work in progress	10,090	32,966	29,193

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Liabilities	30,757,284	39,102,597	39,471,679
I. Deposits	20,920,304	24,888,996	24,983,222
1. Transferable Deposits	17,099,702	20,591,300	20,952,759
2. Restricted/ compulsory deposits	447,701	541,026	426,672
3. Other deposits	3,372,900	3,756,669	3,603,791
II. Securities (other than shares bonds/ debentures etc.)	125,036	125,260	124,173
1. Short-term	-	-	-
2. Long-term	125,036	125,260	124,173
III. Loans (Borrowings)	5,360,995	8,920,558	8,658,425
1. Short-term	4,885,234	8,478,590	8,231,876
A) Money at call	130,501	60,034	175,547
B) Repurchase agreements (Repo)	3,747,544	7,376,489	7,126,039
C) Other short-term borrowings	1,007,188	1,042,067	930,290
2. Long-term borrowings	475,762	441,968	426,549
IV. Financial Derivatives	52,977	30,589	35,776
V. Other accounts payable	2,479,847	2,939,681	3,130,582
1. Provision for losses	496,669	563,150	643,024
A) Provision for loan losses-Specific	422,090	487,144	594,249
B) Provision for loan losses-General	40,776	49,930	29,402
C) Provision for other losses	33,804	26,075	19,374
2. Accumulated Depreciation	313,721	364,124	382,459
3. Other accounts payable to other resident Sectors	1,611,669	1,988,837	2,082,106
A) Dividends payable	16,439	6,461	6,574
B) Settlement accounts	91,415	24,226	24,858
C) Items in the process of collection	10,516	13,969	15,236
D) Miscellaneous liability items	1,493,298	1,944,181	2,035,438
a) Suspense account	53,346	78,815	76,275
b) Provision for expected costs	130,845	189,899	190,963
c) Deferred tax liabilities	25,476	30,191	39,335
d) Accrued wages	2,949	2,556	4,883
e) Accrued rent	546	569	589
f) Accrued taxes	543,093	664,876	686,106
g) Other miscellaneous liability items	737,044	977,275	1,037,295
4. Other non- resident accounts payable	57,789	23,571	22,983
A) Dividends payable non-residents	47,518	13,471	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,270	10,100	8,491
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,818,125	2,197,513	2,539,509
1. Quoted	374,667	371,899	371,934
2. Non quoted	25,638	40,154	40,139
3. Investment fund shares	-	-	-
4. Retained earnings	244,601	354,071	257,846
5. Current year result	556,394	497,598	630,736
6. General and special reserve	474,211	652,138	810,111
7. Valuation adjustments	142,613	281,653	428,743
IX. Contingencies and Commitments³	9,690,628	10,073,978	10,981,539
1. Guarantees	1,875,441	2,289,040	2,315,240
2. Commitments	7,676,268	7,639,646	8,520,892
A) Letter of Credit	2,611,206	2,450,761	2,394,773
B) Forward Foreign Exchange Transactions	3,113,061	3,385,833	4,205,911
C) Forward government Securities Transactions	449,607	309,249	202,276
D) Derivatives	111,102	99,246	100,317
E) Forward lending	217,278	174,714	248,335
F) Operating leases	71	412	384
G) Commitments for acquisition of :	29,452	49,605	48,696
i. Fixed assets	21,632	38,859	37,350
ii. Intangible assets	7,820	10,746	11,346
H) Other commitments	1,144,492	1,169,826	1,320,199
3. Other contingent liabilities	138,919	145,293	145,407

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	Sep-23	Jun-24	Sep-24 P
Assets	1,862,865	2,114,363	2,183,998
I. Currency and Deposits	147,425	202,864	178,011
1. Currency	697	725	780
2. Transferable Deposits	79,148	131,816	111,731
3. Restricted/ compulsory deposits	67,578	65,210	65,500
4 Other Deposits	2	5,113	1
II. Securities(other than shares)	842,949	1,063,516	1,103,710
1. Short-term	814,851	1,043,228	1,089,627
2. Long-term	28,098	20,288	14,083
III. Loans extended (Advances)	839,870	828,052	871,033
1. Short-term	453,353	456,745	501,039
A) Money at call	-	-	-
B) Reverse Repo	378,774	377,400	434,564
C) Bills purchased and discounted	10,995	13,693	7,589
D) Other short-term loans	63,584	65,652	58,885
2. Long-term	386,516	371,307	369,994
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	13,056	2,049	1,985
VII. Other accounts receivable	13,382	10,816	21,775
1. Trade credit and advances	-	-	-
2. Others	13,382	10,816	21,775
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	13,353	10,784	21,762
E) Other non- resident accounts receivable	29	31	13
VIII. Non-financial assets	6,184	7,067	7,484
1. Produced assets	3,186	4,119	4,241
A) Tangible fixed assets	2,659	3,585	3,711
a) Dwellings	371	353	413
i) Building on freehold land	-	-	-
ii) Building on leasehold land	371	353	413
b) Other buildings and structures	755	951	951
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	951	951
c) Machinery and equipment	949	1,228	1,255
i) Transport equipment	213	259	259
ii) Furniture & Fixtures	131	198	198
iii) Office equipment	298	338	351
iv) Other machinery & equipment	307	432	447
d) Other tangible fixed assets n.e.s	584	1,053	1,091
B) Intangible fixed assets	527	533	531
a) Computer software	33	38	36
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	2,997	2,794	2,776
A) Tangible non-produced assets	2,997	2,794	2,776
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	2,997	2,794	2,776
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	-	154	467

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Liabilities	1,862,865	2,114,363	2,183,998
I. Deposits	595,464	806,037	881,631
1. Transferable Deposits	550,731	788,560	795,252
2. Restricted/ compulsory deposits	15,095	10,831	43,012
3. Other deposits	29,639	6,645	43,367
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,007,233	1,072,011	1,001,014
1. Short-term	631,038	708,059	637,960
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	17,925	72,695	24,311
C) Other short-term borrowings	613,113	635,364	613,649
2. Long-term borrowings	376,195	363,952	363,055
IV. Financial Derivatives	13,229	2,489	2,635
V. Other accounts payable	84,389	53,939	100,353
1. Provision for losses	892	837	1,046
A) Provision for loan losses-Specific	726	97	97
B) Provision for loan losses-General	162	57	218
C) Provision for other losses	5	683	732
2. Accumulated Depreciation	2,971	3,163	3,346
3. Other accounts payable to other resident Sectors	80,434	49,783	95,869
A) Dividends payable	-	-	-
B) Settlement accounts	812	-	149
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	79,622	49,783	95,720
a) Suspense account	30,098	18,766	38,854
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	3,630
d) Accrued wages	8,682	10,789	8,761
e) Accrued rent	-	-	-
f) Accrued taxes	13,800	2,259	(454)
g) Other miscellaneous liability items	27,042	17,969	44,930
4. Other non- resident accounts payable	91	156	91
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	91	156	91
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	162,550	179,888	198,365
1. Quoted	-	-	-
2. Non quoted	74,390	72,022	72,313
3. Investment fund shares	-	-	-
4. Retained earnings	49,251	81,155	79,448
5. Current year result	39,169	24,129	36,067
6. General and special reserve	(2)	(10)	(10)
7. Valuation adjustments	(258)	2,592	10,548
IX. Contingencies and Commitments³	4,506,545	4,462,152	4,282,311
1. Guarantees	562,660	504,711	512,185
2. Commitments	3,937,164	3,957,050	3,769,736
A) Letter of Credit	39,779	52,149	29,989
B) Forward Foreign Exchange Transactions	3,857,212	3,775,427	3,660,670
C) Forward government Securities Transactions	15,976	2,760	2,560
D) Derivatives	-	-	-
E) Forward lending	20,894	24,805	28,730
F) Operating leases	-	-	-
G) Commitments for acquisition of :	196	742	723
i.Fixed assets	196	742	723
ii. Intangible assets	-	-	-
H) Other commitments	3,107	101,167	47,064
3. Other contingent liabilities	6,721	391	390

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	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
A. Mark-Up/Return/Interest Earned	2,183,563	2,637,525	2,899,674
1. Loans and advances	549,042	574,675	581,260
2. Investments	1,140,060	1,503,481	1,863,878
3. Lendings to financial institutions	64,402	37,699	40,030
4. Balances with banks	2,940	4,798	4,214
5. Income from inter-office lending	420,169	510,862	401,939
6. Other	6,950	6,010	8,351
B. Mark-Up/Return/Interest Expensed	1,687,696	2,138,002	2,276,717
1. Deposits	879,357	949,465	1,046,741
2. Borrowings	304,232	570,600	712,535
3. Subordinated debt	10,649	11,901	13,715
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	41,514	42,431	35,469
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,647	8,013	8,929
6. Expense on inter-office borrowing	420,073	510,752	401,827
7. Other	25,224	44,840	57,501
I. Net Mark-UP/Return/Interest Income (A - B)	495,867	499,523	622,956
C. Non Mark-UP/Return/Interest Income	74,128	128,670	155,914
1. Fee & Commission Income	54,708	67,208	75,342
i. Branch banking customer fees	6,437	7,077	7,820
ii. Consumer finance related fees	2,448	2,279	2,738
iii. Card related fees (debit and credit cards)	16,448	19,091	23,802
iv. Credit related fees	2,048	2,235	1,789
v. Investment banking fee	861	1,363	1,501
vi. Commission on trade	10,704	14,759	15,177
vii. Commission on guarantees	3,821	4,225	4,354
viii. Commission on cash management	1,720	2,136	2,676
ix. Commission on remittances including home remittances	2,757	4,976	6,816
x. Commission on utility bills	131	163	173
xi. Commission income - Bancassurance	1,249	1,254	1,655
xii. Rent on lockers	413	375	547
xiii. Commission on investments services	122	226	264
xiv. Other Commission	5,549	7,049	6,029
2. Dividend Income	4,250	7,664	7,704
3. Foreign exchange income	7,203	31,971	14,003
4. Income from derivatives	2,719	1,910	2,730
5. Gain on securities	781	14,500	45,319
i. Realised	353	12,975	38,462
ii. Unrealised - held for trading	428	1,524	6,857
6. Other Income	4,467	5,417	10,817
i. Rent on property	208	295	302
ii. Gain on sale of fixed assets-net	649	1,053	1,514
iii. Loss on termination of lease liability against right of use assets	577	479	433
iv. Gain on sale of non banking assets - net	1,782	978	54
v. Other	1,250	2,613	8,515
II. Total Income (I + C)	569,995	628,193	778,871

1.2 Profit and Loss Accounts All Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
D. Non Mark-UP/Return/Interest Expenses	228,857	284,770	329,983
1. Operating expenses	221,830	276,690	319,693
i. Total compensation expense	95,457	125,813	141,582
ii. Property expense	39,836	43,175	52,959
a. Rent and taxes	1,704	1,734	2,173
b. Insurance	322	254	389
c. Utilities cost	11,291	10,158	16,215
d. Lease rental	-	13	5
e. Fuel expense generators	1,263	1,096	1,213
f. Security (including guards)	6,036	7,478	8,485
g. Repair and maintenance (including janitorial charges)	5,059	5,748	6,055
h. Depreciation on right-of-use assets	9,097	10,293	11,242
i. Depreciation	5,063	6,400	7,181
iii. Information technology expenses	22,187	26,358	29,607
iv. Other operating expenses	64,350	81,344	95,545
2. Workers welfare fund	6,194	6,960	8,689
3. Other charges	833	1,121	1,600
i. Penalties imposed by State Bank of Pakistan	373	401	1,152
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	-
iii. Others (to be specified, if material)	459	719	448
III. Profit before provisions (II - D)	341,139	343,423	448,888
E. Provisions / (reversals) and write offs - net	23,333	18,467	39,796
1. (Reversals) / provisions against balance with Banks	30	(825)	111
2. (Reversals) / provisions for diminution in value of investments	6,109	6,995	(592)
3. (Reversals) / provisions against loans & advances	21,394	16,231	41,356
4. (Reversals) / provisions against off balance sheet items	(1,710)	3,208	1,361
5. Reversals against other assets	387	(2,038)	133
6. Recovery of written off / charged off bad debts	(2,878)	(5,103)	(2,575)
F. Extra ordinary / unusual items	-	49,014	-
IV. Profit Before Taxation (III - E - F)	317,806	275,942	409,092
G. Taxation	160,824	153,531	214,170
1. Current	153,765	169,176	234,326
2. Prior	(169)	(283)	189
3. Deferred	7,227	(15,362)	(20,344)
V. Profit After Taxation (IV - G)	156,981	122,411	194,922
Notes on Human Resources			
Number of Employees*	197,313	204,924	216,775
1. Permanent	180,665	182,114	191,866
a. Male	148,363	146,730	151,311
b. Female	32,302	35,384	40,555
2. Contractual	16,648	22,810	24,909
a. Male	14,795	20,616	22,004
b. Female	1,853	2,194	2,905

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

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
A. Mark-Up/Return/Interest Earned	600,053	564,364	554,081
1. Loans and advances	124,458	104,430	92,807
2. Investments	323,483	315,623	327,182
3. Lendings to financial institutions	18,741	3,852	4,585
4. Balances with banks	1,068	2,447	1,194
5. Income from inter-office lending	130,157	135,230	125,476
6. Other	2,146	2,782	2,837
B. Mark-Up/Return/Interest Expensed	526,620	507,520	491,478
1. Deposits	317,379	197,144	201,871
2. Borrowings	71,733	168,114	156,721
3. Subordinated debt	1,693	1,759	1,723
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,999	4,430	4,809
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	654	837	867
6. Expense on inter-office borrowing	130,157	135,230	125,476
7. Other	5	6	10
I. Net Mark-UP/Return/Interest Income (A - B)	73,433	56,844	62,604
C. Non Mark-UP/Return/Interest Income	10,982	19,512	25,118
1. Fee & Commission Income	7,206	9,588	8,590
i. Branch banking customer fees	543	690	571
ii. Consumer finance related fees	264	427	369
iii. Card related fees (debit and credit cards)	1,221	1,577	2,910
iv. Credit related fees	730	704	227
v. Investment banking fee	157	288	191
vi. Commission on trade	923	1,059	984
vii. Commission on guarantees	624	740	324
viii. Commission on cash management	64	77	61
ix. Commission on remittances including home remittances	629	705	621
x. Commission on utility bills	15	16	6
xi. Commission income - Bancassurance	113	144	145
xii. Rent on lockers	21	27	23
xiii. Commission on investments services	-	-	-
xiv. Other Commission	1,901	3,133	2,156
2. Dividend Income	1,204	1,381	1,250
3. Foreign exchange income	(1,774)	2,997	1,321
4. Income from derivatives	-	-	-
5. Gain on securities	1,968	3,109	13,237
i. Realised	1,699	2,510	13,073
ii. Unrealised - held for trading	269	599	164
6. Other Income	2,378	2,437	719
i. Rent on property	38	82	55
ii. Gain on sale of fixed assets-net	17	14	13
iii. Loss on termination of lease liability against right of use assets	72	122	18
iv. Gain on sale of non banking assets - net	1,786	367	7
v. Other	464	1,851	627
II. Total Income (I + C)	84,415	76,356	87,722

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
D. Non Mark-UP/Return/Interest Expenses	37,167	46,189	45,278
1. Operating expenses	37,052	45,998	45,109
i. Total compensation expense	21,807	26,370	26,620
ii. Property expense	5,673	5,944	6,347
a. Rent and taxes	430	205	238
b. Insurance	44	42	43
c. Utilities cost	1,993	1,613	2,331
d. Lease rental	-	13	5
e. Fuel expense generators	4	3	4
f. Security (including guards)	1,046	1,383	1,210
g. Repair and maintenance (including janitorial charges)	442	626	532
h. Depreciation on right-of-use assets	1,255	1,565	1,456
i. Depreciation	460	492	528
iii. Information technology expenses	2,261	3,911	2,799
iv. Other operating expenses	7,311	9,773	9,344
2. Workers welfare fund	51	34	289
3. Other charges	64	158	(120)
i. Penalties imposed by State Bank of Pakistan	3	2	10
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	61	156	(130)
III. Profit before provisions (II - D)	47,247	30,166	42,444
E. Provisions / (reversals) and write offs - net	10,218	(6,041)	78
1. (Reversals) / provisions against balance with Banks	-	(86)	(413)
2. (Reversals) / provisions for diminution in value of investments	8,454	639	(1,127)
3. (Reversals) / provisions against loans & advances	2,526	(102)	3,420
4. (Reversals) / provisions against off balance sheet items	1,144	0	10
5. Reversals against other assets	82	(2,269)	109
6. Recovery of written off / charged off bad debts	(1,988)	(4,222)	(1,921)
F. Extra ordinary / unusual items	-	49,014	-
IV. Profit Before Taxation (III - E - F)	37,029	(12,807)	42,366
G. Taxation	15,567	(6,556)	19,775
1. Current	8,618	(8,961)	19,569
2. Prior	-	-	5
3. Deferred	6,949	2,405	201
V. Profit After Taxation (IV - G)	21,462	(6,251)	22,591
Notes on Human Resources			
Number of Employees*	38,151	39,399	39,943
1. Permanent	30,526	31,260	31,640
a. Male	26,398	26,904	27,173
b. Female	4,128	4,356	4,467
2. Contractual	7,625	8,139	8,303
a. Male	6,842	7,319	7,482
b. Female	783	820	821

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

1.2 Profit and Loss Accounts Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
A. Mark-Up/Return/Interest Earned	1,506,700	1,994,578	2,260,859
1. Loans and advances	411,907	458,528	476,841
2. Investments	767,345	1,140,549	1,485,267
3. Lendings to financial institutions	32,036	15,115	14,970
4. Balances with banks	1,220	1,989	2,695
5. Income from inter-office lending	289,412	375,170	275,593
6. Other	4,780	3,227	5,493
B. Mark-Up/Return/Interest Expensed	1,110,222	1,575,122	1,730,741
1. Deposits	540,684	725,313	815,180
2. Borrowings	217,078	387,563	540,514
3. Subordinated debt	8,956	10,142	11,992
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	23,030	25,062	22,051
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,938	7,146	8,032
6. Expense on inter-office borrowing	289,317	375,061	275,481
7. Other	25,218	44,834	57,490
I. Net Mark-UP/Return/Interest Income (A - B)	396,479	419,456	530,118
C. Non Mark-UP/Return/Interest Income	70,992	106,618	139,450
1. Fee & Commission Income	45,952	56,108	65,377
i. Branch banking customer fees	5,882	6,372	7,232
ii. Consumer finance related fees	2,183	1,853	2,369
iii. Card related fees (debit and credit cards)	15,221	17,514	20,892
iv. Credit related fees	944	1,078	1,109
v. Investment banking fee	693	1,011	1,299
vi. Commission on trade	9,609	13,212	13,930
vii. Commission on guarantees	2,921	3,193	3,600
viii. Commission on cash management	1,633	2,038	2,572
ix. Commission on remittances including home remittances	2,110	4,257	6,182
x. Commission on utility bills	116	147	167
xi. Commission income - Bancassurance	1,137	1,109	1,510
xii. Rent on lockers	391	348	524
xiii. Commission on investments services	122	226	264
xiv. Other Commission	2,989	3,751	3,726
2. Dividend Income	3,046	6,283	6,453
3. Foreign exchange income	18,239	28,063	23,482
4. Income from derivatives	2,719	1,944	2,695
5. Gain on securities	(1,155)	11,241	31,346
i. Realised	(1,339)	10,292	24,840
ii. Unrealised - held for trading	185	949	6,506
6. Other Income	2,191	2,978	10,097
i. Rent on property	170	212	247
ii. Gain on sale of fixed assets-net	631	1,039	1,501
iii. Loss on termination of lease liability against right of use assets	505	358	414
iv. Gain on sale of non banking assets - net	(4)	610	48
v. Other	888	759	7,887
II. Total Income (I + C)	467,471	526,075	669,569

1.2 Profit and Loss Accounts Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
D. Non Mark-UP/Return/Interest Expenses	189,049	235,769	281,837
1. Operating expenses	182,449	228,225	272,131
i. Total compensation expense	72,552	98,164	113,774
ii. Property expense	33,856	36,813	46,174
a. Rent and taxes	1,266	1,332	1,825
b. Insurance	277	211	344
c. Utilities cost	9,272	8,509	13,842
d. Lease rental	-	-	-
e. Fuel expense generators	1,260	1,093	1,209
f. Security (including guards)	4,963	6,061	7,239
g. Repair and maintenance (including janitorial charges)	4,550	5,043	5,427
h. Depreciation on right-of-use assets	7,715	8,680	9,666
i. Depreciation	4,553	5,885	6,621
iii. Information technology expenses	19,792	22,333	26,592
iv. Other operating expenses	56,250	70,915	85,591
2. Workers welfare fund	5,831	6,581	7,988
3. Other charges	769	963	1,719
i. Penalties imposed by State Bank of Pakistan	370	399	1,142
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	-
iii. Others (to be specified, if material)	398	564	577
III. Profit before provisions (II - D)	278,422	290,306	387,731
E. Provisions / (reversals) and write offs - net	13,266	24,436	39,590
1. (Reversals) / provisions against balance with Banks	30	(743)	530
2. (Reversals) / provisions for diminution in value of investments	(2,344)	6,356	535
3. (Reversals) / provisions against loans & advances	19,019	16,247	37,797
4. (Reversals) / provisions against off balance sheet items	(2,854)	3,206	1,352
5. Reversals against other assets	305	222	29
6. Recovery of written off / charged off bad debts	(890)	(852)	(653)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	265,156	265,870	348,141
G. Taxation	138,863	149,190	184,458
1. Current	138,599	167,022	204,692
2. Prior	(169)	(283)	184
3. Deferred	432	(17,549)	(20,418)
V. Profit After Taxation (IV - G)	126,294	116,681	163,683
Notes on Human Resources			
Number of Employees*	158,722	165,167	176,475
1. Permanent	149,765	150,496	159,869
a. Male	121,674	119,551	123,863
b. Female	28,091	30,945	36,006
2. Contractual	8,957	14,671	16,606
a. Male	7,894	13,297	14,522
b. Female	1,063	1,374	2,084

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

1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
A. Mark-Up/Return/Interest Earned	76,809	78,583	84,734
1. Loans and advances	12,677	11,718	11,612
2. Investments	49,232	47,310	51,430
3. Lendings to financial institutions	13,625	18,732	20,476
4. Balances with banks	652	361	325
5. Income from inter-office lending	599	462	870
6. Other	24	0	21
B. Mark-Up/Return/Interest Expensed	50,854	55,360	54,499
1. Deposits	21,294	27,007	29,690
2. Borrowings	15,421	14,922	15,300
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	13,485	12,939	8,609
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	56	30	30
6. Expense on inter-office borrowing	599	462	870
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	25,956	23,223	30,235
C. Non Mark-UP/Return/Interest Income	(7,846)	2,540	(8,654)
1. Fee & Commission Income	1,550	1,512	1,376
i. Branch banking customer fees	13	15	17
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	5	0	0
iv. Credit related fees	374	453	452
v. Investment banking fee	11	64	11
vi. Commission on trade	171	488	263
vii. Commission on guarantees	276	292	430
viii. Commission on cash management	23	22	43
ix. Commission on remittances including home remittances	18	14	12
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	659	165	147
2. Dividend Income	-	-	-
3. Foreign exchange income	(9,262)	910	(10,800)
4. Income from derivatives	-	(35)	35
5. Gain on securities	(32)	150	735
i. Realised	(7)	173	548
ii. Unrealised - held for trading	(25)	(23)	187
6. Other Income	(102)	2	1
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	-	0	(0)
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	(102)	2	1
II. Total Income (I + C)	18,110	25,762	21,581

1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
D. Non Mark-UP/Return/Interest Expenses	2,640	2,812	2,868
1. Operating expenses	2,328	2,467	2,454
i. Total compensation expense	1,098	1,279	1,188
ii. Property expense	307	418	438
a. Rent and taxes	8	197	110
b. Insurance	2	1	3
c. Utilities cost	27	36	42
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	27	34	35
g. Repair and maintenance (including janitorial charges)	67	78	96
h. Depreciation on right-of-use assets	126	49	120
i. Depreciation	50	23	32
iii. Information technology expenses	134	114	217
iv. Other operating expenses	789	656	610
2. Workers welfare fund	312	345	413
3. Other charges	-	(0)	1
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	(0)	1
III. Profit before provisions (II - D)	15,470	22,951	18,713
E. Provisions / (reversals) and write offs - net	(151)	72	127
1. (Reversals) / provisions against balance with Banks	-	4	(5)
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(151)	86	139
4. (Reversals) / provisions against off balance sheet items	-	1	(0)
5. Reversals against other assets	-	9	(5)
6. Recovery of written off / charged off bad debts	-	(28)	(1)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	15,620	22,878	18,585
G. Taxation	6,394	10,897	9,937
1. Current	6,548	11,115	10,065
2. Prior	0	-	-
3. Deferred	(154)	(218)	(128)
V. Profit After Taxation (IV - G)	9,226	11,981	8,648
Notes on Human Resources			
Number of Employees*	440	358	357
1. Permanent	374	358	357
a. Male	291	275	275
b. Female	83	83	82
2. Contractual	66	-	-
a. Male	59	-	-
b. Female	7	-	-

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	72,890,465	9,034,409	81,609,550	10,266,502	86,548,050	10,335,518
of which:						
1) Basic Banking Accounts	4,186,924	228,413	3,833,529	241,241	3,992,595	359,403
II. Call Deposits	315,623	374,331	342,893	544,356	314,825	416,843
III. Other Deposit Accounts	180,899	562,880	231,912	929,584	244,171	946,532
IV. Saving Deposits	21,849,996	10,988,517	22,087,223	13,512,000	22,539,006	14,046,806
V. Fixed or Term Deposits	885,493	4,635,259	959,692	4,928,462	1,131,825	4,850,545
1) Less Than Three Months	56,120	670,711	91,236	871,466	89,925	712,486
2) For Three Months and Over but Less Than Six Months	40,406	697,242	50,475	583,772	180,292	604,204
3) For Six Months and Over but Less Than One Year	60,233	623,580	41,541	597,374	41,904	675,254
4) For One Year & Over but Less Than Two Years	455,186	2,170,238	487,789	2,488,034	538,424	2,481,382
5) For Two Years & Over but Less Than Three Years	15,450	59,285	11,311	47,697	10,912	47,897
6) For Three Years & Over but Less Than Four Years	30,205	74,159	26,334	74,891	25,648	73,042
7) For Four Years & Over but Less Than Five Years	42,022	29,652	29,954	13,905	30,192	14,282
8) For Five Years & Over but Less Than Ten Years	184,957	296,619	217,924	250,204	211,450	240,865
9) For Ten Years and Over	914	13,775	3,128	1,120	3,078	1,134
Total	96,122,476	25,595,396	105,231,270	30,180,905	110,777,877	30,596,245

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	8,165,956	1,062,667	9,194,644	1,234,381	11,513,252	1,236,941
of which:						
Basic Banking Accounts	157,187	15,532	137,970	22,972	226,030	106,570
II. Call Deposits	140,073	47,822	146,477	71,941	136,828	61,967
III. Other Deposit Accounts	113,534	541,447	142,215	890,965	146,667	917,389
IV. Saving Deposits	5,474,320	1,911,570	5,753,728	2,250,416	5,669,773	2,321,915
V. Fixed or Term Deposits	202,056	1,277,022	270,022	1,249,208	442,529	1,288,280
1) Less Than Three Months	3,725	61,179	20,529	138,878	17,147	143,873
2) For Three Months and Over but Less Than Six Months	8,552	78,639	16,844	77,525	146,787	79,080
3) For Six Months and Over but Less Than One Year	26,470	191,368	22,600	175,156	22,592	183,544
4) For One Year & Over but Less Than Two Years	63,245	677,826	80,612	657,431	126,716	677,200
5) For Two Years & Over but Less Than Three Years	3,265	45,273	5,518	41,461	5,481	42,613
6) For Three Years & Over but Less Than Four Years	3,108	32,897	4,876	39,076	5,073	39,740
7) For Four Years & Over but Less Than Five Years	39,824	27,317	26,061	13,323	26,266	13,724
8) For Five Years & Over but Less Than Ten Years	53,755	162,523	90,532	105,605	90,017	107,728
9) For Ten Years and Over	112	-	2,450	755	2,450	778
Total	14,095,939	4,840,528	15,507,086	5,696,911	17,909,049	5,826,491

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	64,720,457	7,852,506	72,410,765	8,899,781	75,030,687	8,963,266
of which:						
Basic Banking Accounts	4,029,737	212,881	3,695,559	218,269	3,766,565	252,833
II. Call Deposits	175,550	326,508	196,416	472,415	177,997	354,876
III. Other Deposit Accounts	67,365	21,433	89,697	38,619	97,504	29,144
IV. Saving Deposits	16,374,524	8,695,748	16,332,338	10,754,391	16,868,084	11,171,715
V. Fixed or Term Deposits	683,339	3,299,610	688,407	3,586,926	687,815	3,451,868
1) Less Than Three Months	52,308	556,779	69,462	648,550	71,309	466,050
2) For Three Months and Over but Less Than Six Months	31,845	612,760	33,622	503,586	33,496	517,363
3) For Six Months and Over but Less Than One Year	33,762	432,185	18,939	416,590	19,309	491,635
4) For One Year & Over but Less Than Two Years	391,940	1,492,406	407,176	1,830,603	411,708	1,804,182
5) For Two Years & Over but Less Than Three Years	12,185	14,012	5,793	6,235	5,431	5,284
6) For Three Years & Over but Less Than Four Years	27,097	41,262	21,458	35,816	20,575	33,301
7) For Four Years & Over but Less Than Five Years	2,198	2,335	3,893	582	3,926	558
8) For Five Years & Over but Less Than Ten Years	131,202	134,096	127,386	144,599	121,433	133,137
9) For Ten Years and Over	802	13,775	678	365	628	356
Total	82,021,235	20,195,806	89,717,623	23,752,133	92,862,087	23,970,868

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	4,052	119,237	4,141	132,340	4,111	135,311
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	1,152	381,198	1,157	507,193	1,149	553,176
V. Fixed or Term Deposits	98	58,628	1,263	92,328	1,481	110,398
1) Less Than Three Months	87	52,753	1,245	84,038	1,469	102,562
2) For Three Months and Over						
but Less Than Six Months	9	5,843	9	2,661	9	7,761
3) For Six Months and Over						
but Less Than One Year	1	27	2	5,629	3	75
4) For One Year & Over						
but Less Than Two Years	1	5	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	-	-	-	-	-	-
Total	5,302	559,062	6,561	731,861	6,741	798,886

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	62,362,588	6,704,707	69,311,802	7,480,473	73,324,834	7,481,622
of which:						
Basic Banking Accounts	3,922,243	213,024	3,491,003	220,422	3,633,871	337,899
II. Call Deposits	288,221	331,152	309,983	498,401	284,322	390,038
III. Other Deposit Accounts	161,546	558,788	200,080	927,106	206,769	944,479
IV. Saving Deposits	17,961,384	8,359,555	18,065,285	10,316,901	18,537,812	10,700,908
V. Fixed or Term Deposits	545,261	3,554,250	590,420	3,689,841	627,673	3,621,623
1) Less Than Three Months	26,651	403,869	51,257	492,720	48,954	455,477
2) For Three Months and Over but Less Than Six Months	30,092	478,199	40,313	351,974	39,169	305,192
3) For Six Months and Over but Less Than One Year	52,688	464,838	34,896	445,226	35,251	497,830
4) For One Year & Over but Less Than Two Years	251,134	1,823,729	262,800	2,091,788	307,769	2,064,121
5) For Two Years & Over but Less Than Three Years	11,295	54,250	9,831	46,145	9,556	46,522
6) For Three Years & Over but Less Than Four Years	22,611	61,964	20,523	63,791	20,001	62,354
7) For Four Years & Over but Less Than Five Years	39,182	21,856	14,877	5,903	14,904	6,037
8) For Five Years & Over but Less Than Ten Years	111,299	245,196	153,309	191,262	149,468	183,040
9) For Ten Years and Over	309	350	2,614	1,031	2,601	1,050
Total	81,319,000	19,508,452	88,477,570	22,912,721	92,981,410	23,138,671

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	10,527,877	2,329,702	12,297,748	2,786,030	13,223,216	2,853,896
of which:						
Basic Banking Accounts	264,681	15,389	342,526	20,819	358,724	21,503
II. Call Deposits	27,402	43,179	32,910	45,956	30,503	26,805
III. Other Deposit Accounts	19,353	4,092	31,832	2,478	37,402	2,053
IV. Saving Deposits	3,888,612	2,628,962	4,021,938	3,195,100	4,001,194	3,345,898
V. Fixed or Term Deposits	340,232	1,081,010	369,272	1,238,621	504,152	1,228,922
1) Less Than Three Months	29,469	266,841	39,979	378,746	40,971	257,009
2) For Three Months and Over but Less Than Six Months	10,314	219,043	10,162	231,798	141,123	299,012
3) For Six Months and Over but Less Than One Year	7,545	158,742	6,645	152,149	6,653	177,424
4) For One Year & Over but Less Than Two Years	204,052	346,509	224,989	396,246	230,655	417,261
5) For Two Years & Over but Less Than Three Years	4,155	5,035	1,480	1,551	1,356	1,375
6) For Three Years & Over but Less Than Four Years	7,594	12,195	5,811	11,100	5,647	10,688
7) For Four Years & Over but Less Than Five Years	2,840	7,795	15,077	8,002	15,288	8,245
8) For Five Years & Over but Less Than Ten Years	73,658	51,423	64,615	58,941	61,982	57,825
9) For Ten Years and Over	605	13,426	514	88	477	84
Total	14,803,476	6,086,944	16,753,700	7,268,184	17,796,467	7,457,573

* 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 September, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of		No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Current Deposits	59,529,718	6,236,750	23,796,564	1,049,839	721,299	416,979	2,500,469	2,631,949	86,548,050	10,335,518
of which:										
Basic Banking Accounts	3,473,776	225,949	502,104	37,380	6,430	500	10,285	95,573	3,992,595	359,403
II. Call Deposits	187,386	111,315	11,585	21,280	11,002	22,366	104,852	261,883	314,825	416,843
III. Other Deposit Accounts	202,406	24,773	23,684	3,908	3,411	42,264	14,670	875,587	244,171	946,532
IV. Saving Deposits	16,344,615	5,763,179	4,549,723	1,596,209	843,018	885,274	801,650	5,802,144	22,539,006	14,046,806
V. Fixed or Term Deposits	645,168	913,031	350,821	239,313	90,708	222,741	45,128	3,475,460	1,131,825	4,850,545
1) Less Than Three Months	49,573	161,183	18,575	39,242	9,832	39,319	11,945	472,742	89,925	712,486
2) For Three Months and Over but Less Than Six Months	96,179	79,432	77,209	16,785	2,375	17,662	4,529	490,325	180,292	604,204
3) For Six Months and Over but Less Than One Year	30,331	108,095	6,712	18,659	1,286	19,139	3,575	529,362	41,904	675,254
4) For One Year & Over but Less Than Two Years	297,645	479,554	156,618	139,246	64,536	95,222	19,625	1,767,359	538,424	2,481,382
5) For Two Years & Over but Less Than Three Years	6,827	3,805	2,982	1,272	527	696	576	42,124	10,912	47,897
6) For Three Years & Over but Less Than Four Years	12,158	13,833	10,657	3,404	1,982	1,928	851	53,877	25,648	73,042
7) For Four Years & Over but Less Than Five Years	22,922	5,986	6,571	2,438	386	2,409	313	3,449	30,192	14,282
8) For Five Years and Over but Less Than Ten Years	126,882	60,126	71,232	18,186	9,624	46,333	3,712	116,219	211,450	240,865
9) For ten years and over	2,651	1,016	265	81	160	33	2	3	3,078	1,134
Total	76,909,293	13,049,049	28,732,377	2,910,549	1,669,438	1,589,624	3,466,769	13,047,023	110,777,877	30,596,245

*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 (NBFI), etc.)

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
1. FOREIGN CONSTITUENTS	743,703	848,931	392,384	5,623	8,481	341,127	26,074	
1) Official	118,367	130,252	38,039	3,221	-	51,376	1,164	
2) Business	147,649	170,015	97,738	115	8,228	17,248	9,846	
3) Personal	477,458	548,536	256,602	2,287	253	272,385	15,064	
4) Trust Funds and Non Profit Organizations	228	128	5	-	-	118	-	
2. DOMESTIC CONSTITUENTS	24,851,693	29,331,974	9,943,134	411,221	938,051	13,705,679	1,290,616	
I. GOVERNMENT	3,708,763	4,380,118	470,452	52,848	696,554	1,855,603	204,619	
A. Federal Government	2,352,547	2,709,578	294,492	44,578	578,872	996,230	165,361	
B. Provincial Governments	1,194,685	1,486,856	150,953	8,147	117,401	695,831	38,215	
C. Local Bodies	161,531	183,684	25,007	123	281	163,541	1,043	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,490,666	1,883,511	121,614	25,848	144,913	677,586	168,697	
Agriculture, hunting and forestry	958	1,898	2	0	-	795	30	
Services	42,758	52,639	2,527	117	335	27,592	2,196	
Utilities	651,782	717,185	79,981	6,139	53,541	256,588	92,932	
Transport, storage and communications	106,688	149,714	9,204	1,818	8,837	35,518	11,386	
Manufacturing	299,171	309,051	12,830	14,842	11,581	109,268	29,890	
Mining and Quarrying	226,488	445,716	10,633	264	25,912	120,249	29,462	
Construction	36,340	23,197	111	-	277	14,536	400	
Commerce and Trade	28,823	36,712	5,372	91	1,339	31,185	424	
Others	97,657	147,398	954	2,578	43,090	81,855	1,977	
III. NON-BANK FINANCIAL INSTITUTIONS	1,003,881	1,392,683	95,523	24,792	16,025	947,341	69,528	
Mutual Funds and AMCs	511,660	753,729	39,070	3,262	1,590	361,772	50,206	
Insurance & Pension Funds	220,458	260,246	12,119	9,836	10,662	381,388	8,771	
MFIs and DFIs	36,488	40,344	5,087	62	24	20,582	11	
Stock Exchange & Brokerage Houses	35,612	85,405	10,705	8,027	1	41,195	120	
Modarabas	4,198	4,707	220	1	7	4,096	1,480	
Other NBFIs	195,464	248,252	28,323	3,603	3,740	138,308	8,941	
IV. PRIVATE SECTOR (BUSINESS)	5,699,028	6,643,852	2,918,672	172,769	13,498	2,627,994	484,702	
A. Agriculture, forestry and fishing	188,605	213,786	89,102	4,303	130	96,710	4,996	
1. Crop and animal production, hunting and related service activities	181,986	206,037	83,364	4,049	128	94,104	4,788	
Growing of Wheat, Rice, Sugar Cane & Cotton	102,940	111,770	34,930	2,507	73	57,267	2,708	
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,612	8,298	4,441	68	0	2,878	480	
Growing of other fruits, vegetables and crops	27,027	33,660	11,318	372	10	16,589	717	
Raising of livestock and other related activities	33,226	38,452	25,796	921	45	12,684	574	
Other agricultural support activities	10,994	13,735	6,781	181	1	4,681	309	
Hunting, trapping and related service activities	188	122	98	-	-	5	-	
02 - Forestry and logging	829	619	1,396	70	0	91	-	
03 - Fishing and aquaculture	5,789	7,130	4,342	184	2	2,515	208	
B. Mining and quarrying	249,345	325,011	66,361	949	143	168,658	38,631	
05 - Mining of coal and lignite	45,861	107,676	25,754	214	-	86,975	451	
06 - Extraction of crude petroleum and natural gas	177,562	183,446	27,678	7	143	74,508	28,937	
07 - Mining of metal ores	4,425	7,298	4,531	60	-	391	76	
08-Other mining and quarrying	20,631	25,351	7,448	662	-	6,678	9,168	
09 - Mining support service activities	866	1,239	950	5	-	106	-	
C. Manufacturing	1,600,621	1,630,717	755,592	55,064	5,595	533,375	191,946	
10 - Manufacture of food products	262,040	292,226	155,578	11,607	211	98,028	31,148	
11 - Manufacture of beverages	87,258	50,265	19,538	361	1	40,735	5,222	
12 - Manufacture of tobacco products	21,709	36,323	8,390	241	-	2,702	12,125	
13 - Manufacture of textiles	216,726	217,806	128,094	12,497	1,500	40,914	15,948	
Preparation and spinning of textile fibres	55,144	63,714	33,744	4,143	598	14,193	3,626	
Weaving of textiles	24,780	25,524	15,764	1,693	565	5,434	1,205	
Finishing of textiles	23,675	24,087	14,310	3,431	60	2,711	720	
Manufacture of knitted and crocheted fabrics	19,450	16,455	8,911	1,272	28	599	2,278	
Manufacture of made-up textile articles, except apparel	34,202	31,197	22,304	1,778	70	5,650	1,556	
Manufacture of carpets and rugs	2,218	1,925	1,422	12	-	459	-	
Manufacture of other textiles n.e.c.	57,256	54,905	31,640	168	179	11,868	6,564	
14 - Manufacture of wearing apparel	69,320	64,745	43,401	3,105	237	13,537	2,983	
15 - Manufacture of leather and related products	24,250	24,648	14,294	490	132	5,196	985	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Sep-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
21,175	44,440	362	1,436	4	3,486	18	96,995	844,609
2,395	8,233	55	745	-	1,401	-	13,993	106,629
9,692	2,130	2	23	-	174	-	21,867	145,195
9,089	34,075	299	668	4	1,911	18	61,127	592,654
-	2	6	-	-	-	-	8	132
654,079	2,436,942	47,535	71,606	14,278	237,379	1,116	4,753,550	29,751,635
82,180	996,258	41,444	44,229	3,037	79,011	-	1,450,778	4,526,235
54,330	564,913	41,253	5,630	2,385	51,766	-	885,639	2,799,811
27,751	427,991	184	38,457	652	27,090	-	560,339	1,532,672
99	3,354	6	143	-	155	-	4,800	193,752
264,747	435,473	-	-	-	12,291	-	881,208	1,851,168
-	916	-	-	-	-	-	946	1,742
2,069	13,933	-	-	-	33	-	18,231	48,802
110	273,393	-	-	-	362	-	366,797	763,046
3,152	55,710	-	-	-	1,343	-	71,590	126,968
79,266	14,361	-	-	-	52	-	123,569	272,090
173,358	44,867	-	-	-	10,500	-	258,186	415,244
2,858	4,221	-	-	-	-	-	7,479	22,403
2	3,190	-	-	-	-	-	3,615	41,603
3,933	24,883	-	-	-	-	-	30,793	159,270
23,383	17,114	-	3	118	21	-	110,165	1,193,846
19,614	37	-	-	-	-	-	69,857	475,551
1,523	1,685	-	-	118	14	-	12,111	426,115
765	5,590	-	-	-	-	-	6,367	32,122
127	32	-	-	-	-	-	279	60,207
25	2	-	3	-	-	-	1,509	5,834
1,328	9,768	-	-	-	6	-	20,043	194,017
128,606	204,100	926	3,350	107	27,498	59	849,347	6,582,280
385	5,855	37	249	23	2,194	47	13,787	204,033
385	5,841	37	249	23	2,194	47	13,565	195,211
235	2,921	21	214	22	2,045	36	8,202	102,979
1	466	1	3	-	14	-	965	8,353
12	672	7	19	1	68	10	1,506	29,795
12	935	0	4	-	43	1	1,569	41,015
125	848	8	9	-	23	0	1,323	12,967
-	-	-	-	-	-	-	-	103
-	9	-	-	-	-	-	9	1,566
-	5	-	-	-	-	-	212	7,256
9,260	1,655	60	81	3	395	-	50,086	286,197
38	14	-	-	-	-	-	502	113,445
8,627	1,395	60	81	3	375	-	39,479	141,815
326	5	-	-	-	-	-	406	5,389
270	229	-	0	-	20	-	9,687	24,475
-	12	-	-	-	-	-	12	1,073
60,139	44,158	224	383	8	1,030	0	297,889	1,647,515
3,463	9,941	12	138	-	243	-	44,944	310,369
100	25	-	1	-	-	-	5,348	65,983
2,875	4	0	-	-	-	-	15,004	26,336
3,525	10,060	150	56	-	187	-	29,926	212,932
1,550	3,897	24	4	-	29	-	9,130	61,806
125	470	116	3	-	6	-	1,925	25,381
328	278	1	2	-	1	-	1,331	21,842
56	2,775	-	-	-	-	-	5,108	15,919
206	1,067	4	48	-	148	-	3,029	32,831
-	1	-	-	-	-	-	1	1,894
1,260	1,572	5	-	-	2	-	9,403	53,259
3,002	3,254	1	29	-	21	-	9,289	69,569
396	1,747	8	4	-	34	-	3,173	23,286

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Sep-23	Jun-24	Sep-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	6,257	5,649	3,585	3	45	932	105	
Manufacture of luggage, handbags and the like, saddlery and harness	3,447	4,004	2,670	155	1	217	8	
Manufacture of footwear	14,547	14,995	8,038	332	86	4,046	872	
a. Leather wear	12,223	12,284	6,201	152	86	3,746	809	
b. Rubber and Plastic wear	2,324	2,711	1,837	181	0	301	63	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,165	2,700	2,374	8	0	238	19	
17 - Manufacture of paper and paper products	16,681	9,606	7,783	370	95	2,493	487	
18 - Printing and reproduction of recorded media	16,496	22,591	14,448	191	0	3,015	2,491	
Printing and other service activities related to printing	15,037	21,321	13,809	173	0	2,927	1,950	
Reproduction of recorded media	1,459	1,270	639	19	-	88	541	
19 - Manufacture of coke and refined petroleum products	146,461	145,289	26,561	2,095	1,339	65,717	23,768	
20 - Manufacture of chemicals and chemical products	211,870	154,838	56,726	5,317	878	56,249	14,315	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	48,221	66,115	32,292	1,572	11	30,767	14,949	
22 - Manufacture of rubber and plastics products	19,186	25,481	17,626	582	159	2,976	1,036	
23 - Manufacture of other non-metallic mineral products	28,205	31,047	15,815	1,463	382	11,890	1,846	
24 - Manufacture of basic metals	48,254	55,170	24,725	2,206	29	13,688	3,162	
25 - Manufacture of fabricated metal products, except machinery and equipment	12,103	10,574	5,743	123	135	2,474	259	
26 - Manufacture of computer, electronic and optical products	25,202	31,015	21,631	1,330	1	10,019	1,458	
27 - Manufacture of electrical equipment	61,615	68,645	29,469	1,543	14	25,288	7,336	
28 - Manufacture of machinery and equipment	45,157	58,963	13,529	1,241	6	5,311	40,522	
29 - Manufacture of motor vehicles, trailers and semi-trailers	86,034	89,874	22,461	3,792	2	38,965	6,800	
30 - Manufacture of other transport equipment	14,436	11,552	7,925	107	205	6,115	98	
31 - Manufacture of furniture	4,404	3,649	2,761	24	0	629	105	
32 - Other manufacturing	127,286	152,321	81,220	4,223	259	55,942	4,739	
Manufacture of jewellery and related articles	3,153	4,348	1,948	64	-	1,753	232	
Manufacture of imitation jewellery and related articles	276	349	184	0	-	30	7	
Manufacture of musical instruments	9,301	4,356	2,587	890	-	613	16	
Manufacture of sports goods	29,850	40,535	26,603	62	158	12,243	1,473	
Manufacture of games and toys	176	280	70	50	-	85	-	
Manufacture of medical and dental instruments and supplies	10,923	14,541	9,377	247	57	2,017	1,255	
Manufacture of Handicrafts	548	1,218	434	3	29	277	3	
Other manufacturing n.e.c.	73,058	86,695	40,016	2,907	15	38,923	1,753	
33 - Repair and installation of machinery and equipment	4,542	5,273	3,210	576	-	487	144	
D. Electricity, gas, steam and air conditioning supply	469,290	707,943	106,351	5,892	398	599,550	16,264	
Electric power generation, transmission and distribution	411,223	605,342	102,587	5,688	398	525,833	15,907	
a) Hydal	43,990	43,755	8,967	285	0	14,883	5,924	
b) Thermal	19,361	27,592	2,353	1,832	365	13,855	599	
c) Coal Based	133,647	238,136	1,811	1,547	0	274,973	-	
d) Wind	13,882	17,322	8,000	-	-	3,636	6,784	
e) Solar	9,853	15,475	5,666	208	2	5,963	208	
f) Other	190,489	263,063	75,791	1,816	31	212,522	2,393	
Manufacture of gas; distribution of gaseous fuels through mains	44,537	101,216	3,104	118	0	73,414	57	
Steam and air conditioning supply	13,531	1,384	660	86	-	304	300	
E. Water supply; sewerage, waste management and remediation activities	18,750	11,071	6,875	1,122	-	3,341	1,083	
36 - Water collection, treatment and supply	898	999	1,148	5	-	160	38	
37 - Sewerage	697	1,262	909	0	-	571	-	
38 - Waste collection, treatment and disposal activities; materials recovery services	14,073	7,247	4,720	1,101	-	1,815	712	
services	3,082	1,562	97	15	-	795	333	
F. Construction	372,544	506,748	184,320	21,951	151	176,691	23,461	
41 - Construction of buildings	172,856	215,135	97,762	9,186	12	55,012	8,191	
42 - Civil engineering	152,230	228,260	57,394	10,112	139	105,343	12,801	
43 - Specialized construction activities	47,458	63,353	29,164	2,653	0	16,336	2,469	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Sep-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
15	782	-	-	-	3	-	905	5,471
151	358	-	-	-	-	-	517	3,561
230	606	8	4	-	31	-	1,751	14,254
230	484	8	4	-	31	-	1,566	11,750
-	122	-	-	-	-	-	185	2,504
46	8	-	-	-	-	-	73	2,693
15	203	-	10	-	2	-	717	11,457
384	611	2	-	-	26	-	3,514	21,169
384	554	2	-	-	26	-	2,916	19,825
-	58	-	-	-	-	-	599	1,344
35,598	861	19	40	-	231	-	60,517	156,229
3,065	3,224	0	67	8	205	-	20,885	140,054
442	350	4	4	-	26	-	15,774	80,417
248	671	-	11	-	1	-	1,967	23,310
1,641	1,836	-	1	-	10	-	5,334	34,885
1,201	1,160	13	13	-	1	-	5,552	46,200
9	172	8	1	0	4	-	454	8,928
421	2,129	0	1	-	-	-	4,009	36,988
400	3,327	3	4	-	16	-	11,085	67,399
570	1,323	3	0	-	-	-	42,418	62,504
48	317	-	3	-	14	-	7,182	72,402
40	154	-	-	-	-	-	292	14,644
-	11	-	-	-	-	-	117	3,531
2,643	2,706	3	1	-	9	0	10,100	151,743
34	101	-	0	-	-	-	367	4,132
-	6	-	-	-	-	-	13	228
-	-	-	-	-	-	-	16	4,107
235	12	-	-	-	-	-	1,720	40,785
-	-	-	-	-	-	-	-	205
40	267	-	-	-	0	-	1,562	13,260
-	32	1	0	-	-	-	36	779
2,335	2,286	2	0	-	8	0	6,385	88,246
8	63	-	-	-	-	-	215	4,488
7,928	4,951	186	1,723	1	20,233	-	51,286	763,478
5,411	4,325	185	1,723	1	20,231	-	47,783	682,288
16	139	-	-	-	-	-	6,080	30,214
-	205	-	-	-	-	-	803	19,209
-	250	-	-	-	-	-	250	278,581
-	2	-	-	-	-	-	6,786	18,423
-	188	0	-	1	-	-	397	12,236
5,395	3,541	185	1,723	-	20,231	-	33,467	323,626
2,517	610	1	-	-	3	-	3,187	79,824
-	16	-	-	-	-	-	316	1,366
2,280	133	-	1	-	-	-	3,497	14,835
-	23	-	1	-	-	-	63	1,376
20	9	-	-	-	-	-	29	1,510
2,260	95	-	-	-	-	-	3,067	10,703
-	5	-	-	-	-	-	338	1,246
2,303	14,949	76	110	61	42	2	41,004	424,118
1,440	10,892	8	5	61	9	-	20,605	182,578
495	3,218	23	80	-	5	0	16,622	189,611
368	838	46	25	-	28	2	3,776	51,929

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Sep-23	Jun-24	Sep-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	975,429	1,163,214	776,193	34,722	1,470	322,077	51,695	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	49,137	56,998	41,930	1,604	2	18,411	2,888	
46 - Wholesale trade, except of motor vehicles and motorcycles	346,554	410,376	272,066	21,188	445	79,426	27,840	
47 - Retail trade, except of motor vehicles and motorcycles	579,737	695,840	462,197	11,930	1,023	224,240	20,967	
H. Transportation and storage	431,709	461,627	191,626	4,058	174	183,090	54,824	
49 - Land transport and transport via pipelines	45,197	46,157	31,985	1,751	3	16,389	315	
50 - Water transport	75,146	64,652	21,829	143	26	14,861	23,419	
51 - Air transport	161,664	169,421	88,429	102	0	84,111	13,283	
52 - Warehousing and support activities for transportation	124,985	171,849	43,707	1,881	141	64,273	17,772	
53 - Courier activities other than national post activities	24,718	9,548	5,676	181	3	3,456	34	
I. Accommodation and food service activities	30,245	34,998	19,499	1,010	18	14,927	2,632	
55 - Accommodation	11,506	10,944	4,808	727	4	5,190	1,273	
56 - Food and beverage service activities	18,739	24,054	14,691	283	15	9,737	1,359	
J. Information and communication	197,335	257,322	118,738	1,760	2,324	80,628	17,201	
58 - Publishing activities	20,199	24,700	19,868	374	80	4,079	843	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,573	1,564	883	84	-	325	25	
60 - Programming and broadcasting activities	2,431	2,329	1,682	14	131	642	18	
61 - Telecommunications	79,527	111,268	29,028	258	489	48,258	11,849	
62 - Computer programming, consultancy and related activities	66,349	85,931	47,301	711	865	21,539	4,117	
63 - Information service activities	27,256	31,530	19,977	319	758	5,787	351	
K. Real estate activities	208,543	165,878	82,229	10,256	46	50,962	8,480	
L. Professional, scientific and technical activities	132,604	163,711	71,470	2,495	381	62,460	8,878	
69 - Legal and accounting activities	17,642	20,335	9,348	359	83	9,074	657	
71 - Architectural and engineering activities; technical testing and analysis	16,108	15,890	5,589	85	57	3,606	4,171	
72 - Scientific research and development	25,532	27,440	13,996	781	-	5,563	1,751	
73 - Advertising and market research	8,872	14,204	3,427	587	0	2,257	647	
74 - Other professional, scientific and technical activities	12,586	14,924	9,481	250	180	6,597	256	
75 - Veterinary activities	50,584	69,029	28,186	425	61	35,120	1,384	
75 - Veterinary activities	1,280	1,890	1,442	8	-	243	12	
M. Administrative and support service activities	115,573	137,360	73,681	7,918	3	38,624	3,203	
77 - Rental and leasing activities	3,788	4,850	2,703	302	-	1,726	213	
78 - Employment activities	1,764	2,583	1,455	8	-	764	-	
79 - Travel agency, tour operator, reservation service and related activities	26,382	33,207	17,866	1,314	1	10,096	320	
80 - Security and investigation activities	3,700	4,374	2,187	344	-	1,673	80	
81 - Services to buildings and landscape activities	3,703	6,886	2,718	975	0	909	281	
82 - Office administrative, office support and other business support activities	76,237	85,460	46,752	4,975	2	23,455	2,309	
N. Education	117,871	133,243	39,681	5,255	141	59,220	10,527	
O. Human health and social work activities	79,635	103,141	27,304	3,338	10	35,702	9,192	
86 - Human health activities	61,788	72,418	21,884	2,912	10	24,999	7,025	
87 - Residential care activities	815	826	360	10	-	250	200	
88 - Social work activities with and without accommodation	17,032	29,897	5,059	416	-	10,454	1,968	
P. Arts, entertainment and recreation	3,184	3,002	1,843	9	0	700	193	
Q. Other service activities	507,746	625,078	307,806	12,665	2,514	201,278	41,495	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	642,850	737,919	116,040	12,002	17	258,654	98,789	
A. Private Trusts and Non-profit Organizations	446,079	529,401	68,072	10,399	13	181,089	82,676	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	196,771	208,518	47,967	1,603	5	77,566	16,112	
VI. PERSONAL	12,236,860	14,205,354	6,190,153	96,155	59,942	7,324,129	263,871	
A. Salaried persons	3,561,971	4,182,278	1,949,495	17,606	2,194	2,154,872	72,339	
B. Self employed	5,122,182	5,874,226	2,727,244	51,582	10,618	2,951,590	81,136	
C. Other Personal	3,552,708	4,148,850	1,513,415	26,968	47,131	2,217,667	110,396	
VII. OTHER	69,644	88,537	30,681	26,807	7,101	14,372	411	
Total	25,595,396	30,180,905	10,335,518	416,843	946,532	14,046,806	1,316,690	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Sep-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
7,666	28,937	133	195	6	354	3	88,988	1,223,450
147	1,104	1	23	2	8	-	4,172	66,119
3,010	10,464	43	9	2	83	-	41,451	414,576
4,509	17,368	88	163	2	263	3	43,364	742,755
6,607	2,614	50	9	0	12	-	64,116	443,065
104	928	31	3	-	7	-	1,387	51,516
200	452	-	-	-	1	-	24,072	60,932
4,951	53	0	1	0	2	-	18,290	190,932
799	1,119	18	5	-	2	-	19,717	129,719
553	62	-	-	-	-	-	650	9,966
1,331	624	0	2	-	9	-	4,598	40,053
2	187	0	2	-	2	-	1,466	12,195
1,330	437	-	-	-	7	-	3,132	27,858
3,477	31,349	2	37	2	241	-	52,309	255,760
25	3,660	-	5	-	1	-	4,532	28,934
83	142	-	-	-	-	-	250	1,541
-	202	-	-	-	0	-	219	2,689
399	26,513	0	6	-	2	-	38,769	116,801
2,808	497	2	1	-	235	-	7,660	78,075
163	335	-	25	2	4	-	880	27,720
506	8,027	5	19	2	41	-	17,080	160,573
5,559	2,878	32	69	-	1,942	-	19,356	156,161
1,272	351	2	6	-	36	-	2,323	21,187
47	53	-	-	-	7	-	4,277	13,615
170	937	1	3	-	0	-	2,863	23,203
3,552	47	-	-	-	-	-	4,246	10,517
100	318	-	-	-	4	-	677	17,185
418	1,140	28	60	-	1,896	-	4,925	68,716
-	32	-	-	-	-	-	44	1,738
2,654	5,031	27	45	1	76	1	11,039	131,264
-	124	-	-	-	2	-	339	5,069
-	411	-	-	-	-	-	411	2,638
482	461	15	38	1	55	0	1,373	30,651
-	33	-	0	-	-	-	113	4,318
90	194	-	-	-	-	-	565	5,167
2,082	3,808	12	7	-	20	0	8,238	83,422
3,239	15,290	7	119	-	54	1	29,236	133,533
11,744	12,066	34	146	-	425	2	33,610	99,964
8,909	9,785	26	124	-	101	2	25,971	75,776
3	40	-	2	-	-	-	244	864
2,833	2,241	8	21	-	324	-	7,395	23,324
7	186	0	5	-	-	-	391	2,944
3,520	25,397	52	155	1	450	3	71,074	595,338
43,155	176,134	115	7,199	219	2,931	3	328,544	715,257
30,371	123,589	57	6,248	219	2,001	-	245,160	504,734
12,784	52,545	58	952	-	930	3	83,383	210,524
112,008	606,859	5,050	16,825	10,798	115,588	1,053	1,132,052	14,802,432
18,929	130,369	899	3,475	710	15,113	270	242,105	4,366,271
47,296	231,366	1,828	6,783	1,245	23,125	452	393,232	6,134,264
45,784	245,123	2,323	6,567	8,843	77,350	331	496,715	4,301,897
-	1,005	-	0	-	39	1	1,456	80,417
675,254	2,481,382	47,897	73,042	14,282	240,865	1,134	4,850,545	30,596,245

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	27,828	28,773	8,659	75	0	17,178	1,216
1) Official	2,859	2,735	-	-	-	3,183	-
2) Business	2,976	2,507	2,294	-	-	0	-
3) Personal	21,993	23,532	6,366	75	0	13,995	1,216
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,812,700	5,668,138	1,228,281	61,892	917,388	2,304,737	221,737
I. GOVERNMENT	2,070,345	2,436,717	313,628	238	692,720	832,069	143,374
A. Federal Government	1,063,915	1,247,888	206,406	106	575,070	162,761	112,938
B. Provincial Governments	850,911	1,014,042	84,685	131	117,369	508,471	29,401
C. Local Bodies	155,519	174,788	22,536	1	281	160,837	1,034
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	529,096	585,270	67,861	42	138,473	81,420	44,013
Agriculture, hunting and forestry	815	843	2	0	-	705	30
Services	7,559	6,238	397	10	335	3,768	1
Utilities	204,770	234,833	52,073	29	53,541	23,367	14,625
Transport, storage and communications	37,969	36,809	4,036	0	7,557	4,619	11,386
Manufacturing	93,920	64,479	936	-	8,906	9,102	969
Mining and Quarrying	77,602	128,500	9,243	-	23,428	478	14,622
Construction	34,357	20,496	103	-	277	12,865	400
Commerce and Trade	5,578	4,214	588	-	1,339	631	124
Others	66,527	88,859	483	2	43,090	25,886	1,857
III. NON-BANK FINANCIAL INSTITUTIONS	80,904	69,269	3,164	-	15,886	43,938	3,163
Mutual Funds and AMCs	35,782	17,824.33	1	-	1,590	16,112	-
Insurance & Pension Funds	31,109	26,215.60	306	-	10,587	19,665	11
MFIs and DFIs	2,801	5,261.69	98	-	24	4,099	-
Stock Exchange & Brokerage Houses	2,226	986.83	92	-	0	230	-
Modarabas	353	566.90	24	-	0	160	425
Other NBFIs	8,633.47	18,414.10	2,643.16	-	3,684.16	3,672.91	2,726.71
IV. PRIVATE SECTOR (BUSINESS)	521,181	661,475	220,839	20,567	4,096	287,328	14,108
A. Agriculture, forestry and fishing	81,092	81,242	24,591	870	128	46,250	189
1. Crop and animal production, hunting and related service activities	80,937	81,199	24,569	870	128	46,230	189
Growing of Wheat, Rice, Sugar Cane & Cotton	57,512	60,652	17,193	705	73	34,345	179
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,482	1,363	577	0	0	776	1
Growing of other fruits, vegetables and crops	7,776	10,765	3,187	67	10	6,860	7
Raising of livestock and other related activities	12,957	7,200	3,072	96	45	3,649	2
Other agricultural support activities	1,209	1,212	540	2	1	601	0
Hunting, trapping and related service activities	0	7	0	-	-	-	-
02 - Forestry and logging	2	3	2	0	-	1	-
03 - Fishing and aquaculture	153	39	19	-	-	18	-
B. Mining and quarrying	2,320	2,920	813	8	142	1,228	-
05 - Mining of coal and lignite	506	390	289	-	-	231	-
06 - Extraction of crude petroleum and natural gas	1,367	1,977	282	0	142	579	-
07 - Mining of metal ores	136	144	140	0	-	4	-
08-Other mining and quarrying	284	374	96	7	-	391	-
09 - Mining support service activities	27	34	5	0	-	22	-
C. Manufacturing	70,257	95,245	27,644	1,112	1,537	27,481	8,719
10 - Manufacture of food products	9,196	11,512	6,716	113	7	3,544	354
11 - Manufacture of beverages	700	1,841	1,211	-	1	79	-
12 - Manufacture of tobacco products	28	94	147	-	-	0	-
13 - Manufacture of textiles	6,960	8,782	4,299	12	55	1,373	351
Preparation and spinning of textile fibres	2,613	3,635	1,633	12	55	195	131
Weaving of textiles	849	905	568	0	0	167	35
Finishing of textiles	614	884	417	-	0	342	76
Manufacture of knitted and crocheted fabrics	74	566	202	-	0	68	-
Manufacture of made-up textile articles, except apparel	2,166	1,822	1,224	0	-	513	108
Manufacture of carpets and rugs	46	33	4	-	-	24	-
Manufacture of other textiles n.e.c.	598	938	252	-	0	63	-
14 - Manufacture of wearing apparel	1,057	1,617	903	-	0	353	-
15 - Manufacture of leather and related products	287	253	156	1	0	136	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
798	4,204	10	45	-	220	-	6,492	32,405
-	-	-	-	-	-	-	-	3,183
-	-	-	-	-	-	-	-	2,294
798	4,204	10	45	-	220	-	6,492	26,928
-	-	-	-	-	-	-	-	-
182,746	672,996	42,603	39,695	13,724	107,508	778	1,281,787	5,794,086
44,426	402,925	41,346	37,835	3,037	43,653	-	716,595	2,555,250
20,519	159,745	41,162	4,589	2,385	30,240	-	371,579	1,315,922
23,808	242,710	178	33,103	652	13,288	-	343,139	1,053,796
99	470	6	143	-	125	-	1,877	185,533
99,598	149,240	-	-	-	1,463	-	294,314	582,109
-	45	-	-	-	-	-	75	782
36	1,265	-	-	-	2	-	1,303	5,814
10	102,365	-	-	-	103	-	117,103	246,114
500	11,521	-	-	-	1,343	-	24,750	40,961
118	1,741	-	-	-	15	-	2,843	21,787
95,524	3,015	-	-	-	-	-	113,161	146,309
2,850	3,800	-	-	-	-	-	7,050	20,295
-	1,690	-	-	-	-	-	1,814	4,372
560	23,798	-	-	-	-	-	26,215	95,676
200	963	-	-	118	6	-	4,449	67,438
-	-	-	-	-	-	-	-	17,703
-	56	-	-	118	-	-	185	30,743
-	350	-	-	-	-	-	350	4,571
-	-	-	-	-	-	-	-	323
-	-	-	-	-	-	-	425	608
200.00	557.00	-	-	-	6.31	-	3,490	13,490
26,168	38,926	215	427	79	2,904	38	82,866	615,695
121	1,027	6	196	23	1,997	38	3,598	75,437
121	1,027	6	196	23	1,997	38	3,598	75,396
116	841	4	176	22	1,934	34	3,305	55,622
-	1	1	-	-	-	-	3	1,356
0	102	1	18	1	22	4	156	10,279
4	83	-	3	-	41	-	133	6,995
-	0	1	-	-	-	-	1	1,143
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	38
-	-	-	-	-	-	-	-	2,191
-	-	-	-	-	-	-	-	520
-	-	-	-	-	-	-	-	1,004
-	-	-	-	-	-	-	-	144
-	-	-	-	-	-	-	-	495
-	-	-	-	-	-	-	-	27
24,491	4,189	103	5	-	112	-	37,619	95,393
0	37	0	4	-	2	-	396	10,777
100	-	-	-	-	-	-	100	1,391
-	-	-	-	-	-	-	-	147
-	1,555	101	-	-	0	-	2,007	7,745
-	948	-	-	-	0	-	1,079	2,974
-	-	100	-	-	-	-	135	869
-	43	1	-	-	-	-	120	879
-	-	-	-	-	-	-	-	270
-	219	-	-	-	-	-	327	2,064
-	-	-	-	-	-	-	-	28
-	346	-	-	-	-	-	346	661
-	-	-	-	-	-	-	-	1,256
-	-	-	-	-	-	-	-	294

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
								Fixed
Tanning and dressing of leather; dressing and dyeing of fur	44	26	62	-	-	4	-	
Manufacture of luggage, handbags and the like, saddlery and harness	5	12	5	-	-	0	-	
Manufacture of footwear	238	215	90	1	0	132	-	
a. Leather wear	189	180	52	1	-	130	-	
b. Rubber and Plastic wear	49	36	38	-	0	2	-	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	91	153	76	4	0	42	-	
17 - Manufacture of paper and paper products	4,563	361	86	1	95	104	-	
2.3.1	508	555	451	47	0	83	1	
Printing and other service activities related to printing	223	382	209	47	0	72	1	
Reproduction of recorded media	284	172	242	0	-	11	-	
19 - Manufacture of coke and refined petroleum products	13,361	28,125	247	0	1,339	2,029	5,390	
20 - Manufacture of chemicals and chemical products	11,403	9,168	2,188	22	0	6,187	802	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	863	912	840	26	0	214	-	
22 - Manufacture of rubber and plastics products	199	269	217	2	-	198	-	
23 - Manufacture of other non-metallic mineral products	1,846	3,475	1,080	151	2	937	309	
24 - Manufacture of basic metals	1,068	1,635	580	2	0	181	663	
25 - Manufacture of fabricated metal products, except machinery and equipment	261	122	483	2	-	11	-	
26 - Manufacture of computer, electronic and optical products	445	342	181	9	1	34	-	
27 - Manufacture of electrical equipment	553	1,019	530	2	-	396	24	
28 - Manufacture of machinery and equipment	1,481	1,986	639	43	-	286	-	
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,282	1,637	132	11	1	1,760	-	
30 - Manufacture of other transport equipment	22	45	50	5	-	7	-	
31 - Manufacture of furniture	290	289	125	16	0	122	9	
32 - Other manufacturing	13,633	20,993	6,176	640	36	9,375	816	
Manufacture of jewellery and related articles	189	155	54	0	-	51	-	
Manufacture of imitation jewellery and related articles	52	41	9	0	-	3	-	
Manufacture of musical instruments	19	22	16	-	-	8	-	
Manufacture of sports goods	372	491	403	1	-	44	-	
Manufacture of games and toys	51	124	9	50	-	69	-	
Manufacture of medical and dental instruments and supplies	487	716	401	12	7	307	-	
Manufacture of Handicrafts	46	68	18	-	29	4	-	
Other manufacturing n.e.c.	12,418	19,376	5,264	577	0	8,889	816	
33 - Repair and installation of machinery and equipment	161	58	127	4	-	29	-	
D. Electricity, gas, steam and air conditioning supply	15,870	11,447	1,362	12	396	5,674	710	
Electric power generation, transmission and distribution	11,852	10,006	683	7	396	5,500	710	
a) Hydal	6,021	1,315	83	6	-	772	-	
b) Thermal	4,383	5,362	227	-	365	2,994	599	
c) Coal Based	225	1,721	86	-	0	1,181	-	
d) Wind	992	1,082	194	-	-	407	111	
e) Solar	77	272	52	0	-	33	-	
f) Other	154	253	41	1	31	112	0	
Manufacture of gas; distribution of gaseous fuels through mains	2,937	734	332	0	0	58	-	
Steam and air conditioning supply	1,080	706	347	5	-	117	-	
E. Water supply; sewerage, waste management and remediation activities	61	110	34	4	-	80	10	
36 - Water collection, treatment and supply	18	51	20	-	-	68	-	
37 - Sewerage	2	8	2	0	-	0	-	
38 - Waste collection, treatment and disposal activities; materials recovery	9	50	12	4	-	12	10	
39 - Remediation activities and other waste management services	32	1	0	-	-	0	-	
F. Construction	50,952	79,935	22,062	5,281	147	29,273	499	
41 - Construction of buildings	8,779	15,919	3,546	658	8	4,799	228	
42 - Civil engineering	33,211	50,697	13,800	3,129	139	20,164	199	
43 - Specialized construction activities	8,962	13,319	4,716	1,494	0	4,310	73	

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Sep-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	
-	-	-	-	-	-	-	-	-	66
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	223
-	-	-	-	-	-	-	-	-	183
-	-	-	-	-	-	-	-	-	40
25	-	-	-	-	-	-	25	-	147
-	6	-	-	-	-	-	6	-	292
-	81	-	-	-	-	-	82	-	663
-	51	-	-	-	-	-	52	-	380
-	30	-	-	-	-	-	30	-	284
21,635	-	-	-	-	-	-	27,025	-	30,640
-	97	-	-	-	72	-	971	-	9,368
-	-	-	-	-	26	-	26	-	1,106
-	110	-	-	-	-	-	110	-	527
1,265	141	-	-	-	7	-	1,722	-	3,893
-	21	-	1	-	-	-	685	-	1,448
-	-	-	-	-	-	-	-	-	496
12	-	-	-	-	-	-	12	-	237
60	3	-	-	-	-	-	87	-	1,015
450	-	-	-	-	-	-	450	-	1,418
-	8	-	-	-	-	-	8	-	1,913
-	-	-	-	-	-	-	-	-	61
-	-	-	-	-	-	-	9	-	273
945	2,129	2	0	-	5	-	3,897	-	20,125
28	-	-	-	-	-	-	28	-	133
-	-	-	-	-	-	-	-	-	12
-	-	-	-	-	-	-	-	-	24
10	-	-	-	-	-	-	10	-	458
-	-	-	-	-	-	-	-	-	128
-	-	-	-	-	-	-	-	-	728
-	-	-	-	-	-	-	-	-	51
907	2,129	2	0	-	5	-	3,860	-	18,591
-	-	-	-	-	-	-	-	-	160
-	34	0	-	-	-	-	744	-	8,188
-	33	0	-	-	-	-	743	-	7,329
-	-	-	-	-	-	-	-	-	862
-	29	-	-	-	-	-	628	-	4,214
-	-	-	-	-	-	-	-	-	1,267
-	-	-	-	-	-	-	111	-	713
-	-	-	-	-	-	-	-	-	86
-	4	0	-	-	-	-	4	-	188
-	-	-	-	-	-	-	-	-	390
-	1	-	-	-	-	-	1	-	470
-	-	-	-	-	-	-	10	-	129
-	-	-	-	-	-	-	-	-	89
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	10	-	37
-	-	-	-	-	-	-	-	-	0
159	6,668	23	3	52	1	-	7,405	-	64,168
1	5,376	-	-	52	1	-	5,658	-	14,669
112	824	23	-	-	1	-	1,157	-	38,389
46	469	-	3	-	-	-	590	-	11,110

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Sep-23	Jun-24	Sep-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	105,769	138,942	64,815	3,668	74	62,256	1,351
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,243	2,652	1,229	126	2	891	-
46 - Wholesale trade, except of motor vehicles and motorcycles	12,364	17,350	7,512	158	43	5,295	289
47 - Retail trade, except of motor vehicles and motorcycles	91,162	118,940	56,075	3,383	30	56,069	1,063
H. Transportation and storage	2,443	2,361	1,002	79	171	810	2
49 - Land transport and transport via pipelines	648	376	200	17	2	101	-
50 - Water transport	12	43	17	-	26	0	-
51 - Air transport	201	184	94	-	-	76	-
52 - Warehousing and support activities for transportation	1,535	1,636	642	2	140	632	-
53 - Courier activities other than national post activities	48	121	48	60	3	0	2
I. Accommodation and food service activities	1,072	960	352	15	4	439	0
55 - Accommodation	523	337	143	11	4	262	-
56 - Food and beverage service activities	549	624	209	4	0	177	0
J. Information and communication	8,866	10,533	1,434	91	376	1,830	109
58 - Publishing activities	967	1,170	634	66	71	151	109
59 - Motion picture, video and television programme production, sound recording and music publishing activities	15	41	9	-	-	3	-
60 - Programming and broadcasting activities	141	107	33	14	-	33	-
61 - Telecommunications	6,725	7,964	131	5	252	1,353	-
62 - Computer programming, consultancy and related activities	752	816	372	4	-	230	-
63 - Information service activities	268	435	255	2	53	61	-
K. Real estate activities	19,203	18,265	6,465	1,420	42	8,584	281
L. Professional, scientific and technical activities	4,992	5,983	2,190	107	0	3,426	53
69 - Legal and accounting activities	1,964	2,204	442	27	0	2,063	2
70 - Activities of head offices; management consultancy activities	1,447	1,729	574	10	-	773	51
71 - Architectural and engineering activities; technical testing and analysis	317	332	180	25	-	13	-
72 - Scientific research and development	302	393	335	19	0	21	-
73 - Advertising and market research	96	237	112	16	0	132	-
74 - Other professional, scientific and technical activities	839	1,011	539	9	0	408	0
75 - Veterinary activities	26	76	8	0	-	16	-
M. Administrative and support service activities	5,203	6,603	1,424	704	3	2,428	-
77 - Rental and leasing activities	408	429	135	1	-	248	-
78 - Employment activities	42	47	20	6	-	19	-
79 - Travel agency, tour operator, reservation service and related activities	1,813	1,780	381	0	1	1,475	-
80 - Security and investigation activities	340	168	82	4	-	9	-
81 - Services to buildings and landscape activities	1,069	2,504	723	694	0	518	-
82 - Office administrative, office support and other business support activities	1,532	1,674	83	0	2	161	-
N. Education	13,625	14,004	3,894	795	116	3,055	106
O. Human health and social work activities	4,760	12,591	1,607	117	10	4,217	120
86 - Human health activities	4,368	8,285	1,336	116	10	3,889	120
87 - Residential care activities	25	26	11	-	-	9	-
88 - Social work activities with and without accommodation	367	4,280	259	1	-	318	-
P. Arts, entertainment and recreation	206	237	65	0	0	185	1
Q. Other service activities	134,492	180,098	61,084	6,284	950	90,111	1,958
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	59,265	53,938	3,684	137	17	20,870	671
A. Private Trusts and Non-profit Organizations	40,383	35,879	1,353	127	13	12,840	592
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	18,882	18,059	2,331	10	4	8,030	78
VI. PERSONAL	1,487,265	1,784,688	589,895	17,130	59,096	1,025,585	16,387
A. Salaried persons	474,522	641,436	243,462	1,137	1,835	398,423	980
B. Self employed	337,183	378,714	114,086	1,817	10,511	238,387	2,249
C. Other Personal	675,560	764,538	232,347	14,177	46,750	388,775	13,158
VII. OTHER	64,643	76,780	29,210	23,778	7,101	13,526	22
Total	4,840,528	5,696,911	1,236,941	61,967	917,389	2,321,915	222,953

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Sep-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	
358	2,872	29	97	2	200	-	4,909	135,722	
-	113	-	-	-	-	-	113	2,361	
-	50	-	-	-	43	-	382	13,390	
358	2,709	29	97	2	156	-	4,414	119,971	
51	48	-	-	-	-	-	102	2,164	
-	28	-	-	-	-	-	28	349	
-	-	-	-	-	-	-	-	43	
51	-	-	-	-	-	-	51	222	
-	2	-	-	-	-	-	2	1,418	
-	18	-	-	-	-	-	21	133	
-	-	-	-	-	-	-	0	811	
-	-	-	-	-	-	-	-	420	
-	-	-	-	-	-	-	0	391	
21	6,287	-	-	2	177	-	6,595	10,326	
-	-	-	-	-	-	-	109	1,030	
21	-	-	-	-	-	-	21	32	
-	0	-	-	-	0	-	0	80	
0	6,286	-	-	-	-	-	6,286	8,027	
-	-	-	-	-	175	-	175	781	
-	0	-	-	2	2	-	4	375	
131	1,492	1	9	-	7	-	1,922	18,432	
-	77	2	5	-	26	-	162	5,886	
-	37	2	5	-	19	-	64	2,597	
-	9	-	-	-	-	-	60	1,417	
-	-	-	-	-	-	-	-	218	
-	2	-	-	-	-	-	2	377	
-	-	-	-	-	-	-	-	261	
-	29	-	-	-	7	-	36	993	
-	-	-	-	-	-	-	-	24	
-	1,507	11	2	-	2	-	1,521	6,080	
-	-	-	-	-	-	-	-	383	
-	-	-	-	-	-	-	-	45	
-	13	11	2	-	2	-	27	1,884	
-	2	-	0	-	-	-	2	95	
-	30	-	-	-	-	-	30	1,964	
-	1,463	-	-	-	-	-	1,463	1,709	
11	4,210	4	1	-	2	-	4,334	12,194	
252	224	3	-	-	99	-	698	6,648	
252	224	3	-	-	99	-	698	6,049	
-	-	-	-	-	-	-	-	21	
-	-	-	-	-	-	-	-	578	
0	2	-	5	-	-	-	9	259	
573	10,288	34	104	-	282	-	13,238	171,667	
197	30,618	73	174	219	670	-	32,622	57,329	
196	22,843	20	84	219	18	-	23,973	38,306	
1	7,774	54	89	-	652	-	8,649	19,024	
12,158	49,477	970	1,259	10,271	58,772	740	150,034	1,841,741	
2,381	6,182	54	233	631	3,647	169	14,277	659,135	
852	12,583	316	401	1,063	7,148	344	24,955	389,756	
8,925	30,713	600	625	8,577	47,976	227	110,802	792,851	
-	846	-	-	-	39	-	907	74,522	
183,544	677,200	42,613	39,740	13,724	107,728	778	1,288,280	5,826,491	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Sep-23	Jun-24	Sep-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months Fixed
1. FOREIGN CONSTITUENTS	702,964	805,909	371,431	5,548	8,481	319,602	24,858
1) Official	109,099	121,809	35,766	3,221	-	44,009	1,164
2) Business	138,276	159,094	85,449	115	8,228	17,219	9,846
3) Personal	455,360	524,879	250,211	2,212	253	258,256	13,848
4) Trust Funds and Non Profit Organizations	228	128	5	-	-	118	-
2. DOMESTIC CONSTITUENTS	19,492,842	22,946,224	8,591,835	349,329	20,663	10,852,113	958,556
I. GOVERNMENT	1,638,419	1,943,401	156,824	52,611	3,834	1,023,523	61,245
A. Federal Government	1,288,632	1,461,690	88,086	44,472	3,802	833,459	52,423
B. Provincial Governments	343,774	472,814	66,268	8,017	32	187,360	8,813
C. Local Bodies	6,013	8,896	2,470	122	-	2,704	9
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	961,565	1,298,237	53,747	25,806	6,440	596,164	124,684
Agriculture, hunting and forestry	143	1,055	0	-	-	90	-
Services	35,199	46,401	2,130	107	0	23,824	2,196
Utilities	447,012	482,352	27,908	6,109	0	233,221	78,307
Transport, storage and communications	68,715	112,903	5,163	1,818	1,281	30,899	-
Manufacturing	205,249	244,571	11,894	14,842	2,676	100,164	28,921
Mining and Quarrying	148,886	317,216	1,391	264	2,484	119,772	14,840
Construction	1,983	2,701	8	-	-	1,671	-
Commerce and Trade	23,246	32,498	4,784	91	-	30,555	300
Others	31,131	58,539	471	2,576	-	55,969	120
III. NON-BANK FINANCIAL INSTITUTIONS	922,661	1,323,079	92,225	24,792	139	903,168	66,366
Mutual Funds and AMCs	475,878	735,904	39,068	3,262	0	345,660	50,206
Insurance & Pension Funds	189,064	233,768	11,758	9,836	75	361,499	8,760
MFIs and DFIs	33,657	35,011	4,911	62	0	16,472	11
Stock Exchange & Brokerage Houses	33,385	84,418	10,612	8,027	1	40,965	120
Modarabas	3,845	4,140	197	1	7	3,936	1,055
Other NBFIs	186,831	229,838	25,680	3,603	56	134,635	6,214
IV. PRIVATE SECTOR (BUSINESS)	4,633,632	5,266,955	2,575,429	152,202	9,402	1,793,477	360,451
A. Agriculture, forestry and fishing	106,692	132,065	63,694	3,433	2	50,397	4,807
I. Crop and animal production, hunting and related service activities	100,228	124,358	57,978	3,179	-	47,810	4,599
Growing of Wheat, Rice, Sugar Cane & Cotton	45,428	51,118	17,737	1,802	-	22,922	2,529
Growing of tropical, subtropical, pome and stone fruits & vegetables	6,129	6,935	3,864	68	-	2,103	479
Growing of other fruits, vegetables and crops	18,724	22,457	7,412	304	-	9,682	709
Raising of livestock and other related activities	20,218	31,238	22,713	825	-	9,034	572
Other agricultural support activities	9,540	12,495	6,156	179	-	4,064	309
Hunting, trapping and related service activities	188	115	97	-	-	5	-
02 - Forestry and logging	827	616	1,393	70	0	90	-
03 - Fishing and aquaculture	5,636	7,091	4,323	184	2	2,497	208
B. Mining and quarrying	216,095	209,692	48,796	942	1	89,093	38,631
05 - Mining of coal and lignite	15,675	17,925	9,136	214	-	8,688	451
06 - Extraction of crude petroleum and natural gas	175,355	158,656	27,216	7	1	73,845	28,937
07 - Mining of metal ores	4,098	6,982	4,358	60	-	222	76
08-Other mining and quarrying	20,168	24,924	7,141	654	-	6,255	9,168
09 - Mining support service activities	799	1,205	944	5	-	84	-
C. Manufacturing	1,370,840	1,429,153	702,373	53,952	4,057	439,198	157,252
10 - Manufacture of food products	237,888	270,493	145,885	11,494	204	92,016	30,794
11 - Manufacture of beverages	38,429	31,118	12,088	361	-	22,496	222
12 - Manufacture of tobacco products	20,060	32,725	7,361	241	-	1,523	12,125
13 - Manufacture of textiles	209,412	208,731	123,508	12,485	1,446	39,539	15,598
Preparation and spinning of textile fibres	52,185	59,790	31,828	4,131	543	13,996	3,495
Weaving of textiles	23,930	24,618	15,196	1,693	565	5,268	1,170
Finishing of textiles	23,061	23,202	13,893	3,431	60	2,369	644
Manufacture of knitted and crocheted fabrics	19,376	15,889	8,709	1,272	28	531	2,278
Manufacture of made-up textile articles, except apparel	32,036	29,375	21,079	1,778	70	5,137	1,447
Manufacture of carpets and rugs	2,171	1,892	1,418	12	-	435	-
Manufacture of other textiles n.e.c.	56,652	53,964	31,384	168	179	11,804	6,564
14 - Manufacture of wearing apparel	68,165	62,983	42,348	3,105	237	13,157	2,983
15 - Manufacture of leather and related products	23,963	24,395	14,137	489	132	5,060	985

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
20,348	40,236	353	1,391	4	3,267	18	90,473	795,534
2,365	8,233	55	745	-	1,401	-	13,963	96,958
9,692	2,130	2	23	-	174	-	21,867	132,878
8,291	29,870	289	623	4	1,691	18	54,634	565,567
-	2	6	-	-	-	-	8	132
471,288	1,763,947	4,931	31,911	554	129,871	338	3,361,395	23,175,334
37,754	593,332	98	6,394	-	35,358	-	734,182	1,970,974
33,811	405,168	91	1,040	-	21,527	-	514,060	1,483,879
3,943	185,281	6	5,354	-	13,802	-	217,200	478,876
1	2,884	-	0	-	30	-	2,923	8,219
165,150	286,233	-	-	-	10,827	-	586,894	1,269,052
-	871	-	-	-	-	-	871	960
2,033	12,667	-	-	-	31	-	16,927	42,988
100	171,028	-	-	-	259	-	249,694	516,932
2,652	44,189	-	-	-	-	-	46,841	86,001
79,148	12,620	-	-	-	37	-	120,727	250,302
77,834	41,851	-	-	-	10,500	-	145,025	268,935
8	421	-	-	-	-	-	429	2,108
2	1,500	-	-	-	-	-	1,802	37,231
3,373	1,085	-	-	-	-	-	4,578	63,594
23,183	16,151	-	3	-	14	-	105,716	1,126,040
19,614	37	-	-	-	-	-	69,857	457,847
1,523	1,629	-	-	-	14	-	11,926	395,094
765	5,240	-	-	-	-	-	6,017	27,462
127	32	-	-	-	-	-	279	59,884
25	2	-	3	-	-	-	1,084	5,226
1,128	9,211	-	-	-	-	-	16,553	180,527
102,438	165,174	711	2,922	28	24,594	20	656,339	5,186,849
264	4,828	31	53	-	197	9	10,189	127,715
264	4,814	31	53	-	197	9	9,967	118,934
119	2,080	17	38	-	111	2	4,897	47,357
1	465	-	3	-	14	-	962	6,997
12	570	7	1	-	45	6	1,350	18,748
8	852	0	1	-	3	1	1,436	34,009
125	848	7	9	-	23	0	1,322	11,721
-	-	-	-	-	-	-	-	102
-	9	-	-	-	-	-	9	1,563
-	5	-	-	-	-	-	212	7,218
9,260	1,655	60	81	3	395	-	50,086	188,918
38	14	-	-	-	-	-	502	18,541
8,627	1,395	60	81	3	375	-	39,479	140,548
326	5	-	-	-	-	-	406	5,046
270	229	-	0	-	20	-	9,687	23,737
-	12	-	-	-	-	-	12	1,046
35,648	39,969	121	378	8	918	0	234,295	1,433,875
3,463	9,904	12	134	-	241	-	44,547	294,146
-	25	-	1	-	-	-	248	35,194
2,875	4	0	-	-	-	-	15,004	24,129
3,525	8,505	49	56	-	186	-	27,920	204,898
1,550	2,949	24	4	-	29	-	8,051	58,549
125	470	16	3	-	6	-	1,790	24,511
328	235	-	2	-	1	-	1,210	20,963
56	2,775	-	-	-	-	-	5,108	15,649
206	848	4	48	-	148	-	2,702	30,766
-	1	-	-	-	-	-	1	1,866
1,260	1,227	5	-	-	2	-	9,057	52,593
3,002	3,254	1	29	-	21	-	9,289	68,136
396	1,747	8	4	-	34	-	3,173	22,992

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Sep-23	Jun-24	Sep-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months Fixed
Tanning and dressing of leather; dressing and dyeing of fur	6,212	5,623	3,524	3	45	928	105
Manufacture of luggage, handbags and the like, saddlery and harness	3,442	3,992	2,666	155	1	217	8
Manufacture of footwear	14,309	14,780	7,948	331	86	3,915	872
a. Leather wear	12,034	12,105	6,149	151	86	3,616	809
b. Rubber and Plastic wear	2,274	2,675	1,799	181	-	299	63
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,074	2,547	2,298	5	0	196	19
17 - Manufacture of paper and paper products	11,197	9,160	7,435	369	0	2,320	487
18 - Printing and reproduction of recorded media	15,530	21,483	13,954	145	-	2,932	1,950
Printing and other service activities related to printing	14,814	20,938	13,600	126	-	2,855	1,949
Reproduction of recorded media	717	545	354	19	-	76	1
19 - Manufacture of coke and refined petroleum products	132,836	113,310	26,223	2,094	-	63,688	11,378
20 - Manufacture of chemicals and chemical products	137,502	117,653	44,587	5,295	878	40,353	11,356
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	41,048	46,839	28,592	1,546	11	16,947	6,721
22 - Manufacture of rubber and plastics products	18,899	25,210	17,407	579	159	2,778	1,036
23 - Manufacture of other non-metallic mineral products	26,318	27,524	14,725	1,312	380	10,948	1,537
24 - Manufacture of basic metals	47,165	53,516	24,127	2,204	29	13,507	2,499
25 - Manufacture of fabricated metal products, except machinery and equipment	11,842	10,452	5,259	121	135	2,463	259
26 - Manufacture of computer, electronic and optical products	21,548	29,627	20,712	1,320	-	9,872	1,488
27 - Manufacture of electrical equipment	46,723	59,962	28,481	1,541	14	19,033	4,311
28 - Manufacture of machinery and equipment	41,769	55,109	12,516	1,198	6	3,639	40,522
29 - Manufacture of motor vehicles, trailers and semi-trailers	84,563	88,215	22,322	3,781	1	37,198	6,800
30 - Manufacture of other transport equipment	14,131	11,295	7,808	102	205	5,927	98
31 - Manufacture of furniture	4,114	3,360	2,636	8	-	507	96
32 - Other manufacturing	110,284	118,232	74,880	3,583	223	32,641	3,873
Manufacture of jewellery and related articles	2,965	4,193	1,894	64	-	1,702	232
Manufacture of imitation jewellery and related articles	224	307	175	-	-	27	7
Manufacture of musical instruments	9,282	3,374	1,611	890	-	606	16
Manufacture of sports goods	29,478	40,044	26,200	61	158	12,199	1,473
Manufacture of games and toys	125	155	61	-	-	16	-
Manufacture of medical and dental instruments and supplies	10,417	13,468	8,812	234	50	1,710	1,205
Manufacture of Handicrafts	502	1,151	415	3	-	273	3
Other manufacturing n.e.c.	57,291	55,540	35,712	2,330	15	16,108	937
33 - Repair and installation of machinery and equipment	4,381	5,215	3,083	572	-	458	144
D. Electricity, gas, steam and air conditioning supply	289,908	386,041	72,177	5,880	2	272,653	5,981
Electric power generation, transmission and distribution	235,941	285,766	69,105	5,680	2	201,227	5,624
a) Hydal	27,424	29,874	2,767	279	0	6,296	3,024
b) Thermal	14,977	22,228	2,126	1,832	-	10,861	-
c) Coal Based	8,480	10,695	791	1,547	-	3,343	-
d) Wind	4,773	6,919	6,515	-	-	565	-
e) Solar	5,506	12,578	5,548	208	2	3,489	208
f) Other	174,782	203,471	51,358	1,815	0	176,673	2,392
Manufacture of gas; distribution of gaseous fuels through mains	41,516	99,596	2,759	118	-	71,239	57
Steam and air conditioning supply	12,450	678	313	81	-	187	300
E. Water supply; sewerage, waste management and remediation activities	18,679	10,958	6,841	1,118	-	2,729	1,073
36 - Water collection, treatment and supply	881	948	1,127	5	-	92	38
37 - Sewerage	695	1,253	908	0	-	39	-
38 - Waste collection, treatment and disposal activities; materials recovery services	14,054	7,196	4,708	1,097	-	1,803	702
services	3,050	1,561	97	15	-	795	333
F. Construction	302,370	409,983	158,064	16,671	4	138,433	15,304
41 - Construction of buildings	160,986	196,187	93,731	8,528	4	47,359	7,963
42 - Civil engineering	102,889	163,763	39,885	6,984	0	79,049	4,945
43 - Specialized construction activities	38,495	50,033	24,448	1,159	-	12,026	2,397

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
15	782	-	-	-	3	-	905	5,405
151	358	-	-	-	-	-	517	3,556
230	606	8	4	-	31	-	1,751	14,031
230	484	8	4	-	31	-	1,566	11,567
-	122	-	-	-	-	-	185	2,464
21	8	-	-	-	-	-	48	2,547
15	197	-	10	-	2	-	711	10,835
384	530	2	-	-	26	-	2,892	19,922
384	503	2	-	-	26	-	2,864	19,445
-	28	-	-	-	-	-	29	477
13,964	861	19	40	-	231	-	26,493	118,498
3,065	3,126	0	67	8	134	-	17,757	108,870
442	350	4	4	-	-	-	7,520	54,616
248	561	-	11	-	1	-	1,857	22,780
376	1,695	-	1	-	3	-	3,613	30,978
1,201	1,140	13	13	-	1	-	4,867	44,734
9	172	8	1	0	4	-	454	8,432
409	2,129	0	1	-	-	-	3,997	35,902
340	3,324	3	4	-	16	-	7,998	57,066
120	1,323	3	0	-	-	-	41,967	59,326
48	308	-	3	-	14	-	7,174	70,476
40	154	-	-	-	-	-	292	14,334
-	11	-	-	-	-	-	107	3,258
1,699	576	1	0	-	3	0	6,152	117,479
6	101	-	0	-	-	-	339	3,999
-	6	-	-	-	-	-	13	216
-	-	-	-	-	-	-	16	3,123
225	12	-	-	-	-	-	1,710	40,327
-	-	-	-	-	-	-	-	77
40	267	-	-	-	0	-	1,512	12,319
-	32	1	0	-	-	-	36	728
1,428	157	-	-	-	3	0	2,525	56,690
8	63	-	-	-	-	-	215	4,328
7,928	4,917	186	1,723	1	20,233	-	40,969	391,681
5,411	4,292	185	1,723	1	20,231	-	37,467	313,481
16	139	-	-	-	-	-	3,180	12,521
-	176	-	-	-	-	-	176	14,995
-	250	-	-	-	-	-	250	5,931
-	2	-	-	-	-	-	2	7,081
-	188	0	-	1	-	-	397	9,644
5,395	3,537	185	1,723	-	20,231	-	33,463	263,309
2,517	610	1	-	-	3	-	3,187	77,303
-	15	-	-	-	-	-	315	896
2,280	133	-	1	-	-	-	3,487	14,174
-	23	-	1	-	-	-	63	1,287
20	9	-	-	-	-	-	29	976
2,260	95	-	-	-	-	-	3,057	10,665
-	5	-	-	-	-	-	338	1,246
2,144	8,280	54	107	10	40	2	25,942	339,114
1,438	5,516	8	5	10	8	-	14,948	164,569
383	2,395	-	80	-	4	0	7,808	133,726
323	370	46	22	-	28	2	3,187	40,819

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Sep-23	Jun-24	Sep-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months Fixed
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	846,508	992,975	707,648	31,054	1,396	247,683	39,992
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	46,894	54,346	40,701	1,477	0	17,520	2,888
46 - Wholesale trade, except of motor vehicles and motorcycles	311,851	362,885	261,422	21,030	402	62,077	17,448
47 - Retail trade, except of motor vehicles and motorcycles	487,763	575,744	405,525	8,547	994	168,086	19,656
H. Transportation and storage	348,481	393,501	169,813	3,979	3	161,638	26,671
49 - Land transport and transport via pipelines	42,356	43,989	30,972	1,734	1	16,014	315
50 - Water transport	65,068	45,475	21,810	143	-	8,467	5,919
51 - Air transport	115,080	142,450	69,267	102	0	73,803	13,283
52 - Warehousing and support activities for transportation	101,388	152,871	42,168	1,879	2	59,914	7,122
53 - Courier activities other than national post activities	24,588	8,715	5,595	121	-	3,440	32
I. Accommodation and food service activities	27,857	30,186	19,084	995	15	8,860	1,931
55 - Accommodation	10,982	10,607	4,664	716	-	4,927	1,273
56 - Food and beverage service activities	16,875	19,579	14,420	279	15	3,933	659
J. Information and communication	150,350	206,092	103,363	1,670	1,948	48,642	8,263
58 - Publishing activities	14,189	19,260	10,124	308	9	3,923	734
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,558	995	346	84	-	322	25
60 - Programming and broadcasting activities	2,290	2,222	1,649	1	131	609	18
61 - Telecommunications	41,559	69,208	26,493	253	237	16,771	3,019
62 - Computer programming, consultancy and related activities	63,875	83,066	44,812	707	865	21,292	4,117
63 - Information service activities	26,879	31,341	19,939	316	706	5,724	351
K. Real estate activities	189,337	147,613	75,764	8,837	4	42,378	8,199
L. Professional, scientific and technical activities	116,795	145,681	66,408	2,388	381	56,313	4,824
69 - Legal and accounting activities	15,678	18,128	8,905	332	83	7,010	655
70 - Activities of head offices; management consultancy activities	11,341	7,132	3,868	75	57	2,833	120
71 - Architectural and engineering activities; technical testing and analysis	19,464	23,648	12,692	756	-	3,502	1,751
72 - Scientific research and development	8,523	13,775	3,080	567	-	2,232	647
73 - Advertising and market research	12,140	14,298	9,133	235	180	6,403	256
74 - Other professional, scientific and technical activities	48,395	66,886	27,295	415	61	34,106	1,383
75 - Veterinary activities	1,254	1,814	1,434	8	-	227	12
M. Administrative and support service activities	110,328	130,720	72,236	7,214	-	36,147	3,203
77 - Rental and leasing activities	3,380	4,422	2,567	302	-	1,478	213
78 - Employment activities	1,690	2,499	1,423	2	-	697	-
79 - Travel agency, tour operator, reservation service and related activities	24,565	31,426	17,484	1,314	-	8,622	320
80 - Security and investigation activities	3,355	4,205	2,098	340	-	1,665	80
81 - Services to buildings and landscape activities	2,634	4,382	1,995	282	-	391	281
82 - Office administrative, office support and other business support activities	74,705	83,786	46,668	4,975	-	23,294	2,309
N. Education	104,245	119,234	35,778	4,460	26	56,164	10,422
O. Human health and social work activities	74,870	89,728	24,912	3,221	-	31,485	9,073
86 - Human health activities	57,416	63,311	19,763	2,797	-	21,109	6,905
87 - Residential care activities	790	800	349	10	-	241	200
88 - Social work activities with and without accommodation	16,665	25,617	4,800	415	-	10,135	1,968
P. Arts, entertainment and recreation	2,977	2,766	1,778	9	0	515	192
Q. Other service activities	357,299	430,567	246,701	6,381	1,565	111,147	24,632
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	582,817	683,164	112,241	11,866	1	236,966	98,003
A. Private Trusts and Non-profit Organizations	404,967	492,777	66,621	10,272	-	167,431	81,969
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	177,850	190,387	45,619	1,593	1	69,536	16,034
VI. PERSONAL	10,748,760	12,419,819	5,599,908	79,024	846	6,298,018	247,418
A. Salaried persons	3,086,878	3,540,185	1,705,692	16,469	358	1,756,043	71,354
B. Self employed	4,784,890	5,495,418	2,613,150	49,765	107	2,713,167	78,837
C. Other Personal	2,876,992	3,384,215	1,281,066	12,791	381	1,828,809	97,227
VII. OTHER	4,988	11,569	1,460	3,029	-	796	390
Total	20,195,806	23,752,133	8,963,266	354,876	29,144	11,171,715	983,414

Deposit Holders and Type of Accounts

Banks									(Million Rupees)
Sep-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	
7,308	26,065	104	99	3	154	3	73,727	1,061,508	
147	991	1	23	2	8	-	4,059	63,757	
3,010	10,414	43	9	2	40	-	30,966	375,897	
4,151	14,659	60	66	-	107	3	38,702	621,854	
6,556	2,566	50	9	0	12	-	35,864	371,297	
104	900	31	3	-	7	-	1,359	50,080	
200	452	-	-	-	1	-	6,572	36,993	
4,900	53	0	1	0	2	-	18,239	161,411	
799	1,117	18	5	-	2	-	9,065	113,028	
553	44	-	-	-	-	-	629	9,785	
1,331	624	0	2	-	9	-	3,898	32,852	
2	187	0	2	-	2	-	1,466	11,774	
1,330	437	-	-	-	7	-	2,432	21,078	
3,456	25,062	2	37	-	64	-	36,884	192,507	
25	3,660	-	5	-	1	-	4,424	18,788	
62	142	-	-	-	-	-	229	981	
-	201	-	-	-	-	-	219	2,609	
398	20,227	0	6	-	2	-	23,652	67,407	
2,808	497	2	1	-	60	-	7,485	75,161	
163	335	-	25	-	2	-	875	27,561	
375	6,535	4	10	2	35	-	15,159	142,142	
5,559	2,801	30	64	-	1,916	-	15,193	140,683	
1,272	314	-	1	-	17	-	2,259	18,590	
47	44	-	-	-	7	-	217	7,049	
170	937	1	3	-	0	-	2,863	19,812	
3,552	45	-	-	-	-	-	4,244	10,124	
100	318	-	-	-	4	-	677	16,627	
418	1,111	28	60	-	1,888	-	4,889	66,766	
-	32	-	-	-	-	-	44	1,714	
2,654	3,524	17	43	1	75	1	9,518	125,114	
-	124	-	-	-	2	-	339	4,686	
-	411	-	-	-	-	-	411	2,533	
482	448	5	36	1	53	0	1,346	28,766	
-	32	-	-	-	-	-	112	4,215	
90	164	-	-	-	-	-	535	3,203	
2,082	2,346	12	7	-	20	0	6,776	81,712	
3,228	11,080	3	118	-	52	1	24,902	121,330	
11,492	11,842	31	146	-	326	2	32,912	92,531	
8,656	9,561	23	124	-	2	2	25,273	68,942	
3	40	-	2	-	-	-	244	843	
2,833	2,241	8	21	-	324	-	7,395	22,745	
7	184	0	-	-	-	-	383	2,685	
2,947	15,110	19	51	1	168	3	42,930	408,724	
42,913	145,517	41	7,025	-	2,260	3	295,762	656,836	
30,175	100,746	37	6,163	-	1,983	-	221,072	465,397	
12,738	44,771	4	862	-	277	3	74,690	191,439	
99,850	557,381	4,081	15,566	526	56,816	314	981,953	12,959,750	
16,548	124,188	845	3,242	79	11,466	102	227,823	3,706,385	
46,444	218,784	1,513	6,382	182	15,977	109	368,227	5,744,415	
36,858	214,410	1,723	5,941	266	29,373	103	385,902	3,508,949	
-	159	-	0	-	-	1	549	5,835	
491,635	1,804,182	5,284	33,301	558	133,137	356	3,451,868	23,970,868	

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P				
	Fixed						
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	12,911	14,248	12,293	-	-	4,347	-
1) Official	6,410	5,709	2,273	-	-	4,185	-
2) Business	6,396	8,415	9,995	-	-	29	-
3) Personal	105	125	26	-	-	134	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	546,151	717,613	123,018	-	-	548,829	110,323
I. GOVERNMENT	0	0	-	-	-	11	-
A. Federal Government	0	0	-	-	-	11	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5	3	5	-	-	1	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	4	2	5	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	-	0	-	-	-	-	-
Others	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	316	334	133	-	-	235	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	285	262	55	-	-	223	-
MFIs and DFIs	30	72	78	-	-	12	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	544,214	715,422	122,404	-	-	547,189	110,142
A. Agriculture, forestry and fishing	822	480	817	-	-	64	-
1. Crop and animal production, hunting and related service activities	822	480	817	-	-	64	-
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	527	438	720	-	-	48	-
Raising of livestock and other related activities	50	13	11	-	-	-	-
Other agricultural support activities	244	28	86	-	-	16	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	30,930	112,399	16,752	-	-	78,337	-
05 - Mining of coal and lignite	29,680	89,361	16,328	-	-	78,055	-
06 - Extraction of crude petroleum and natural gas	840	22,813	179	-	-	84	-
07 - Mining of metal ores	191	172	33	-	-	166	-
08-Other mining and quarrying	180	53	211	-	-	32	-
09 - Mining support service activities	40	0	0	-	-	-	-
C. Manufacturing	159,525	106,320	25,576	-	-	66,696	25,975
10 - Manufacture of food products	14,957	10,221	2,977	-	-	2,469	-
11 - Manufacture of beverages	48,130	17,305	6,239	-	-	18,159	5,000
12 - Manufacture of tobacco products	1,622	3,505	882	-	-	1,178	-
13 - Manufacture of textiles	354	293	287	-	-	2	-
Preparation and spinning of textile fibres	346	289	282	-	-	1	-
Weaving of textiles	0	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.	7	3	4	-	-	0	-
14 - Manufacture of wearing apparel	98	145	149	-	-	28	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
30	-	-	-	-	-	-	30	16,670
30	-	-	-	-	-	-	30	6,487
-	-	-	-	-	-	-	-	10,024
-	-	-	-	-	-	-	-	159
-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	110,368	782,215
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	368
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	278
-	-	-	-	-	-	-	-	90
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	110,142	779,736
-	-	-	-	-	-	-	-	881
-	-	-	-	-	-	-	-	881
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	768
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	102
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	95,088
-	-	-	-	-	-	-	-	94,383
-	-	-	-	-	-	-	-	263
-	-	-	-	-	-	-	-	199
-	-	-	-	-	-	-	-	243
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	25,975	118,246
-	-	-	-	-	-	-	-	5,446
-	-	-	-	-	-	-	5,000	29,398
-	-	-	-	-	-	-	-	2,060
-	-	-	-	-	-	-	-	289
-	-	-	-	-	-	-	-	284
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	177
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than
							Fixed 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 materials	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	921	86	262	-	-	69	-
18 - Printing and reproduction of recorded media	458	553	43	-	-	-	540
Printing and other service activities related to printing	0	0	0	-	-	-	-
Reproduction of recorded media	458	553	43	-	-	-	540
19 - Manufacture of coke and refined petroleum products	264	3,855	91	-	-	-	7,000
20 - Manufacture of chemicals and chemical products	62,964	28,017	9,950	-	-	9,708	2,157
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	6,309	18,364	2,859	-	-	13,607	8,228
22 - Manufacture of rubber and plastics products	88	2	2	-	-	0	-
23 - Manufacture of other non-metallic mineral products	41	48	9	-	-	5	-
24 - Manufacture of basic metals	22	19	17	-	-	0	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	-	-
26 - Manufacture of computer, electronic and optical products	3,209	1,046	737	-	-	112	-
27 - Manufacture of electrical equipment	14,339	7,665	458	-	-	5,860	3,000
28 - Manufacture of machinery and equipment	1,908	1,867	374	-	-	1,386	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	189	22	7	-	-	6	-
30 - Manufacture of other transport equipment	283	211	68	-	-	182	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	3,368	13,096	164	-	-	13,925	50
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	19	357	164	-	-	-	50
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	3,349	12,739	1	-	-	13,925	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	163,512	310,455	32,812	-	-	321,224	9,573
Electric power generation, transmission and distribution	163,429	309,570	32,799	-	-	319,106	9,573
a) Hydal	10,545	12,565	6,116	-	-	7,815	2,900
b) Thermal	1	2	0	-	-	1	-
c) Coal Based	124,943	225,719	934	-	-	270,449	-
d) Wind	8,117	9,321	1,292	-	-	2,664	6,673
e) Solar	4,271	2,624	65	-	-	2,441	-
f) Other	15,553	59,339	24,391	-	-	35,737	-
Manufacture of gas; distribution of gaseous fuels through mains	83	885	13	-	-	2,118	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	10	3	0	-	-	532	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	0	2	-	-	-	532	-
38 - Waste collection, treatment and disposal activities; materials recovery	10	1	0	-	-	0	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	19,222	16,830	4,194	-	-	8,984	7,657
41 - Construction of buildings	3,091	3,029	485	-	-	2,855	-
42 - Civil engineering	16,131	13,800	3,709	-	-	6,129	7,657
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	331
-	-	-	-	-	-	-	540	583
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	540	583
-	-	-	-	-	-	-	7,000	7,091
-	-	-	-	-	-	-	2,157	21,816
-	-	-	-	-	-	-	8,228	24,694
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	15
-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	850
-	-	-	-	-	-	-	3,000	9,318
-	-	-	-	-	-	-	-	1,760
-	-	-	-	-	-	-	-	12
-	-	-	-	-	-	-	-	249
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	50	14,139
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	50	214
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	13,926
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	9,573	363,609
-	-	-	-	-	-	-	9,573	361,478
-	-	-	-	-	-	-	2,900	16,831
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	271,383
-	-	-	-	-	-	-	6,673	10,629
-	-	-	-	-	-	-	-	2,506
-	-	-	-	-	-	-	-	60,128
-	-	-	-	-	-	-	-	2,131
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	532
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	532
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	7,657	20,836
-	-	-	-	-	-	-	-	3,340
-	-	-	-	-	-	-	7,657	17,496
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Sep-23	Jun-24	Sep-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	23,152	31,298	3,730	-	-	12,138	10,352
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	22,339	30,142	3,133	-	-	12,054	10,103
47 - Retail trade, except of motor vehicles and motorcycles	812	1,156	598	-	-	84	249
H. Transportation and storage	80,786	65,765	20,812	-	-	20,642	28,150
49 - Land transport and transport via pipelines	2,193	1,792	813	-	-	274	-
50 - Water transport	10,065	19,133	2	-	-	6,394	17,500
51 - Air transport	46,382	26,787	19,067	-	-	10,232	-
52 - Warehousing and support activities for transportation	22,062	17,342	896	-	-	3,728	10,650
53 - Courier activities other than national post activities	82	711	33	-	-	15	-
I. Accommodation and food service activities	1,315	3,851	63	-	-	5,627	700
55 - Accommodation	0	0	0	-	-	0	-
56 - Food and beverage service activities	1,315	3,851	63	-	-	5,627	700
J. Information and communication	38,119	40,697	13,941	-	-	30,156	8,830
58 - Publishing activities	5,044	4,271	9,110	-	-	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	31,243	34,095	2,403	-	-	30,134	8,830
62 - Computer programming, consultancy and related activities	1,723	2,050	2,118	-	-	16	-
63 - Information service activities	110	281	311	-	-	1	-
K. Real estate activities	3	0	-	-	-	0	-
L. Professional, scientific and technical activities	10,818	12,047	2,872	-	-	2,721	4,000
69 - Legal and accounting activities	0	3	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	3,320	7,028	1,148	-	-	-	4,000
71 - Architectural and engineering activities; technical testing and analysis	5,751	3,459	1,125	-	-	2,049	-
72 - Scientific research and development	47	37	12	-	-	4	-
73 - Advertising and market research	350	389	236	-	-	61	-
74 - Other professional, scientific and technical activities	1,350	1,131	351	-	-	606	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	42	37	21	-	-	49	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	32	36	12	-	-	49	-
79 - Travel agency, tour operator, reservation service and related activities	5	0	1	-	-	-	-
80 - Security and investigation activities	5	1	8	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	0	0	1	-	-	-	-
N. Education	1	6	9	-	-	0	-
O. Human health and social work activities	5	822	785	-	-	-	-
86 - Human health activities	5	822	785	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	15,954	14,413	21	-	-	21	14,905
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	768	817	115	-	-	818	115
A. Private Trusts and Non-profit Organizations	730	745	98	-	-	818	115
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	39	72	17	-	-	-	-
VI. PERSONAL	835	847	350	-	-	525	66
A. Salaried persons	571	657	340	-	-	406	5
B. Self employed	108	93	7	-	-	36	50
C. Other Personal	156	97	2	-	-	84	11
VII. OTHER	13	188	10	-	-	50	-
Total	559,062	731,861	135,311	-	-	553,176	110,323

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Sep-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	
-	-	-	-	-	-	-	10,352	26,220	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	10,103	25,289	
-	-	-	-	-	-	-	249	931	
-	-	-	-	-	-	-	28,150	69,604	
-	-	-	-	-	-	-	-	1,087	
-	-	-	-	-	-	-	17,500	23,896	
-	-	-	-	-	-	-	-	29,299	
-	-	-	-	-	-	-	10,650	15,274	
-	-	-	-	-	-	-	-	48	
-	-	-	-	-	-	-	700	6,390	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	700	6,389	
-	-	-	-	-	-	-	8,830	52,927	
-	-	-	-	-	-	-	-	9,115	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	8,830	41,367	
-	-	-	-	-	-	-	-	2,133	
-	-	-	-	-	-	-	-	312	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	4,000	9,592	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	4,000	5,148	
-	-	-	-	-	-	-	-	3,173	
-	-	-	-	-	-	-	-	17	
-	-	-	-	-	-	-	-	298	
-	-	-	-	-	-	-	-	957	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	69	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	60	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	8	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	9	
-	-	-	-	-	-	-	-	785	
-	-	-	-	-	-	-	-	785	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	14,905	14,947	
45	-	-	-	-	-	-	160	1,092	
-	-	-	-	-	-	-	115	1,031	
45	-	-	-	-	-	-	45	62	
-	-	-	-	-	-	-	66	941	
-	-	-	-	-	-	-	5	751	
-	-	-	-	-	-	-	50	93	
-	-	-	-	-	-	-	11	96	
-	-	-	-	-	-	-	-	60	
75	-	-	-	-	-	-	110,398	798,886	

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	883,294	743,703	1,028,404	848,931	1,095,583	844,609
1) Official	155,760	118,367	172,007	130,252	83,286	106,629
2) Business	32,855	147,649	33,551	170,015	35,022	145,195
3) Personal	694,664	477,458	822,832	548,536	977,261	592,654
4) Trust Funds and Non Profit Organizations	15	228	14	128	14	132
2. DOMESTIC CONSTITUENTS	95,239,182	24,851,693	104,202,866	29,331,974	109,682,294	29,751,635
I. GOVERNMENT	522,029	3,708,763	558,129	4,380,118	563,305	4,526,235
A. Federal Government	110,231	2,352,547	132,907	2,709,578	137,132	2,799,811
B. Provincial Governments	377,110	1,194,685	389,204	1,486,856	389,866	1,532,672
C. Local Bodies	34,688	161,531	36,018	183,684	36,307	193,752
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	18,903	1,490,666	23,745	1,883,511	25,124	1,851,168
Agriculture, hunting and forestry	51	958	51	1,898	42	1,742
Services	1,165	42,758	1,248	52,639	1,289	48,802
Utilities	8,447	651,782	11,355	717,185	12,863	763,046
Transport, storage and communications	4,656	106,688	5,428	149,714	5,610	126,968
Manufacturing	2,435	299,171	2,240	309,051	2,697	272,090
Mining and Quarrying	523	226,488	583	445,716	580	415,244
Construction	180	36,340	166	23,197	153	22,403
Commerce and Trade	498	28,823	642	36,712	707	41,603
Others	947	97,657	2,032	147,398	1,183	159,270
III. NON-BANK FINANCIAL INSTITUTIONS	47,321	1,003,881	79,528	1,392,683	83,252	1,193,846
Mutual Funds and AMCs	6,393	511,660	7,748	753,729	8,114	475,551
Insurance & Pension Funds	6,990	220,458	20,790	260,246	21,307	426,115
MFIs and DFIs	1,315	36,488	11,583	40,344	11,669	32,122
Stock Exchange & Brokerage Houses	6,300	35,612	11,715	85,405	12,571	60,207
Modarabas	525	4,198	536	4,707	533	5,834
Other NBFIs	25,711	195,464	27,156	248,252	29,058	194,017
IV. PRIVATE SECTOR (BUSINESS)	10,060,861	5,699,028	10,069,743	6,643,852	10,405,360	6,582,280
A. Agriculture, forestry and fishing	1,831,078	188,605	1,865,576	213,786	1,846,423	204,033
1. Crop and animal production, hunting and related service activities	1,827,309	181,986	1,861,491	206,037	1,842,281	195,211
Growing of Wheat, Rice, Sugar Cane & Cotton	1,067,427	102,940	1,080,106	111,770	1,061,750	102,979
Growing of tropical, subtropical, pome and stone fruits & vegetables	132,162	7,612	124,461	8,298	125,889	8,353
Growing of other fruits, vegetables and crops	383,003	27,027	388,422	33,660	376,265	29,795
Raising of livestock and other related activities	187,978	33,226	210,513	38,452	220,711	41,015
Other agricultural support activities	56,591	10,994	57,769	13,735	57,479	12,967
Hunting, trapping and related service activities	148	188	220	122	187	103
02 - Forestry and logging	704	829	750	619	719	1,566
03 - Fishing and aquaculture	3,065	5,789	3,335	7,130	3,423	7,256
B. Mining and quarrying	29,416	249,345	455,809	325,011	494,977	286,197
05 - Mining of coal and lignite	10,716	45,861	345,185	107,676	374,645	113,445
06 - Extraction of crude petroleum and natural gas	7,566	177,562	89,283	183,446	96,962	141,815
07 - Mining of metal ores	4,419	4,425	1,168	7,298	1,185	5,389
08-Other mining and quarrying	5,834	20,631	19,182	25,351	21,205	24,475
09 - Mining support service activities	881	866	991	1,239	980	1,073
C. Manufacturing	1,021,142	1,600,621	1,373,359	1,630,717	1,444,168	1,647,515
10 - Manufacture of food products	291,385	262,040	285,052	292,226	367,689	310,369
11 - Manufacture of beverages	9,258	87,258	11,582	50,265	11,972	65,983
12 - Manufacture of tobacco products	453	21,709	428	36,323	442	26,336
13 - Manufacture of textiles	223,022	216,726	292,085	217,806	227,609	212,932
Preparation and spinning of textile fibres	164,289	55,144	174,928	63,714	98,030	61,806
Weaving of textiles	12,573	24,780	33,086	25,524	28,300	25,381
Finishing of textiles	9,205	23,675	11,210	24,087	11,259	21,842
Manufacture of knitted and crocheted fabrics	3,946	19,450	3,507	16,455	3,654	15,919
Manufacture of made-up textile articles, except apparel	15,221	34,202	45,442	31,197	59,549	32,831
Manufacture of carpets and rugs	2,026	2,218	2,022	1,925	2,079	1,894
Manufacture of other textiles n.e.c.	15,762	57,256	21,890	54,905	24,738	53,259
14 - Manufacture of wearing apparel	34,864	69,320	32,513	64,745	69,954	69,569
15 - Manufacture of leather and related products	16,702	24,250	15,494	24,648	18,646	23,286

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	4,276	6,257	2,925	5,649	3,026	5,471
Manufacture of luggage, handbags and the like, saddlery and harness	1,853	3,447	1,652	4,004	1,680	3,561
Manufacture of footwear	10,573	14,547	10,917	14,995	13,940	14,254
a. Leather wear	8,763	12,223	9,325	12,284	12,111	11,750
b. Rubber and Plastic wear	1,810	2,324	1,592	2,711	1,829	2,504
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	7,322	3,165	7,254	2,700	19,988	2,693
17 - Manufacture of paper and paper products	10,906	16,681	9,025	9,606	9,395	11,457
18 - Printing and reproduction of recorded media	17,702	16,496	16,898	22,591	17,981	21,169
Printing and other service activities related to printing	16,805	15,037	16,143	21,321	17,222	19,825
Reproduction of recorded media	897	1,459	755	1,270	759	1,344
19 - Manufacture of coke and refined petroleum products	24,388	146,461	11,266	145,289	41,089	156,229
20 - Manufacture of chemicals and chemical products	71,692	211,870	170,977	154,838	108,345	140,054
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20,518	48,221	25,938	66,115	26,971	80,417
22 - Manufacture of rubber and plastics products	19,763	19,186	50,451	25,481	70,273	23,310
23 - Manufacture of other non-metallic mineral products	16,269	28,205	27,729	31,047	23,948	34,885
24 - Manufacture of basic metals	43,995	48,254	41,755	55,170	40,770	46,200
25. Manufacture of fabricated metal products, except machinery and equipment	7,883	12,103	7,991	10,574	8,327	8,928
26 - Manufacture of computer, electronic and optical products	12,724	25,202	20,760	31,015	41,598	36,988
27 - Manufacture of electrical equipment	28,627	61,615	37,261	68,645	40,398	67,399
28 - Manufacture of machinery and equipment	21,349	45,157	19,363	58,963	18,465	62,504
29 - Manufacture of motor vehicles, trailers and semi-trailers	57,416	86,034	98,425	89,874	56,608	72,402
30 - Manufacture of other transport equipment	8,408	14,436	7,557	11,552	7,896	14,644
31 - Manufacture of furniture	8,516	4,404	7,411	3,649	7,825	3,531
32. Other manufacturing	63,434	127,286	171,644	152,321	203,206	151,743
Manufacture of jewellery and related articles	8,871	3,153	7,131	4,348	21,851	4,132
Manufacture of imitation jewellery and related articles	963	276	596	349	607	228
Manufacture of musical instruments	911	5,282	1,265	4,356	1,272	4,107
Manufacture of sports goods	9,865	29,850	13,506	40,535	14,654	40,785
Manufacture of games and toys	344	176	193	280	197	205
Manufacture of medical and dental instruments and supplies	7,775	10,923	7,457	14,541	7,700	13,260
Manufacture of Handicrafts	1,378	548	915	1,218	962	779
Other manufacturing n.e.c.	33,540	79,245	140,581	86,695	155,963	88,246
33 - Repair and installation of machinery and equipment	4,546	4,542	4,500	5,273	4,773	4,488
D. Electricity, gas, steam and air conditioning supply	487,073	469,290	21,668	707,943	20,813	763,478
Electric power generation, transmission and distribution	474,370	411,223	12,372	605,342	11,187	682,288
a) Hydal	5,404	43,990	4,439	43,755	4,799	30,214
b) Thermal	828	19,361	618	27,592	636	19,209
c) Coal Based	378	133,647	283	238,136	285	278,581
d) Wind	275	13,882	506	17,322	542	18,423
e) Solar	1,324	9,853	1,700	15,475	1,830	12,236
f) Other	466,161	190,489	4,826	263,063	3,095	323,626
Manufacture of gas; distribution of gaseous fuels through mains	7,315	44,537	8,112	101,216	8,441	79,824
Steam and air conditioning supply	5,388	13,531	1,184	1,384	1,185	1,366
E. Water supply; sewerage, waste management and remediation activities	9,326	18,750	11,259	11,071	12,034	14,835
36 - Water collection, treatment and supply	3,482	898	3,640	999	3,805	1,376
37 - Sewerage	1,618	697	2,559	1,262	2,738	1,510
38 - Waste collection, treatment and disposal activities; materials recovery	3,707	14,073	4,537	7,247	4,968	10,703
39 - Remediation activities and other waste management services	519	3,082	523	1,562	523	1,246
F. Construction	2,176,521	372,544	323,119	506,748	343,396	424,118
41 - Construction of buildings	2,038,230	172,856	176,267	215,135	165,137	182,578
42 - Civil engineering	96,334	152,230	104,206	228,260	102,006	189,611
43 - Specialized construction activities	41,957	47,458	42,646	63,353	76,253	51,929

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-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	1,712,806	975,429	2,149,295	1,163,214	2,325,925	1,223,450
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	63,104	49,137	71,245	56,998	74,406	66,119
46 - Wholesale trade, except of motor vehicles and motorcycles	442,080	346,554	496,123	410,376	515,723	414,576
47 - Retail trade, except of motor vehicles and motorcycles	1,207,622	579,737	1,581,927	695,840	1,735,796	742,755
H. Transportation and storage	72,133	431,709	121,510	461,627	195,097	443,065
49 - Land transport and transport via pipelines	42,629	45,197	83,919	46,157	125,845	51,516
50 - Water transport	1,889	75,146	1,937	64,652	1,993	60,932
51 - Air transport	3,600	161,664	4,744	169,421	19,258	190,932
52 - Warehousing and support activities for transportation	19,655	124,985	25,329	171,849	41,976	129,719
53 - Courier activities other than national post activities	4,360	24,718	5,581	9,548	6,025	9,966
I. Accommodation and food service activities	78,789	30,245	80,887	34,998	99,224	40,053
55 - Accommodation	18,314	11,506	17,981	10,944	17,794	12,195
56 - Food and beverage service activities	60,475	18,739	62,906	24,054	81,430	27,858
J. Information and communication	391,845	197,335	186,013	257,322	160,527	255,760
58 - Publishing activities	14,045	20,199	13,341	24,700	14,126	28,934
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2,249	690	5,488	1,564	5,687	1,541
60 - Programming and broadcasting activities	1,366	2,431	1,494	2,329	1,492	2,689
61 - Telecommunications	304,448	79,527	28,141	111,268	26,196	116,801
62 - Computer programming, consultancy and related activities	24,195	66,349	96,499	85,931	71,732	78,075
63 - Information service activities	45,542	28,139	41,050	31,530	41,294	27,720
K. Real estate activities	213,368	208,543	171,384	165,878	214,663	160,573
L. Professional, scientific and technical activities	121,403	132,604	547,837	163,711	530,884	156,161
69 - Legal and accounting activities	19,463	17,642	19,064	20,335	19,782	21,187
70 - Activities of head offices; management consultancy activities	5,741	16,108	5,667	15,890	5,800	13,615
71 - Architectural and engineering activities; technical testing and analysis	29,652	25,532	11,447	27,440	27,051	23,203
72 - Scientific research and development	2,916	8,872	2,739	14,204	2,737	10,517
73 - Advertising and market research	10,193	12,586	10,073	14,924	10,683	17,185
74 - Other professional, scientific and technical activities	52,326	50,584	497,428	69,029	463,454	68,716
75 - Veterinary activities	1,112	1,280	1,419	1,890	1,377	1,738
M. Administrative and support service activities	159,674	115,573	157,104	137,360	208,135	131,264
77 - Rental and leasing activities	7,206	3,788	7,461	4,850	8,245	5,069
78 - Employment activities	1,382	1,764	1,578	2,583	1,635	2,638
79 - Travel agency, tour operator, reservation service and related activities	36,671	26,382	42,605	33,207	93,254	30,651
80 - Security and investigation activities	4,539	3,700	4,990	4,374	5,144	4,318
81 - Services to buildings and landscape activities	5,328	3,703	5,844	6,886	5,713	5,167
82 - Office administrative, office support and other business support activities	104,548	76,237	94,626	85,460	94,144	83,422
N. Education	507,109	117,871	678,316	133,243	781,922	133,533
O. Human health and social work activities	38,418	79,635	81,772	103,141	105,391	99,964
86 - Human health activities	32,275	61,788	34,292	72,418	35,150	75,776
87 - Residential care activities	1,037	815	1,111	826	1,083	864
88 - Social work activities with and without accommodation	5,106	17,032	46,369	29,897	69,158	23,324
P. Arts, entertainment and recreation	3,346	3,184	3,877	3,002	3,959	2,944
Q. Other service activities	1,207,414	507,746	1,840,958	625,078	1,617,822	595,338
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	706,454	642,850	481,467	737,919	553,631	715,257
A. Private Trusts and Non-profit Organizations	495,054	446,079	355,662	529,401	406,621	504,734
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	211,400	196,771	125,805	208,518	147,010	210,524
VI. PERSONAL	83,694,019	12,236,860	92,759,512	14,205,354	97,822,561	14,802,432
A. Salaried persons	25,945,020	3,561,971	29,559,242	4,182,278	29,282,455	4,366,271
B. Self employed	20,526,863	5,122,182	24,962,726	5,874,226	24,795,449	6,134,264
C. Other Personal	37,222,136	3,552,708	38,237,544	4,148,850	43,744,657	4,301,897
VII. OTHER	189,595	69,644	230,742	88,537	229,061	80,417
Total	96,122,476	25,595,396	105,231,270	30,180,905	110,777,877	30,596,245

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	501,172	504,307	580,836	574,717	612,519	557,833
1) Official	6,542	29,620	6,352	28,635	6,706	30,163
2) Business	12,112	97,439	11,018	113,985	10,863	89,600
3) Personal	482,517	377,247	563,465	432,096	594,949	438,070
4) Trust Funds and Non Profit Organizations	1	-	1	0	1	0
II. DOMESTIC CONSTITUENTS	80,817,828	19,004,145	87,896,734	22,338,005	92,368,891	22,580,838
I. GOVERNMENT	466,944	3,455,479	489,274	4,085,945	492,114	4,223,276
A. Federal Government	95,068	2,200,462	106,812	2,532,386	109,325	2,619,289
B. Provincial Governments	343,913	1,118,873	353,673	1,398,554	353,790	1,441,311
C. Local Bodies	27,963	136,143	28,789	155,005	28,999	162,676
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	16,030	1,366,068	19,707	1,717,677	21,038	1,684,537
Agriculture, hunting and forestry	48	958	47	1,897	39	1,742
Services	1,089	39,837	1,158	39,562	1,173	36,366
Utilities	7,221	578,824	9,308	623,592	10,617	658,366
Transport, storage and communications	3,453	91,501	4,104	133,608	4,240	110,983
Manufacturing	2,265	288,389	2,108	287,925	2,558	259,830
Mining and Quarrying	456	214,500	516	433,086	514	402,582
Construction	172	35,677	158	21,705	145	21,691
Commerce and Trade	450	19,157	591	29,287	660	33,754
Others	875	97,225	1,717	147,014	1,092	159,224
III. NON-BANK FINANCIAL INSTITUTIONS	38,407	432,553	67,021	743,735	70,471	628,354
Mutual Funds and AMCs	3,711	134,397	4,793	318,743	5,055	81,667
Insurance & Pension Funds	4,691	156,209	18,222	208,519	18,697	374,869
MFIs and DFIs	1,117	35,154	11,332	35,794	11,398	29,907
Stock Exchange & Brokerage Houses	4,895	21,052	7,371	61,901	8,109	34,450
Modarabas	144	100	149	150	159	160
Other NBFIs	23,798	85,641	25,154	118,628	27,053	107,302
IV. PRIVATE SECTOR (BUSINESS)	6,775,581	3,992,079	6,876,869	4,649,559	6,931,067	4,542,838
A. Agriculture, forestry and fishing	1,672,909	139,677	1,701,041	153,188	1,675,384	143,466
1. Crop and animal production, hunting and related service activities	1,670,864	134,405	1,698,799	147,248	1,673,132	136,478
Growing of Wheat, Rice, Sugar Cane & Cotton	1,007,821	86,773	1,022,094	90,261	1,003,390	83,077
Growing of tropical, subtropical, pome and stone fruits & vegetables	112,121	2,595	106,321	3,058	106,656	3,008
Growing of other fruits, vegetables and crops	356,261	20,669	364,263	26,686	353,835	23,058
Raising of livestock and other related activities	152,230	18,561	161,520	18,845	165,907	19,862
Other agricultural support activities	42,336	5,662	44,446	8,326	43,213	7,409
Hunting, trapping and related service activities	95	145	155	71	131	65
02 - Forestry and logging	444	688	476	480	437	1,431
03 - Fishing and aquaculture	1,601	4,585	1,766	5,460	1,815	5,557
B. Mining and quarrying	12,807	207,604	448,603	292,183	434,103	243,832
05 - Mining of coal and lignite	2,664	42,955	341,755	105,914	317,802	111,403
06 - Extraction of crude petroleum and natural gas	6,173	150,583	88,119	166,811	95,764	117,655
07 - Mining of metal ores	677	2,816	770	3,111	739	1,597
08-Other mining and quarrying	2,911	10,471	17,446	15,331	19,300	12,305
09 - Mining support service activities	382	779	513	1,016	498	872
C. Manufacturing	586,756	1,135,115	987,677	1,119,405	936,054	1,129,003
10 - Manufacture of food products	227,555	188,425	223,199	206,597	244,527	222,319
11 - Manufacture of beverages	6,586	67,749	8,734	39,051	8,936	55,201
12 - Manufacture of tobacco products	356	21,371	362	35,838	378	25,828
13 - Manufacture of textiles	48,626	140,933	263,580	142,738	182,187	136,495
Preparation and spinning of textile fibres	15,457	42,997	169,460	50,052	92,254	48,974
Weaving of textiles	7,794	16,746	28,984	17,429	23,920	18,010
Finishing of textiles	6,106	16,713	7,844	16,529	8,000	15,167
Manufacture of knitted and crocheted fabrics	1,944	13,919	2,016	10,852	2,038	9,358
Manufacture of made-up textile articles, except apparel	8,658	22,402	40,899	21,891	38,970	20,799
Manufacture of carpets and rugs	1,443	1,974	1,478	1,677	1,498	1,605
Manufacture of other textiles n.e.c.	7,224	26,183	12,899	24,307	15,507	22,581
14 - Manufacture of wearing apparel	11,455	41,320	19,563	36,266	28,866	41,760
15 - Manufacture of leather and related products	7,391	11,915	8,477	13,339	10,785	12,189

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	2,091	4,280	1,544	3,899	1,535	3,791
Manufacture of luggage, handbags and the like, saddlery and harness	1,065	1,311	1,146	2,962	1,137	2,507
Manufacture of footwear	4,235	6,324	5,787	6,479	8,113	5,890
a. Leather wear	3,782	5,742	5,263	5,704	7,579	5,162
b. Rubber and Plastic wear	453	583	524	775	534	729
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,047	1,383	3,033	1,298	3,104	1,122
17 - Manufacture of paper and paper products	6,519	12,611	6,491	7,149	6,718	8,744
18 - Printing and reproduction of recorded media	7,780	9,891	8,790	11,445	8,833	9,949
Printing and other service activities related to printing	7,311	8,609	8,321	10,361	8,359	8,769
Reproduction of recorded media	469	1,282	469	1,083	474	1,180
19 - Manufacture of coke and refined petroleum products	22,912	115,952	10,103	108,581	40,030	121,249
20 - Manufacture of chemicals and chemical products	45,421	163,872	65,418	109,377	67,018	102,170
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	14,472	35,989	18,791	50,188	19,357	60,494
22 - Manufacture of rubber and plastics products	10,185	10,460	12,849	15,814	13,420	13,300
23 - Manufacture of other non-metallic mineral products	8,510	18,133	21,830	20,427	17,455	23,560
24 - Manufacture of basic metals	22,933	31,672	26,807	31,311	27,831	27,800
25. Manufacture of fabricated metal products, except machinery and equipment	4,367	7,161	5,203	7,232	5,303	5,794
26 - Manufacture of computer, electronic and optical products	5,887	17,157	16,317	20,669	22,900	18,288
27 - Manufacture of electrical equipment	17,978	49,056	29,274	51,362	32,025	50,207
28 - Manufacture of machinery and equipment	11,956	14,142	11,044	15,385	10,719	13,850
29 - Manufacture of motor vehicles, trailers and semi-trailers	49,461	62,522	90,441	64,016	49,968	46,913
30 - Manufacture of other transport equipment	5,420	8,385	5,437	7,593	5,665	8,996
31 - Manufacture of furniture	4,202	1,672	4,490	1,976	4,600	1,931
32. Other manufacturing	41,020	99,884	124,320	117,777	122,219	117,704
Manufacture of jewellery and related articles	4,717	2,005	4,046	2,840	4,803	2,856
Manufacture of imitation jewellery and related articles	312	123	387	264	376	138
Manufacture of musical instruments	698	3,114	658	2,921	661	3,229
Manufacture of sports goods	6,756	24,509	7,643	28,834	8,018	29,393
Manufacture of games and toys	118	101	141	160	151	191
Manufacture of medical and dental instruments and supplies	5,558	8,963	5,889	12,120	6,050	11,216
Manufacture of Handicrafts	459	282	444	851	443	339
Other manufacturing n.e.c.	22,402	60,788	105,112	69,786	101,717	70,340
33 - Repair and installation of machinery and equipment	2,717	3,459	3,124	3,975	3,210	3,141
D. Electricity, gas, steam and air conditioning supply	408,664	415,885	15,846	644,714	15,850	706,599
Electric power generation, transmission and distribution	398,086	360,211	8,481	547,252	8,219	633,267
a) Hydal	3,850	34,568	3,270	39,565	3,585	28,981
b) Thermal	460	11,434	534	18,548	549	13,207
c) Coal Based	186	130,504	155	230,420	156	275,134
d) Wind	203	13,765	486	16,982	522	18,391
e) Solar	719	8,536	1,101	12,525	1,143	9,940
f) Other	392,668	161,403	2,935	229,213	2,264	287,613
Manufacture of gas; distribution of gaseous fuels through mains	5,543	42,262	6,349	96,546	6,622	72,627
Steam and air conditioning supply	5,035	13,413	1,016	916	1,009	705
E. Water supply; sewerage, waste management and remediation activities	3,917	6,417	4,850	4,842	5,125	6,571
36 - Water collection, treatment and supply	2,366	448	2,371	593	2,494	851
37 - Sewerage	256	195	202	81	183	707
38 - Waste collection, treatment and disposal activities; materials recovery	1,058	5,703	2,040	3,457	2,211	4,620
39 - Remediation activities and other waste management services	237	72	237	712	237	393
F. Construction	1,317,139	278,226	227,183	385,060	215,389	320,567
41 - Construction of buildings	1,224,819	118,911	126,581	147,888	118,448	123,193
42 - Civil engineering	61,344	119,520	69,703	182,904	67,345	153,350
43 - Specialized construction activities	30,976	39,796	30,899	54,268	29,596	44,024

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-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	800,039	529,469	1,119,975	624,601	1,174,399	626,050
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	33,637	32,998	36,533	37,053	38,132	39,504
46 - Wholesale trade, except of motor vehicles and motorcycles	331,762	280,422	362,289	327,060	372,178	325,905
47 - Retail trade, except of motor vehicles and motorcycles	434,640	216,048	721,153	260,488	764,089	260,641
H. Transportation and storage	39,907	349,878	85,723	381,076	115,782	358,756
49 - Land transport and transport via pipelines	24,269	31,944	64,199	30,415	90,935	33,923
50 - Water transport	1,063	60,050	1,107	55,997	1,107	53,549
51 - Air transport	1,635	156,763	2,917	162,683	3,093	165,481
52 - Warehousing and support activities for transportation	9,970	83,542	13,523	127,533	16,409	101,153
53 - Courier activities other than national post activities	2,970	17,580	3,977	4,448	4,238	4,651
I. Accommodation and food service activities	50,277	17,608	41,660	21,001	48,222	26,013
55 - Accommodation	9,908	6,975	12,288	7,053	11,954	8,198
56 - Food and beverage service activities	40,369	10,633	29,372	13,948	36,268	17,815
J. Information and communication	356,778	148,040	80,911	189,484	79,324	184,296
58 - Publishing activities	8,809	15,242	7,657	17,820	8,202	22,106
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2,249	690	4,058	1,118	4,226	1,146
60 - Programming and broadcasting activities	1,135	1,566	1,188	1,623	1,189	1,828
61 - Telecommunications	291,720	70,023	17,030	92,331	14,098	97,539
62 - Computer programming, consultancy and related activities	11,811	40,393	14,012	52,819	14,607	43,975
63 - Information service activities	41,054	20,127	36,966	23,772	37,002	17,701
K. Real estate activities	69,185	108,685	79,156	73,955	86,489	68,832
L. Professional, scientific and technical activities	60,929	94,472	293,611	98,641	333,861	97,022
69 - Legal and accounting activities	9,388	8,617	10,384	9,939	10,471	10,089
70 - Activities of head offices; management consultancy activities	5,108	14,867	4,911	14,356	4,991	11,539
71 - Architectural and engineering activities; technical testing and analysis	5,279	17,339	6,061	16,789	13,895	14,787
72 - Scientific research and development	1,235	3,113	1,177	3,195	1,185	2,871
73 - Advertising and market research	5,239	9,600	5,002	11,326	5,144	13,314
74 - Other professional, scientific and technical activities	34,057	40,104	265,209	41,598	297,369	43,131
75 - Veterinary activities	623	831	867	1,438	806	1,290
M. Administrative and support service activities	91,975	70,108	93,133	84,884	93,589	82,696
77 - Rental and leasing activities	3,162	1,386	3,096	2,351	3,556	2,194
78 - Employment activities	1,082	1,085	1,189	1,434	1,229	1,625
79 - Travel agency, tour operator, reservation service and related activities	23,032	16,394	24,554	18,676	25,436	17,882
80 - Security and investigation activities	3,297	2,255	3,610	2,659	3,743	2,504
81 - Services to buildings and landscape activities	4,122	2,583	4,426	5,279	4,257	4,125
82 - Office administrative, office support and other business support activities	57,280	46,404	56,258	54,486	55,368	54,366
N. Education	330,272	91,152	484,056	97,844	465,886	98,216
O. Human health and social work activities	22,264	51,521	64,370	63,093	60,082	66,168
86 - Human health activities	17,976	38,543	18,585	44,832	19,069	49,883
87 - Residential care activities	642	583	654	436	612	389
88 - Social work activities with and without accommodation	3,646	12,395	45,131	17,825	40,401	15,896
P. Arts, entertainment and recreation	2,240	2,208	2,379	2,188	2,396	2,052
Q. Other service activities	949,523	346,014	1,146,695	413,400	1,189,132	382,701
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	680,622	388,851	452,824	417,980	524,391	395,454
A. Private Trusts and Non-profit Organizations	480,451	252,879	339,564	275,848	390,046	253,291
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	200,171	135,972	113,260	142,132	134,345	142,163
VI. PERSONAL	72,661,122	9,310,597	79,771,794	10,652,180	84,110,257	11,037,540
A. Salaried persons	21,038,083	2,753,826	23,775,009	3,217,781	22,956,813	3,213,779
B. Self employed	16,771,231	3,790,823	20,487,943	4,288,698	20,340,900	4,563,264
C. Other Personal	34,851,808	2,765,949	35,508,842	3,145,701	40,812,544	3,260,497
VII. OTHER	179,122	58,519	219,245	70,929	219,553	68,838
Total	81,319,000	19,508,452	88,477,570	22,912,722	92,981,410	23,138,671

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	305,858	232,492	447,568	274,214	483,064	286,776
1) Official	135,283	85,785	165,655	101,617	76,580	76,466
2) Business	45,781	54,851	22,533	56,029	24,159	55,595
3) Personal	124,776	91,280	259,367	116,440	382,312	154,584
4) Trust Funds and Non Profit Organizations	18	576	13	128	13	132
2. DOMESTIC CONSTITUENTS	11,362,485	5,011,332	16,306,132	6,993,969	17,313,403	7,170,797
I. GOVERNMENT	46,525	244,595	68,855	294,173	71,191	302,958
A. Federal Government	10,929	145,859	26,095	177,192	27,807	180,522
B. Provincial Governments	29,184	74,864	35,531	88,302	36,076	91,361
C. Local Bodies	6,412	23,873	7,229	28,680	7,308	31,076
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,567	54,989	4,038	165,834	4,086	166,631
Agriculture, hunting and forestry	2	0	4	1	3	1
Services	71	1,264	90	13,077	116	12,436
Utilities	1,837	20,347	2,047	93,593	2,246	104,680
Transport, storage and communications	1,376	13,314	1,324	16,106	1,370	15,984
Manufacturing	113	5,748	132	21,126	139	12,261
Mining and Quarrying	55	8,211	67	12,630	66	12,663
Construction	8	635	8	1,492	8	712
Commerce and Trade	49	5,337	51	7,425	47	7,849
Others	56	134	315	384	91	46
III. NON-BANK FINANCIAL INSTITUTIONS	6,866	448,469	12,507	648,948	12,781	565,491
Mutual Funds and AMCs	2,409	296,059	2,955	434,985	3,059	393,884
Insurance & Pension Funds	1,977	57,011	2,568	51,727	2,610	51,246
MFIs and DFIs	157	322	251	4,550	271	2,215
Stock Exchange & Brokerage Houses	1,058	28,905	4,344	23,504	4,462	25,757
Modarabas	345	3,518	387	4,557	374	5,674
Other NBFIs	919	62,654	2,002	129,623	2,005	86,716
IV. PRIVATE SECTOR (BUSINESS)	1,753,410	1,493,560	3,192,874	1,994,294	3,474,293	2,039,442
A. Agriculture, forestry and fishing	136,084	42,839	164,535	60,598	171,039	60,567
1. Crop and animal production, hunting and related service activities	134,582	41,379	162,692	58,789	169,149	58,732
Growing of Wheat, Rice, Sugar Cane & Cotton	52,514	15,022	58,012	21,509	58,360	19,902
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,124	4,494	18,140	5,240	19,233	5,344
Growing of other fruits, vegetables and crops	24,111	6,166	24,159	6,974	22,430	6,737
Raising of livestock and other related activities	24,973	11,591	48,993	19,606	54,804	21,153
Other agricultural support activities	13,817	4,070	13,323	5,409	14,266	5,558
Hunting, trapping and related service activities	43	36	65	51	56	38
02 - Forestry and logging	213	92	274	140	282	136
03 - Fishing and aquaculture	1,289	1,368	1,569	1,670	1,608	1,699
B. Mining and quarrying	11,559	30,666	7,206	32,828	60,874	42,364
05 - Mining of coal and lignite	3,942	2,644	3,430	1,762	56,843	2,042
06 - Extraction of crude petroleum and natural gas	1,236	19,702	1,164	16,635	1,198	24,160
07 - Mining of metal ores	3,550	1,310	398	4,187	446	3,791
08-Other mining and quarrying	2,338	6,847	1,736	10,020	1,905	12,170
09 - Mining support service activities	493	163	478	223	482	201
C. Manufacturing	218,339	401,624	385,682	511,313	508,114	518,512
10 - Manufacture of food products	34,934	62,006	61,853	85,628	123,162	88,049
11 - Manufacture of beverages	2,059	11,616	2,848	11,214	3,036	10,781
12 - Manufacture of tobacco products	87	173	66	485	64	508
13 - Manufacture of textiles	29,418	77,558	28,505	75,068	45,422	76,437
Preparation and spinning of textile fibres	6,175	10,654	5,468	13,662	5,776	12,832
Weaving of textiles	4,366	10,679	4,102	8,094	4,380	7,371
Finishing of textiles	2,900	9,606	3,366	7,557	3,259	6,675
Manufacture of knitted and crocheted fabrics	1,915	4,937	1,491	5,603	1,616	6,561
Manufacture of made-up textile articles, except apparel	5,203	9,253	4,543	9,306	20,579	12,032
Manufacture of carpets and rugs	586	266	544	247	581	289
Manufacture of other textiles n.e.c.	8,273	32,163	8,991	30,598	9,231	30,677
14 - Manufacture of wearing apparel	18,940	27,210	12,950	28,479	41,088	27,810
15 - Manufacture of leather and related products	7,661	10,702	7,017	11,309	7,861	11,096

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	1,771	1,582	1,381	1,750	1,491	1,679
Manufacture of luggage, handbags and the like, saddlery and harness	754	1,870	506	1,042	543	1,053
Manufacture of footwear	5,136	7,250	5,130	8,516	5,827	8,364
a. Leather wear	3,972	5,938	4,062	6,580	4,532	6,588
b. Rubber and Plastic wear	1,164	1,312	1,068	1,936	1,295	1,776
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,960	1,596	4,221	1,402	16,884	1,571
17 - Manufacture of paper and paper products	4,118	5,047	2,534	2,458	2,677	2,713
18 - Printing and reproduction of recorded media	8,659	6,581	8,108	11,146	9,148	11,220
Printing and other service activities related to printing	8,267	6,395	7,822	10,959	8,863	11,056
Reproduction of recorded media	392	186	286	187	285	164
19 - Manufacture of coke and refined petroleum products	1,342	23,590	1,163	36,708	1,059	34,980
20 - Manufacture of chemicals and chemical products	13,107	32,832	105,559	45,461	41,327	37,884
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,060	13,418	7,147	15,927	7,614	19,923
22 - Manufacture of rubber and plastics products	7,023	10,040	37,602	9,668	56,853	10,010
23 - Manufacture of other non-metallic mineral products	6,517	14,139	5,899	10,620	6,493	11,325
24 - Manufacture of basic metals	11,163	15,886	14,948	23,859	12,939	18,400
25. Manufacture of fabricated metal products, except machinery and equipment	3,449	4,109	2,788	3,342	3,024	3,134
26 - Manufacture of computer, electronic and optical products	6,097	11,795	4,443	10,346	18,698	18,701
27 - Manufacture of electrical equipment	10,026	13,635	7,987	17,283	8,373	17,192
28 - Manufacture of machinery and equipment	10,323	8,843	8,319	43,578	7,746	48,654
29 - Manufacture of motor vehicles, trailers and semi-trailers	6,524	19,550	7,984	25,858	6,640	25,489
30 - Manufacture of other transport equipment	2,552	2,328	2,120	3,959	2,231	5,648
31 - Manufacture of furniture	3,951	2,535	2,921	1,673	3,225	1,599
32. Other manufacturing	20,840	25,801	47,324	34,544	80,987	34,040
Manufacture of jewellery and related articles	3,598	941	3,085	1,508	17,048	1,276
Manufacture of imitation jewellery and related articles	616	128	209	85	231	89
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2,942	4,427	5,863	11,701	6,636	11,392
Manufacture of games and toys	221	89	52	119	46	15
Manufacture of medical and dental instruments and supplies	2,119	1,618	1,568	2,421	1,650	2,044
Manufacture of Handicrafts	818	141	471	367	519	440
Other manufacturing n.e.c.	10,526	18,457	36,076	18,343	54,857	18,784
33 - Repair and installation of machinery and equipment	1,529	635	1,376	1,297	1,563	1,347
D. Electricity, gas, steam and air conditioning supply	4,986	48,656	5,822	63,229	4,963	56,879
Electric power generation, transmission and distribution	2,878	45,883	3,891	58,090	2,968	49,022
a) Hydal	931	10,461	1,169	4,190	1,214	1,233
b) Thermal	452	3,040	84	9,044	87	6,002
c) Coal Based	189	2,895	128	7,716	129	3,446
d) Wind	76	164	20	340	20	32
e) Solar	414	1,149	599	2,950	687	2,296
f) Other	816	28,174	1,891	33,850	831	36,013
Manufacture of gas; distribution of gaseous fuels through mains	1,775	2,664	1,763	4,670	1,819	7,197
Steam and air conditioning supply	333	110	168	469	176	661
E. Water supply; sewerage, waste management and remediation activities	4,236	8,476	6,409	6,229	6,909	8,264
36 - Water collection, treatment and supply	836	557	1,269	407	1,311	525
37 - Sewerage	700	3,709	2,357	1,182	2,555	803
38 - Waste collection, treatment and disposal activities; materials recovery	2,254	3,960	2,497	3,790	2,757	6,083
39 - Remediation activities and other waste management services	446	250	286	850	286	854
F. Construction	101,683	89,236	95,936	121,688	128,007	103,551
41 - Construction of buildings	37,578	53,086	49,686	67,247	46,689	59,385
42 - Civil engineering	51,415	26,975	34,503	45,356	34,661	36,261
43 - Specialized construction activities	12,690	9,175	11,747	9,085	46,657	7,905

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Sep-23		Jun-24		Sep-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	708,468	376,088	1,029,320	538,613	1,151,526	597,400
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	26,252	19,033	34,712	19,945	36,274	26,615
46 - Wholesale trade, except of motor vehicles and motorcycles	86,118	49,812	133,834	83,316	143,545	88,671
47 - Retail trade, except of motor vehicles and motorcycles	596,098	307,243	860,774	435,352	971,707	482,114
H. Transportation and storage	27,120	83,758	35,787	80,551	79,315	84,309
49 - Land transport and transport via pipelines	15,190	14,334	19,720	15,742	34,910	17,593
50 - Water transport	760	10,834	830	8,656	886	7,383
51 - Air transport	1,549	3,515	1,827	6,738	16,165	25,451
52 - Warehousing and support activities for transportation	8,383	36,639	11,806	44,316	25,567	28,566
53 - Courier activities other than national post activities	1,238	18,435	1,604	5,099	1,787	5,315
I. Accommodation and food service activities	14,243	9,901	39,227	13,997	51,002	14,040
55 - Accommodation	3,816	3,128	5,693	3,891	5,840	3,997
56 - Food and beverage service activities	10,427	6,773	33,534	10,106	45,162	10,043
J. Information and communication	26,333	42,966	105,102	67,838	81,203	71,464
58 - Publishing activities	3,823	4,590	5,684	6,881	5,924	6,827
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	193	303	306	706	303	861
61 - Telecommunications	7,480	11,215	11,111	18,936	12,098	19,262
62 - Computer programming, consultancy and related activities	10,963	21,043	82,487	33,112	57,125	34,100
63 - Information service activities	3,874	5,815	5,514	8,203	5,753	10,415
K. Real estate activities	63,489	101,935	92,228	91,923	128,174	91,742
L. Professional, scientific and technical activities	23,537	37,162	254,226	65,070	197,023	59,140
69 - Legal and accounting activities	9,147	12,062	8,680	10,396	9,311	11,098
70 - Activities of head offices; management consultancy activities	515	1,288	756	1,533	809	2,076
71 - Architectural and engineering activities; technical testing and analysis	4,398	9,396	5,386	10,650	13,156	8,416
72 - Scientific research and development	1,597	5,501	1,562	11,010	1,552	7,646
73 - Advertising and market research	4,616	3,163	5,071	3,598	5,539	3,871
74 - Other professional, scientific and technical activities	2,815	5,147	232,219	27,431	166,085	25,585
75 - Veterinary activities	449	605	552	452	571	448
M. Administrative and support service activities	65,279	40,820	63,971	52,476	114,546	48,569
77 - Rental and leasing activities	3,551	1,729	4,365	2,499	4,689	2,875
78 - Employment activities	268	467	389	1,149	406	1,013
79 - Travel agency, tour operator, reservation service and related activities	11,643	8,992	18,051	14,531	67,818	12,768
80 - Security and investigation activities	885	1,736	1,380	1,716	1,401	1,814
81 - Services to buildings and landscape activities	1,109	774	1,418	1,607	1,456	1,042
82 - Office administrative, office support and other business support activities	47,823	27,121	38,368	30,974	38,776	29,056
N. Education	55,489	23,601	194,260	35,399	316,036	35,317
O. Human health and social work activities	13,753	27,981	17,402	40,048	45,309	33,796
86 - Human health activities	12,408	22,590	15,707	27,586	16,081	25,893
87 - Residential care activities	332	236	457	390	471	475
88 - Social work activities with and without accommodation	1,013	5,155	1,238	12,072	28,757	7,428
P. Arts, entertainment and recreation	955	919	1,498	814	1,563	891
Q. Other service activities	277,857	126,931	694,263	211,678	428,690	212,637
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	23,376	214,734	28,643	319,939	29,240	319,804
A. Private Trusts and Non-profit Organizations	12,093	161,952	16,098	253,553	16,575	251,442
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	11,283	52,783	12,545	66,386	12,665	68,361
VI. PERSONAL	9,505,305	2,544,928	12,987,718	3,553,174	13,712,304	3,764,891
A. Salaried persons	4,257,552	692,194	5,784,233	964,497	6,325,642	1,152,492
B. Self employed	3,384,765	1,196,828	4,474,783	1,585,527	4,454,549	1,571,000
C. Other Personal	1,862,988	655,906	2,728,702	1,003,149	2,932,113	1,041,399
VII. OTHER	23,436	10,056	11,497	17,608	9,508	11,579
Total	11,668,343	5,243,823	16,753,700	7,268,184	17,796,467	7,457,573

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th September, 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
I. FOREIGN CONSTITUENTS	931,747	494,182	75,755	81,072	76,935	138,554	11,146	130,801	1,095,583	844,609
1) Official	57,855	50,824	4,730	4,324	19,696	26,761	1,005	24,721	83,286	106,629
2) Business	20,100	29,634	1,496	2,346	3,379	7,536	10,047	105,679	35,022	145,195
3) Personal	853,792	413,725	69,529	74,402	53,860	104,257	80	270	977,261	592,654
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	132	14	132
2. DOMESTIC CONSTITUENTS	75,977,546	12,554,867	28,656,622	2,829,477	1,592,503	1,451,070	3,455,623	12,916,222	109,682,294	29,751,635
I. GOVERNMENT	-	-	-	-	-	-	563,305	4,526,235	563,305	4,526,235
A. Federal Government	-	-	-	-	-	-	137,132	2,799,811	137,132	2,799,811
B. Provincial Governments	-	-	-	-	-	-	389,866	1,532,672	389,866	1,532,672
C. Local Bodies	-	-	-	-	-	-	36,307	193,752	36,307	193,752
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25,124	1,851,168	25,124	1,851,168
Agriculture, hunting and forestry	-	-	-	-	-	-	42	1,742	42	1,742
Services	-	-	-	-	-	-	1,289	48,802	1,289	48,802
Utilities	-	-	-	-	-	-	12,863	763,046	12,863	763,046
Transport, storage and communications	-	-	-	-	-	-	5,610	126,968	5,610	126,968
Manufacturing	-	-	-	-	-	-	2,697	272,090	2,697	272,090
Mining and Quarrying	-	-	-	-	-	-	580	415,244	580	415,244
Construction	-	-	-	-	-	-	153	22,403	153	22,403
Commerce and Trade	-	-	-	-	-	-	707	41,603	707	41,603
Others	-	-	-	-	-	-	1,183	159,270	1,183	159,270
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	83,252	1,193,846	83,252	1,193,846
Mutual Funds and AMCs	-	-	-	-	-	-	8,114	475,551	8,114	475,551
Insurance & Pension Funds	-	-	-	-	-	-	21,307	426,115	21,307	426,115
MFI and DFIs	-	-	-	-	-	-	11,669	32,122	11,669	32,122
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12,571	60,207	12,571	60,207
Modarabas	-	-	-	-	-	-	533	5,834	533	5,834
Other NBFIs	-	-	-	-	-	-	29,058	194,017	29,058	194,017
IV. PRIVATE SECTOR (BUSINESS)	7,578,594	1,723,147	481,813	143,760	127,051	140,643	2,217,902	4,574,731	10,405,360	6,582,280
A. Agriculture, forestry and fishing	1,586,426	122,908	107,261	9,782	26,581	10,327	126,155	61,016	1,846,423	204,033
1. Crop and animal production, hunting and related service activities	1,583,116	119,235	107,190	9,724	26,469	10,215	125,506	56,307	1,842,281	195,211
Growing of Wheat, Rice, Sugar Cane & Cotton	913,193	69,004	62,466	5,955	11,263	4,248	74,828	23,772	1,061,750	102,979
Growing of tropical, subtropical, pome and stone fruits & vegetables	118,357	6,844	5,517	302	1,138	601	877	605	125,889	8,353
Growing of other fruits, vegetables and crops	324,647	14,013	22,471	1,854	10,679	1,366	18,468	12,562	376,265	29,795
Raising of livestock and other related activities	182,424	23,220	14,604	1,360	2,362	2,918	21,321	13,517	220,711	41,015
Other agricultural support activities	44,343	6,120	2,127	253	1,020	1,079	9,989	5,514	57,479	12,967
Hunting, trapping and related service activities	152	33	5	0	7	3	23	67	187	103
02 - Forestry and logging	450	165	11	6	21	15	237	1,381	719	1,566
03 - Fishing and aquaculture	2,860	3,508	60	52	91	98	412	3,598	3,423	7,256
B. Mining and quarrying	487,503	32,144	99	58	351	1,005	7,024	252,990	494,977	286,197
05 - Mining of coal and lignite	372,193	13,400	17	4	47	306	2,388	99,736	374,645	113,445
06 - Extraction of crude petroleum and natural gas	94,702	12,350	23	24	99	184	2,138	129,257	96,962	141,815
07 - Mining of metal ores	664	915	6	16	27	276	488	4,182	1,185	5,389
08-Other mining and quarrying	19,157	5,117	47	14	146	234	1,855	19,110	21,205	24,475
09 - Mining support service activities	787	361	6	0	32	5	155	706	980	1,073
C. Manufacturing	882,145	232,244	10,895	10,688	15,899	41,052	535,229	1,363,531	1,444,168	1,647,515
10 - Manufacture of food products	239,645	50,524	1,589	1,461	4,568	13,960	121,887	244,424	367,689	310,369
11 - Manufacture of beverages	1,730	955	67	33	256	2,099	9,919	62,895	11,972	65,983
12 - Manufacture of tobacco products	163	135	5	0	47	221	227	25,980	442	26,336
13 - Manufacture of textiles	173,877	46,045	1,624	3,261	3,048	4,368	49,060	159,258	227,609	212,932
Preparation and spinning of textile fibres	82,807	18,759	251	284	1,401	1,832	13,571	40,931	98,030	61,806
Weaving of textiles	19,609	6,597	214	459	414	558	8,063	17,767	28,300	25,381
Finishing of textiles	3,879	3,972	201	292	667	730	6,512	16,848	11,259	21,842
Manufacture of knitted and crocheted fabrics	1,592	1,406	168	1,521	105	543	1,789	12,449	3,654	15,919
Manufacture of made-up textile articles, except apparel	50,527	7,877	385	287	161	268	8,476	24,398	59,549	32,831
Manufacture of carpets and rugs	419	187	19	1	25	11	1,616	1,695	2,079	1,894
Manufacture of other textiles n.e.c.	15,044	7,247	386	416	275	426	9,033	45,170	24,738	53,259
14 - Manufacture of wearing apparel	55,971	9,782	2,721	1,130	602	1,036	10,660	57,622	69,954	69,569
15 - Manufacture of leather and related products	10,409	6,606	383	298	275	376	7,579	16,005	18,646	23,286

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th September, 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	1,610	1,123	185	162	105	77	1,126	4,109	3,026	5,471
Manufacture of luggage, handbags and the like, saddlery and harness	810	1,018	38	26	86	132	746	2,385	1,680	3,561
Manufacture of footwear	7,989	4,465	160	110	84	167	5,707	9,511	13,940	14,254
a. Leather wear	6,706	2,704	113	100	60	154	5,232	8,792	12,111	11,750
b. Rubber and Plastic wear	1,283	1,761	47	10	24	13	475	720	1,829	2,504
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	17,298	1,269	68	24	113	33	2,509	1,367	19,988	2,693
17 - Manufacture of paper and paper products	2,298	1,165	137	58	141	212	6,819	10,022	9,395	11,457
18 - Printing and reproduction of recorded media	12,107	7,061	686	594	657	1,086	4,531	12,427	17,981	21,169
Printing and other service activities related to printing	11,827	6,934	669	593	599	1,067	4,127	11,232	17,222	19,825
Reproduction of recorded media	280	127	17	1	58	20	404	1,196	759	1,344
19 - Manufacture of coke and refined petroleum products	803	1,251	23	15	118	235	40,145	154,728	41,089	156,229
20 - Manufacture of chemicals and chemical products	39,579	12,048	401	735	794	1,102	67,571	126,169	108,345	140,054
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,492	2,416	101	199	626	2,607	23,752	75,195	26,971	80,417
22 - Manufacture of rubber and plastics products	49,910	5,138	206	267	277	345	19,880	17,560	70,273	23,310
23 - Manufacture of other non-metallic mineral products	14,318	4,769	172	335	338	3,418	9,120	26,363	23,948	34,885
24 - Manufacture of basic metals	11,251	7,988	264	361	586	1,924	28,669	35,926	40,770	46,200
25 - Manufacture of fabricated metal products, except machinery and equipment	3,182	2,265	84	27	160	192	4,901	6,444	8,327	8,928
products	34,742	6,233	171	134	239	381	6,446	30,240	41,598	36,988
27 - Manufacture of electrical equipment	21,579	11,061	239	143	434	2,287	18,146	53,908	40,398	67,399
28 - Manufacture of machinery and equipment	8,519	4,329	274	118	552	591	9,120	57,466	18,465	62,504
29 - Manufacture of motor vehicles, trailers and semi-trailers	5,025	2,809	132	212	265	306	51,186	69,076	56,608	72,402
30 - Manufacture of other transport equipment	1,219	584	28	5	68	76	6,581	13,980	7,896	14,644
31 - Manufacture of furniture	4,713	1,965	112	31	106	102	2,894	1,432	7,825	3,531
32 - Other manufacturing	167,645	44,044	1,308	1,170	1,532	4,033	32,721	102,496	203,206	151,743
Manufacture of jewellery and related articles	19,037	1,617	81	76	158	152	2,575	2,288	21,851	4,132
Manufacture of imitation jewellery and related articles	444	143	27	9	10	6	126	70	607	228
Manufacture of musical instruments	357	288	20	8	20	48	875	3,763	1,272	4,107
Manufacture of sports goods	9,100	8,450	300	132	538	2,437	4,716	29,766	14,654	40,785
Manufacture of games and toys	141	175	3	0	9	15	44	16	197	205
supplies	3,118	3,320	112	92	508	848	3,962	9,001	7,700	13,260
Manufacture of Handicrafts	524	244	190	67	37	14	211	455	962	779
Other manufacturing n.e.c.	134,924	29,808	575	787	252	514	20,212	57,137	155,963	88,246
33 - Repair and installation of machinery and equipment	3,670	1,800	100	77	97	64	906	2,546	4,773	4,488
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	20,813	763,478	20,813	763,478
Electric power generation, transmission and distribution	-	-	-	-	-	-	11,187	682,288	11,187	682,288
a) Hydal	-	-	-	-	-	-	4,799	30,214	4,799	30,214
b) Thermal	-	-	-	-	-	-	636	19,209	636	19,209
c) Coal Based	-	-	-	-	-	-	285	278,581	285	278,581
d) Wind	-	-	-	-	-	-	542	18,423	542	18,423
e) Solar	-	-	-	-	-	-	1,830	12,236	1,830	12,236
f) Other	-	-	-	-	-	-	3,095	323,626	3,095	323,626
mains	-	-	-	-	-	-	8,441	79,824	8,441	79,824
Steam and air conditioning supply	-	-	-	-	-	-	1,185	1,366	1,185	1,366
E. Water supply; sewerage, waste management and remediation activities	4,733	4,830	180	90	287	185	6,834	9,731	12,034	14,835
36 - Water collection, treatment and supply	1,261	419	70	36	169	61	2,305	859	3,805	1,376
37 - Sewerage	418	352	40	5	11	3	2,269	1,149	2,738	1,510
38 - Waste collection, treatment and disposal activities; materials recovery	2,690	3,986	45	42	74	106	2,159	6,569	4,968	10,703
39 - Remediation activities and other waste management services	364	73	25	7	33	14	101	1,153	523	1,246
F. Construction	198,253	92,539	5,023	2,832	5,927	15,170	134,193	313,577	343,396	424,118
41 - Construction of buildings	81,255	44,023	1,422	1,686	2,475	3,745	79,985	133,124	165,137	182,578
42 - Civil engineering	60,510	37,106	2,108	923	2,543	10,406	36,845	141,176	102,006	189,611
43 - Specialized construction activities	56,488	11,410	1,493	223	909	1,019	17,363	39,277	76,253	51,929

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th September, 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	1,825,427	722,880	84,963	47,877	48,236	38,081	367,299	414,612	2,325,925	1,223,450
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,026	30,550	1,035	1,088	1,556	1,277	21,789	33,203	74,406	66,119
46 - Wholesale trade, except of motor vehicles and motorcycle	304,976	192,450	12,347	7,714	14,611	11,518	183,789	202,895	515,723	414,576
47 - Retail trade, except of motor vehicles and motorcycles	1,470,425	499,880	71,581	39,075	32,069	25,286	161,721	178,514	1,735,796	742,755
H. Transportation and storage	161,380	46,610	1,127	1,090	1,584	2,132	31,006	393,234	195,097	443,065
49 - Land transport and transport via pipelines	109,343	29,042	525	554	715	839	15,262	21,080	125,845	51,516
50 - Water transport	868	911	38	51	59	33	1,028	59,937	1,993	60,932
51 - Air transport	17,010	1,691	52	52	32	52	2,164	189,136	19,258	190,932
52 - Warehousing and support activities for transportation	33,063	14,030	458	409	719	1,170	7,736	114,109	41,976	129,719
53 - Courier activities other than national post activities	1,096	935	54	23	59	36	4,816	8,972	6,025	9,966
I. Accommodation and food service activities	81,854	14,918	1,117	561	849	1,775	15,404	22,798	99,224	40,053
55 - Accommodation	9,989	2,958	229	130	247	1,196	7,329	7,911	17,794	12,195
56 - Food and beverage service activities	71,865	11,960	888	431	602	579	8,075	14,887	81,430	27,858
J. Information and communication	79,178	29,490	1,955	1,739	1,354	2,162	78,400	222,369	160,527	255,760
58 - Publishing activities	5,968	3,044	413	416	334	436	7,411	25,037	14,126	28,934
59 - Motion picture, video and television programme production, sound recording and music publishing activities	928	353	88	17	34	19	4,637	1,152	5,687	1,541
60 - Programming and broadcasting activities	783	542	92	19	16	43	601	2,084	1,492	2,689
61 - Telecommunications activities	12,916	4,357	244	184	367	666	12,669	111,594	26,196	116,801
63 - Information service activities	53,541	17,649	739	874	467	860	16,985	58,692	71,732	87,075
K. Real estate activities	5,042	3,546	379	227	136	138	35,737	23,809	41,294	27,720
L. Professional, scientific and technical activities	144,820	59,419	2,038	1,567	4,222	5,490	63,583	94,097	214,663	160,573
69 - Legal and accounting activities	502,027	57,903	4,610	1,563	2,071	4,834	22,176	91,862	530,884	156,161
70 - Activities of head offices; management consultancy activities	11,109	7,647	2,946	440	843	1,479	4,884	11,621	19,782	21,187
71 - Architectural and engineering activities; technical testing and analysis	3,311	850	205	73	111	72	2,173	12,619	5,800	13,615
72 - Scientific research and development	21,793	4,709	270	194	194	335	4,794	17,965	27,051	23,203
73 - Advertising and market research	1,191	580	88	21	74	49	1,384	9,866	2,737	10,517
74 - Other professional, scientific and technical activities	5,147	1,995	435	584	238	2,502	4,863	12,105	10,683	17,185
75 - Veterinary activities	458,424	41,326	654	247	577	309	3,799	26,834	463,454	68,716
M. Administrative and support service activities	1,052	796	12	4	34	87	279	852	1,377	1,738
77 - Rental and leasing activities	113,586	28,765	3,006	1,319	2,929	1,718	88,614	99,462	208,135	131,264
78 - Employment activities	6,981	2,572	186	200	213	284	865	2,013	8,245	5,069
79 - Travel agency, tour operator, reservation service and related activities	988	1,328	85	32	68	49	494	1,229	1,635	2,638
80 - Security and investigation activities	64,942	7,206	537	332	972	481	26,803	22,632	93,254	30,651
81 - Services to buildings and landscape activities	794	358	19	23	143	242	4,188	3,695	5,144	4,318
82 - Office administrative, office support and other business support activities	3,510	2,152	77	58	200	151	1,926	2,805	5,713	5,167
N. Education	36,371	15,148	2,102	674	1,333	511	54,338	67,089	94,144	83,422
O. Human health and social work activities	286,659	29,693	14,641	4,846	1,529	1,528	479,093	97,467	781,922	133,533
86 - Human health activities	78,816	16,318	2,086	2,119	1,702	2,610	22,787	78,916	105,391	99,964
87 - Residential care activities	13,443	11,506	1,949	2,032	1,527	2,551	18,231	59,688	35,150	75,776
88. Social work activities with and without accommodation	551	209	54	44	33	29	445	582	1,083	864
P. Arts, entertainment and recreation	64,822	4,603	83	43	142	31	4,111	18,647	69,158	23,324
Q. Other service activities	2,071	781	334	84	169	208	1,385	1,870	3,959	2,944
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,143,716	231,705	242,478	57,544	13,361	12,366	218,267	293,723	1,617,822	595,338
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	553,631	715,257	553,631	715,257
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	406,621	504,734	406,621	504,734
VI. PERSONAL	68,260,555	10,812,473	28,095,621	2,679,786	1,465,078	1,309,879	147,010	210,524	147,010	210,524
A. Salaried persons	22,667,005	3,286,862	6,185,643	767,797	429,662	311,594	145	18	29,282,455	4,366,271
B. Self employed	21,082,982	5,091,928	3,197,180	593,085	514,333	449,235	954	16	24,795,449	6,134,264
C. Other Personal	24,510,568	2,433,683	18,712,798	1,318,904	521,083	549,050	208	260	43,744,657	4,301,897
VII. OTHER	138,397	19,247	79,188	5,931	374	548	11,102	54,690	229,061	80,417
Total	76,909,293	13,049,049	28,732,377	2,910,549	1,669,438	1,589,624	3,466,769	13,047,023	110,777,877	30,596,245

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

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

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Sep-23		Jun-24		Sep-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	6,910,442	7,821,140	7,481,623	133,303	27,513	46,652	231	101
01.00*	228,409	163,985	-	-	89	259,253	7,399	10,254
02.00*	143,352	139,925	-	981	124	153,493	8,711	10,194
03.00*	141,941	113,577	-	-	-	15,974	4,740	650
04.00*	29,405	25,652	0	-	-	9,593	9,826	9,611
05.00*	54,163	38,698	-	-	-	1,253	18,562	2,533
06.00*	19,227	7,289	-	-	-	1,838	8,435	29,106
07.00*	5,816	3,989	-	-	-	9,847	38,200	29,607
08.00	79,566	21,893	-	-	-	2,248	24,556	60,545
08.50	96,580	24,835	-	-	-	-	16,066	11,832
09.00	27,131	6,562	-	-	-	72	56	50,532
09.50	3,784	14,335	-	-	-	-	1,506	15,133
10.00	324	279	-	-	-	91	21,173	2,825
10.50	32,374	11,957	-	-	-	-	122	60
11.00	2,411	1,749	-	-	-	-	4	7,600
11.50	6,505	6,130	-	-	719	14	4	-
12.00	2,072	8,160	-	-	911	55	29,539	95,833
12.50	20,595	32,199	-	-	-	-	5,021	44
13.00	4,067	11,880	-	-	-	-	2,521	78
13.50	11,294	15,858	-	-	-	11	441	243
14.00	2,042	11,014	-	228,286	-	-	66,845	27,264
14.50	7,898	41,649	-	-	-	11	23,629	31,600
15.00	45,457	33,819	-	-	-	74	34,301	13,251
16.00	3,566	31,151	-	588	-	1,041,575	58,183	13,848
17.00	6,524	26,474	-	-	-	2,678	61,838	5,626
18.00	18,735	31,705	-	26,879	74,456	6,444,880	181,880	39,828
19.00	14,721	4,110	-	-	-	1,739,517	80,439	16,701
20.00	7,458	8,776	-	-	833,711	971,357	54,257	11,004
21.00	17,006	11,243	-	-	4,027	273	332	1,928
22.00	4,796	29,485	-	-	2,928	140	211	-
above 22.00	6,100	4,251	-	-	-	8	1,640	-
Total	19,508,452	22,912,721	7,481,623	390,038	944,479	10,700,908	760,669	497,830
Weighted Average	17.55	18.20	0.00	9.43	19.65	17.42	14.73	11.11

Note: Figures pertain to conventional banking portfolio

*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 and Type of Accounts

Banking

Banks

59633.26749

(Million Rupees)

Sep-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	
555	-	-	-	3	-	891	7,689,982	00.00	
9,559	-	-	-	1	-	27,213	286,554	01.00*	
3,331	-	-	-	6	-	22,241	176,840	02.00*	
374	100	-	-	7	-	5,869	21,843	03.00*	
2,765	0	7	-	14	-	22,223	31,816	04.00*	
11,164	17	13	-	83	8	32,380	33,633	05.00*	
29,696	18	76	1	466	2	67,800	69,639	06.00*	
3,250	56	76	44	1,160	56	72,450	82,297	07.00*	
10,414	30	295	3	1,925	8	97,777	100,025	08.00	
4,856	7	114	3	105	4	32,986	32,986	08.50	
10,366	1	139	31	374	6	61,507	61,579	09.00	
696	2	2,042	1	103	1	19,485	19,485	09.50	
2,837	67	867	2	1,055	6	28,833	28,924	10.00	
6,166	1	112	1	11,515	28	18,005	18,005	10.50	
3,859	22	1,065	3	2,312	13	14,879	14,879	11.00	
1,288	77	81	3,411	61,099	803	66,763	67,496	11.50	
1,357	150	769	29	18,445	53	146,176	147,142	12.00	
1,475	189	1,513	4	3,452	4	11,702	11,702	12.50	
847	1,090	1,957	2	2,089	3	8,588	8,588	13.00	
1,541	108	903	8	1,578	0	4,821	4,833	13.50	
15,547	954	4,680	322	7,441	-	123,054	351,340	14.00	
9,457	518	5,962	44	24,515	55	95,781	95,791	14.50	
28,729	365	1,052	66	2,114	-	79,878	79,952	15.00	
419,503	917	4,672	2	1,658	-	498,782	1,540,945	16.00	
93,895	253	621	-	1,644	-	163,876	166,555	17.00	
272,414	1,230	20,778	2,064	16,385	-	534,578	7,080,793	18.00	
166,373	3	1,303	0	113	-	264,932	2,004,449	19.00	
341,493	40,346	13,255	-	23,337	-	483,693	2,288,761	20.00	
373,364	-	-	-	1	-	375,624	379,924	21.00	
178,971	-	-	-	30	-	179,211	182,279	22.00	
57,979	-	-	-	7	-	59,626	59,633	above 22.00	
2,064,121	46,522	62,354	6,037	183,040	1,050	3,621,623	23,138,671	Total	
18.32	19.70	16.49	13.70	13.73	11.25	16.13	16.89	Weighted Average	

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Sep-23		Jun-24		Sep-24 P			Fixed	
	Total Deposits	Total 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	E	F	G	H	I
00.00	1,024,945	1,215,419	1,153,344	28,687	337	398	11	-	
01.00*	7,411	6,303	-	-	89	9,888	38	33	
02.00*	7,559	5,136	-	-	124	125,804	3,685	7,162	
03.00*	132,257	109,771	-	-	-	200	595	-	
04.00*	206	235	-	-	-	24	29	35	
05.00*	255	260	-	-	-	-	5,846	1	
06.00*	11,331	4,921	-	-	-	0	1,171	23,961	
07.00*	128	84	-	-	-	-	840	267	
08.00	72,816	21,511	-	-	-	-	722	977	
08.50	76,893	13,414	-	-	-	-	-	188	
09.00	47	948	-	-	-	-	-	-	
09.50	457	428	-	-	-	-	-	-	
10.00	76	56	-	-	-	91	14	-	
10.50	276	285	-	-	-	-	-	-	
11.00	180	166	-	-	-	-	-	-	
11.50	580	1,477	-	-	719	-	-	-	
12.00	100	149	-	-	911	55	15,801	95,530	
12.50	691	472	-	-	-	-	-	13	
13.00	1,795	905	-	-	-	-	109	8	
13.50	4,141	2,650	-	-	-	-	241	160	
14.00	16	301	-	-	-	-	30	25	
14.50	2,057	3,481	-	-	-	-	2,179	8	
15.00	3,878	3,308	-	-	-	-	3,194	11,669	
16.00	548	15,309	-	-	-	83,233	4,187	3,032	
17.00	3,057	441	-	-	-	-	4,583	1,229	
18.00	2,267	1,866	-	26,878	74,456	910,256	94,406	19,506	
19.00	621	470	-	-	-	2,268	33,881	4,196	
20.00	1,990	780	-	-	833,711	966,505	46,697	3,644	
21.00	998	257	-	-	4,027	-	8	25	
22.00	831	1,506	-	-	2,928	140	-	-	
above 22.00	293	135	-	-	-	8	-	-	
Total	4,517,831	5,339,792	1,153,344	55,565	917,303	2,098,870	218,267	171,672	
Weighted Average	17.97	16.11	-	8.47	20.23	18.00	17.14	11.85	

*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)

Sep-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	
-	-	-	-	-	-	11	1,182,777	00.00	
146	-	-	-	-	-	217	10,194	01.00*	
506	-	-	-	6	-	11,359	137,287	02.00*	
2	100	-	-	-	-	697	897	03.00*	
104	-	4	-	1	-	173	197	04.00*	
6	-	-	-	2	-	5,854	5,854	05.00*	
17,186	18	8	0	226	-	42,570	42,570	06.00*	
1,051	43	5	2	42	-	2,249	2,249	07.00*	
2,232	29	126	-	5	-	4,092	4,092	08.00	
2,734	1	5	-	7	-	2,934	2,934	08.50	
2,564	-	65	14	14	-	2,658	2,658	09.00	
185	-	2	-	3	-	189	189	09.50	
1,534	-	339	-	135	-	2,021	2,112	10.00	
787	-	-	-	176	-	963	963	10.50	
1,156	0	100	-	198	-	1,454	1,454	11.00	
1,179	0	0	3,410	60,558	778	65,926	66,645	11.50	
261	4	41	2	602	-	112,242	113,208	12.00	
1,389	14	760	-	2,176	-	4,352	4,352	12.50	
105	785	26	-	4	-	1,036	1,036	13.00	
47	1	7	-	8	-	463	463	13.50	
2,712	-	332	-	41	-	3,140	3,140	14.00	
5,547	11	6	-	5	-	7,756	7,756	14.50	
24,383	0	15	-	2	-	39,264	39,264	15.00	
17,813	37	4,001	-	1,402	-	30,473	113,706	16.00	
66,062	82	-	-	2	-	71,959	71,959	17.00	
128,322	1,104	19,944	2,062	16,293	-	281,635	1,293,226	18.00	
69,053	-	-	-	-	-	107,130	109,398	19.00	
107,399	40,277	13,147	-	23,315	-	234,479	2,034,695	20.00	
148,886	-	-	-	-	-	148,919	152,947	21.00	
46,859	-	-	-	-	-	46,859	49,927	22.00	
13,203	-	-	-	-	-	13,203	13,211	above 22.00	
663,413	42,507	38,932	5,490	105,221	778	1,246,278	5,471,360	Total	
18.63	20.19	18.11	13.74	14.43	11.40	17.01	17.48	Weighted Average	

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

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

Rate of Interest	Sep-23		Jun-24		Sep-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	5,763,456	6,471,838	6,192,968	104,617	27,176	44,540	160	101
01.00*	219,760	156,186	-	-	-	245,519	7,361	10,221
02.00*	122,687	120,489	-	981	-	27,689	1,834	3,031
03.00*	6,874	3,806	-	-	-	15,774	3,629	650
04.00*	29,172	25,416	0	-	-	1,256	7,796	9,576
05.00*	50,211	36,638	-	-	-	1,253	12,716	2,532
06.00*	7,896	2,368	-	-	-	1,838	6,565	5,145
07.00*	5,688	3,905	-	-	-	9,847	37,361	29,340
08.00	6,245	381	-	-	-	2,248	14,034	59,568
08.50	15,186	8,726	-	-	-	-	16,016	11,643
09.00	27,084	5,615	-	-	-	72	56	50,532
09.50	3,281	13,208	-	-	-	-	0	15,133
10.00	248	223	-	-	-	-	159	2,795
10.50	32,097	11,672	-	-	-	-	122	60
11.00	2,231	1,582	-	-	-	-	4	7,600
11.50	5,924	4,652	-	-	-	14	4	-
12.00	1,972	8,011	-	-	-	0	8,338	303
12.50	19,904	31,727	-	-	-	-	676	31
13.00	2,271	10,976	-	-	-	-	12	70
13.50	7,153	13,208	-	-	-	11	201	83
14.00	2,027	10,713	-	228,286	-	-	43,719	27,239
14.50	5,841	38,168	-	-	-	11	21,450	31,592
15.00	41,580	30,511	-	-	-	74	22,858	1,583
16.00	3,018	15,842	-	588	-	958,342	37,546	10,771
17.00	3,467	26,034	-	-	-	2,678	45,693	4,396
18.00	16,468	29,810	-	1	-	4,995,321	87,474	20,322
19.00	14,100	3,640	-	-	-	1,737,250	46,558	12,505
20.00	5,468	7,996	-	-	-	4,852	7,560	7,360
21.00	16,008	10,987	-	-	-	273	324	1,903
22.00	3,965	27,979	-	-	-	-	211	-
above 22.00	5,807	4,116	-	-	-	0	1,640	-
Total	14,431,558	16,841,068	6,192,968	334,473	27,176	8,048,862	432,080	326,084
Weighted Average	18.69	18.79	0.00	9.59	-	17.25	14.09	10.72

*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)

Sep-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
555	-	-	-	3	-	819	6,370,120	00.00
9,412	-	-	-	1	-	26,996	272,514	01.00*
2,825	-	-	-	-	-	7,690	36,361	02.00*
372	-	-	-	7	-	4,657	20,431	03.00*
2,661	0	3	-	14	-	20,051	21,306	04.00*
11,159	17	13	-	81	8	26,526	27,779	05.00*
12,511	-	68	1	240	2	24,530	26,369	06.00*
2,198	13	71	42	1,119	56	70,200	80,047	07.00*
8,182	1	169	3	1,920	8	83,885	86,134	08.00
2,122	7	109	3	99	4	30,002	30,002	08.50
7,802	1	74	17	361	6	58,849	58,921	09.00
512	2	2,041	1	101	1	17,790	17,790	09.50
1,303	67	528	2	921	6	5,782	5,782	10.00
5,379	1	112	1	11,339	28	17,041	17,041	10.50
2,703	22	965	3	2,114	13	13,424	13,424	11.00
110	77	80	0	541	25	837	851	11.50
1,096	146	728	27	17,843	53	28,534	28,534	12.00
87	175	753	4	1,276	4	3,005	3,005	12.50
743	306	1,931	2	2,086	3	5,152	5,152	13.00
1,494	107	896	8	1,571	0	4,359	4,370	13.50
12,835	954	4,348	322	7,400	-	96,818	325,104	14.00
3,910	507	5,957	44	24,510	55	88,024	88,035	14.50
4,345	365	1,037	66	2,112	-	32,365	32,440	15.00
401,690	880	672	2	256	-	451,815	1,410,745	16.00
27,832	171	621	-	1,642	-	80,356	83,034	17.00
144,092	126	834	2	92	-	252,942	5,248,264	18.00
97,320	3	1,303	0	113	-	157,802	1,895,051	19.00
234,095	69	108	-	22	-	249,214	254,066	20.00
224,478	-	-	-	1	-	226,704	226,978	21.00
132,112	-	-	-	30	-	132,352	132,352	22.00
44,777	-	-	-	7	-	46,423	46,423	above 22.00
1,400,709	4,015	23,421	547	77,819	272	2,264,947	16,868,426	Total
18.17	14.52	13.81	13.24	12.79	10.82	15.82	16.71	Weighted Average

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

**2.3.3 Deposits Distributed by Rate of
Conventional
Foreign**

Rate of Interest	Sep-23		Jun-24		Sep-24 P			Fixed	
	Total Deposits	Total 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	E	F	G	H	I
00.00	122,041	133,884	135,311	-	-	1,714	61	-	
01.00*	1,238	1,497	-	-	-	3,846	-	-	
02.00*	13,106	14,300	-	-	-	-	3,192	-	
03.00*	2,810	-	-	-	-	-	515	-	
04.00*	27	-	-	-	-	8,313	2,000	-	
05.00*	3,697	1,800	-	-	-	-	-	-	
06.00*	-	-	-	-	-	-	700	-	
07.00*	-	-	-	-	-	-	-	-	
08.00	505	-	-	-	-	-	9,800	-	
08.50	4,500	2,695	-	-	-	-	50	-	
09.00	-	-	-	-	-	-	-	-	
09.50	45	700	-	-	-	-	1,506	-	
10.00	-	-	-	-	-	-	21,000	30	
10.50	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	5,400	-	
12.50	-	-	-	-	-	-	4,345	-	
13.00	-	-	-	-	-	-	2,400	-	
13.50	-	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	23,096	-	
14.50	-	-	-	-	-	-	-	-	
15.00	-	-	-	-	-	-	8,248	-	
16.00	-	-	-	-	-	-	16,449	45	
17.00	-	-	-	-	-	-	11,561	-	
18.00	-	29	-	-	-	539,303	-	-	
19.00	-	-	-	-	-	-	-	-	
20.00	-	-	-	-	-	-	-	-	
21.00	-	-	-	-	-	-	-	-	
22.00	-	-	-	-	-	-	-	-	
above 22.00	-	-	-	-	-	-	-	-	
Total	559,062	731,861	135,311	-	-	553,176	110,323	75	
Weighted Average	19.13	19.37	-	-	-	17.60	12.51	13.30	

*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)

Sep-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	137,085	00.00
-	-	-	-	-	-	-	3,846	01.00*
-	-	-	-	-	-	3,192	3,192	02.00*
-	-	-	-	-	-	515	515	03.00*
-	-	-	-	-	-	2,000	10,313	04.00*
-	-	-	-	-	-	-	-	05.00*
-	-	-	-	-	-	700	700	06.00*
-	-	-	-	-	-	-	-	07.00*
-	-	-	-	-	-	9,800	9,800	08.00
-	-	-	-	-	-	50	50	08.50
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	1,506	1,506	09.50
-	-	-	-	-	-	21,030	21,030	10.00
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	5,400	5,400	12.00
-	-	-	-	-	-	4,345	4,345	12.50
-	-	-	-	-	-	2,400	2,400	13.00
-	-	-	-	-	-	-	-	13.50
-	-	-	-	-	-	23,096	23,096	14.00
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	8,248	8,248	15.00
-	-	-	-	-	-	16,494	16,494	16.00
-	-	-	-	-	-	11,561	11,561	17.00
-	-	-	-	-	-	-	539,303	18.00
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
-	-	-	-	-	-	110,398	798,886	Total
-	-	-	-	-	-	12.51	16.75	Weighted Average

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

2.4 Deposits Distributed by Rate of

Islamic

All

Rate of Return	Sep-23		Jun-24		Sep-24 P			
					Fixed			
	Total Deposits	Total 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	E	F	G	H	I
00.00	2,353,346	2,843,294	2,847,279	24,850	1,970	27,318	7	-
01.00*	188,499	223,512	6,616	-	-	205,377	1,182	2,685
02.00*	78,238	78,814	-	-	-	76,869	2,530	1,858
03.00*	25,611	21,172	-	-	-	1,526	796	764
04.00*	5,152	6,445	-	-	-	3,812	1,667	2,591
05.00*	6,623	7,140	-	-	-	20,451	4,528	440
06.00*	911	1,983	-	-	-	37,620	7,633	9,571
07.00*	25,968	1,240	-	-	-	105,761	2,423	1,548
08.00	1,572	24,751	-	-	-	142,691	1,338	2,094
08.50	43,195	88,925	-	-	-	85,893	954	11,988
09.00	947	167	-	-	-	584,324	1,409	1,193
09.50	10,313	5,117	-	-	-	111,951	948	282
10.00	37,468	9,577	-	-	-	89,214	20,158	1,771
10.50	3,469	11,992	-	-	-	16,071	1,687	70
11.00	15,117	6,196	-	-	-	66,252	877	284
11.50	21,124	11,849	-	-	0	72,902	1,670	76
12.00	9,892	47,812	-	46	11	204,181	900	1,064
12.50	19,294	13,992	-	-	-	16,674	889	6
13.00	2,712	28,852	-	-	-	67,342	2,237	333
13.50	177,839	129,924	-	-	-	17,095	3,659	181
14.00	14,822	15,463	-	-	-	260,045	7,975	3,050
14.50	22,036	34,915	-	-	-	20,577	5,869	789
15.00	27,753	14,494	-	-	-	71,779	32,475	18,804
16.00	32,480	17,978	-	-	-	603,644	105,281	29,622
17.00	9,396	17,305	-	-	-	129,497	62,136	17,488
18.00	23,066	14,623	-	1,909	1	241,773	149,472	30,225
19.00	5,752	2,741	-	-	-	37,624	73,133	13,859
20.00	49,282	5,726	-	-	71	20,927	55,693	4,113
21.00	5,849	20,324	-	-	-	6,707	2,009	7,481
22.00	406,403	89,775	-	-	-	-	4,488	330
above 22.00	19,061	562,379	-	-	-	-	-	12,863
Total	6,086,944	7,268,184	2,853,894	26,805	2,053	3,345,898	556,020	177,424
Weighted Average	14.36	14.17	0.00	1.27	0.78	11.48	16.61	19.98

*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

12862.774

(Million Rupees)

Sep-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	
16	-	-	-	-	-	23	2,901,440	00.00	
6,262	-	2	-	1	-	10,133	222,125	01.00*	
2,131	-	774	-	0	-	7,294	84,162	02.00*	
6,405	-	1,919	-	-	-	9,884	11,410	03.00*	
254	-	17	-	-	-	4,530	8,342	04.00*	
472	-	2	-	5	-	5,448	25,898	05.00*	
1,141	196	1,741	-	20,693	-	40,975	78,595	06.00*	
628	0	1	-	7	-	4,607	110,368	07.00*	
2,389	10	10	-	3	-	5,845	148,536	08.00	
1,788	54	112	32	59	-	14,986	100,880	08.50	
15,531	97	325	-	2,608	-	21,163	605,487	09.00	
3,000	58	209	-	33	-	4,530	116,481	09.50	
1,792	10	232	-	413	-	24,377	113,590	10.00	
241	13	8	-	232	17	2,268	18,339	10.50	
4,408	78	55	8	264	14	5,987	72,240	11.00	
1,809	83	1	-	240	3	3,882	76,785	11.50	
2,943	10	706	-	412	-	6,035	210,273	12.00	
1,067	-	3,124	-	4	-	5,089	21,763	12.50	
1,227	-	22	1,961	535	50	6,365	73,708	13.00	
1,364	20	1	237	20	-	5,482	22,576	13.50	
19,544	410	802	1,151	16,705	-	49,637	309,682	14.00	
4,003	101	-	-	10	-	10,772	31,348	14.50	
58,548	154	182	1,895	4,870	-	116,927	188,706	15.00	
80,744	3	6	1,979	9,789	-	227,423	831,068	16.00	
74,589	78	1	9	137	-	154,438	283,935	17.00	
41,148	-	435	974	771	-	223,024	466,707	18.00	
15,982	0	-	-	8	-	102,982	140,606	19.00	
29,385	-	0	-	-	-	89,191	110,189	20.00	
13,399	-	-	-	-	-	22,889	29,596	21.00	
24,070	-	-	-	-	-	28,888	28,888	22.00	
982	-	-	-	5	-	13,849	13,850	above 22.00	
417,261	1,375	10,688	8,245	57,825	84	1,228,922	7,457,573	Total	
15.92	11.88	9.02	14.89	11.14	12.03	16.52	12.76	Weighted Average	

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

**2.4.1 Deposits Distributed by Rate of
Islamic
Public Sector**

Rate of Return	Sep-23		Jun-24		Sep-24 P			
					Fixed			
	Total Deposits	Total 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	E	F	G	H	I
00.00	68,830	84,428	83,596	4,447	3	5	-	-
01.00*	7,817	12,120	-	-	-	9,125	-	-
02.00*	5	4	-	-	-	391	-	-
03.00*	28	667	-	-	-	51	-	-
04.00*	171	189	-	-	-	286	4	-
05.00*	366	1,609	-	-	-	2,220	80	-
06.00*	118	1,153	-	-	-	2	21	98
07.00*	4	36	-	-	-	146	-	-
08.00	-	2	-	-	-	41,763	1	162
08.50	8	8	-	-	-	32,849	26	5,439
09.00	-	-	-	-	-	4,759	-	13
09.50	1	72	-	-	-	10,651	19	-
10.00	-	-	-	-	-	8,815	47	13
10.50	0	-	-	-	-	3,853	-	25
11.00	-	-	-	-	-	592	4	3
11.50	19,419	3,918	-	-	0	2,525	-	-
12.00	5,573	107	-	46	11	23,232	15	497
12.50	58	0	-	-	-	288	-	-
13.00	176	5,965	-	-	-	389	144	-
13.50	821	34,669	-	-	-	1,798	70	20
14.00	4,086	5,543	-	-	-	9,983	2	30
14.50	0	4,677	-	-	-	2,398	30	-
15.00	743	64	-	-	-	4,703	849	61
16.00	5,737	2,095	-	-	-	23,381	674	4,557
17.00	527	8,900	-	-	-	7,150	1,410	60
18.00	2,881	2,978	-	1,909	1	2,607	942	544
19.00	576	1	-	-	-	1,451	55	349
20.00	46,969	182	-	-	71	20,927	292	-
21.00	2,148	81	-	-	-	6,707	-	-
22.00	4,383	2,452	-	-	-	-	-	-
above 22.00	9,555	8,634	-	-	-	-	-	-
Total	322,697	357,119	83,596	6,402	86	223,045	4,686	11,872
Weighted Average	14.09	12.87	-	5.30	18.70	11.84	16.27	12.42

*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)

Sep-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
-	-	-	-	-	-	-	88,051	00.00
-	-	-	-	-	-	-	9,125	01.00*
-	-	-	-	0	-	0	391	02.00*
-	-	-	-	-	-	-	51	03.00*
-	-	-	-	-	-	4	290	04.00*
-	-	-	-	-	-	80	2,300	05.00*
8	-	-	-	-	-	128	129	06.00*
-	-	-	-	-	-	-	146	07.00*
330	-	-	-	-	-	493	42,256	08.00
146	2	45	32	35	-	5,726	38,575	08.50
3,514	-	27	-	66	-	3,620	8,378	09.00
97	-	-	-	23	-	139	10,790	09.50
72	-	-	-	-	-	131	8,946	10.00
2	-	-	-	-	-	27	3,880	10.50
557	37	-	-	-	-	601	1,193	11.00
105	1	-	-	0	-	106	2,631	11.50
104	2	-	-	0	-	619	23,908	12.00
193	-	108	-	-	-	300	589	12.50
101	-	22	1,961	-	-	2,228	2,617	13.00
350	19	-	237	-	-	697	2,495	13.50
-	4	6	1,151	-	-	1,192	11,175	14.00
1,977	-	-	-	-	-	2,007	4,405	14.50
293	40	162	1,895	498	-	3,797	8,500	15.00
328	1	3	1,979	1,071	-	8,614	31,994	16.00
667	-	-	6	29	-	2,172	9,322	17.00
778	-	435	973	770	-	4,442	8,959	18.00
1,668	0	-	-	8	-	2,081	3,532	19.00
1,420	-	0	-	-	-	1,712	22,711	20.00
1,080	-	-	-	-	-	1,080	7,787	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	5	-	5	5	above 22.00
13,787	107	808	8,234	2,507	-	42,001	355,130	Total
14.53	12.96	15.81	14.89	16.09	-	14.31	12.07	Weighted Average

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

**2.4.2 Deposits Distributed by Rate of
Islamic
Domestic Private**

Rate of Return	Sep-23		Jun-24		Sep-24 P			
					Fixed			
	Total Deposits	Total 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	E	F	G	H	I
00.00	2,284,516	2,758,865	2,763,682	20,403	1,967	27,313	7	-
01.00*	180,681	211,392	6,616	-	-	196,252	1,182	2,685
02.00*	78,234	78,810	-	-	-	76,477	2,530	1,858
03.00*	25,583	20,505	-	-	-	1,476	796	764
04.00*	4,981	6,256	-	-	-	3,526	1,663	2,591
05.00*	6,257	5,531	-	-	-	18,231	4,448	440
06.00*	793	829	-	-	-	37,618	7,612	9,473
07.00*	25,964	1,205	-	-	-	105,615	2,423	1,548
08.00	1,572	24,749	-	-	-	100,928	1,337	1,932
08.50	43,187	88,918	-	-	-	53,044	927	6,549
09.00	947	167	-	-	-	579,565	1,409	1,180
09.50	10,313	5,045	-	-	-	101,300	928	282
10.00	37,468	9,577	-	-	-	80,398	20,112	1,758
10.50	3,469	11,992	-	-	-	12,218	1,687	45
11.00	15,117	6,196	-	-	-	65,661	872	281
11.50	1,704	7,930	-	-	-	70,377	1,670	76
12.00	4,319	47,705	-	-	-	180,949	884	566
12.50	19,236	13,992	-	-	-	16,386	889	6
13.00	2,535	22,888	-	-	-	66,954	2,093	333
13.50	177,018	95,254	-	-	-	15,297	3,589	161
14.00	10,736	9,921	-	-	-	250,062	7,974	3,020
14.50	22,036	30,237	-	-	-	18,179	5,839	789
15.00	27,010	14,430	-	-	-	67,076	31,626	18,743
16.00	26,743	15,883	-	-	-	580,264	104,607	25,064
17.00	8,868	8,405	-	-	-	122,347	60,727	17,428
18.00	20,185	11,646	-	-	-	239,167	148,530	29,681
19.00	5,176	2,739	-	-	-	36,173	73,077	13,510
20.00	2,313	5,544	-	-	-	0	55,400	4,113
21.00	3,702	20,243	-	-	-	-	2,009	7,481
22.00	402,020	87,323	-	-	-	-	4,488	330
above 22.00	9,506	553,746	-	-	-	-	-	12,863
Total	5,764,247	6,911,063	2,770,298	20,403	1,967	3,122,853	551,334	165,552
Weighted Average	14.38	14.26	0.00	-	-	11.45	16.61	20.52

*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)

Sep-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	
16	-	-	-	-	-	23	2,813,389	00.00	
6,262	-	2	-	1	-	10,133	213,001	01.00*	
2,131	-	774	-	-	-	7,293	83,771	02.00*	
6,405	-	1,919	-	-	-	9,884	11,360	03.00*	
254	-	17	-	-	-	4,525	8,052	04.00*	
472	-	2	-	5	-	5,368	23,599	05.00*	
1,133	196	1,741	-	20,693	-	40,847	78,466	06.00*	
628	0	1	-	7	-	4,607	110,222	07.00*	
2,059	10	10	-	3	-	5,352	106,280	08.00	
1,642	51	68	-	24	-	9,260	62,304	08.50	
12,018	97	298	-	2,542	-	17,544	597,109	09.00	
2,903	58	209	-	9	-	4,391	105,691	09.50	
1,721	10	232	-	413	-	24,246	104,644	10.00	
239	13	8	-	232	17	2,241	14,459	10.50	
3,851	41	55	8	264	14	5,386	71,047	11.00	
1,704	82	1	-	240	3	3,776	74,154	11.50	
2,839	8	706	-	412	-	5,416	186,365	12.00	
874	-	3,016	-	4	-	4,789	21,174	12.50	
1,127	-	-	-	535	50	4,137	71,091	13.00	
1,014	1	1	-	20	-	4,785	20,082	13.50	
19,544	406	796	-	16,705	-	48,445	298,507	14.00	
2,026	101	-	-	10	-	8,764	26,943	14.50	
58,255	114	20	-	4,372	-	113,130	180,206	15.00	
80,416	2	3	-	8,718	-	218,810	799,073	16.00	
73,922	78	1	3	107	-	152,266	274,613	17.00	
40,370	-	-	1	1	-	218,582	457,749	18.00	
14,314	-	-	-	-	-	100,901	137,074	19.00	
27,965	-	-	-	-	-	87,478	87,478	20.00	
12,319	-	-	-	-	-	21,809	21,809	21.00	
24,070	-	-	-	-	-	28,888	28,888	22.00	
982	-	-	-	-	-	13,845	13,845	above 22.00	
403,474	1,268	9,880	11	55,318	84	1,186,921	7,102,442	Total	
15.96	11.79	8.46	13.02	10.92	12.03	16.60	12.81	Weighted Average	

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

2.5 Deposits Distributed by Rate of

Overall

All

Rate of Interest	Sep-23		Jun-24		Sep-24 P			
					Fixed			
	Total Deposits	Total 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	E	F	G	H	I
00.00	9,263,788	10,664,434	##### ###	158,153	29,483	73,970	239	101
01.00*	416,908	387,498	6,616	-	89	464,630	8,581	12,939
02.00*	221,591	218,739	-	981	124	230,361	11,241	12,052
03.00*	167,552	134,749	-	-	-	17,501	5,535	1,414
04.00*	34,557	32,097	0	-	-	13,405	11,493	12,203
05.00*	60,786	45,838	-	-	-	21,704	23,090	2,974
06.00*	20,138	9,272	-	-	-	39,459	16,068	38,677
07.00*	31,784	5,229	-	-	-	115,608	40,623	31,156
08.00	81,138	46,644	-	-	-	144,939	25,894	62,639
08.50	139,774	113,761	-	-	-	85,893	17,020	23,820
09.00	28,077	6,730	-	-	-	584,396	1,465	51,725
09.50	14,097	19,452	-	-	-	111,951	2,454	15,415
10.00	37,792	9,856	-	-	-	89,305	41,331	4,596
10.50	35,843	23,950	-	-	-	16,071	1,809	130
11.00	17,529	7,945	-	-	-	66,252	881	7,885
11.50	27,628	17,978	-	-	719	72,916	1,675	76
12.00	11,965	55,972	-	46	922	204,236	30,439	96,897
12.50	39,889	46,191	-	-	-	16,674	5,909	51
13.00	6,779	40,733	-	-	-	67,342	4,758	412
13.50	189,133	145,781	-	-	-	17,106	4,100	423
14.00	16,864	26,478	-	228,286	-	260,045	74,821	30,313
14.50	29,934	76,564	-	-	-	20,587	29,498	32,388
15.00	73,211	48,314	-	-	-	71,853	66,775	32,055
16.00	36,046	49,129	-	588	-	1,645,219	163,464	43,469
17.00	15,919	43,779	-	-	-	132,176	123,974	23,113
18.00	41,801	46,328	-	28,788	74,457	6,686,653	331,352	70,053
19.00	20,473	6,851	-	-	-	1,777,141	153,571	30,560
20.00	56,740	14,502	-	-	833,782	992,284	109,950	15,117
21.00	22,855	31,567	-	-	4,027	6,980	2,341	9,408
22.00	411,198	119,260	-	-	2,928	140	4,698	330
above 22.00	25,161	566,630	-	-	-	8	1,640	12,863
Total	25,595,396	30,180,905	10,335,518	416,843	946,532	14,046,806	1,316,690	675,254
Weighted Average	17.55	17.26	0.00	8.90	19.61	16.00	15.53	13.44

*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)

Sep-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	
571	-	-	-	3	-	914	10,591,422	00.00	
15,821	-	2	-	2	-	37,345	508,680	01.00*	
5,463	-	774	-	6	-	29,535	261,002	02.00*	
6,779	100	1,919	-	7	-	15,753	33,254	03.00*	
3,019	0	24	-	14	-	26,753	40,158	04.00*	
11,637	17	15	-	88	8	37,828	59,532	05.00*	
30,837	214	1,817	1	21,159	2	108,775	148,234	06.00*	
3,877	56	77	44	1,168	56	77,057	192,664	07.00*	
12,803	41	305	3	1,929	8	103,622	248,561	08.00	
6,644	61	226	35	164	4	47,973	133,866	08.50	
25,897	98	465	31	2,982	6	82,671	667,066	09.00	
3,696	60	2,251	1	136	1	24,014	135,966	09.50	
4,630	76	1,099	2	1,469	6	53,209	142,514	10.00	
6,407	14	120	1	11,748	45	20,272	36,343	10.50	
8,267	100	1,121	11	2,575	27	20,866	87,118	11.00	
3,097	160	82	3,411	61,339	806	70,646	144,281	11.50	
4,300	160	1,475	29	18,857	53	152,211	357,416	12.00	
2,542	189	4,637	4	3,456	4	16,791	33,465	12.50	
2,075	1,090	1,980	1,963	2,624	52	14,953	82,296	13.00	
2,904	128	904	245	1,599	0	10,303	27,409	13.50	
35,091	1,364	5,483	1,473	24,146	-	172,690	661,021	14.00	
13,460	619	5,962	44	24,525	55	106,552	127,139	14.50	
87,277	519	1,234	1,960	6,984	-	196,805	268,658	15.00	
500,246	920	4,678	1,981	11,447	-	726,205	2,372,013	16.00	
168,484	331	622	9	1,780	-	318,314	450,490	17.00	
313,562	1,230	21,212	3,037	17,156	-	757,602	7,547,500	18.00	
182,355	3	1,303	0	121	-	367,914	2,145,055	19.00	
370,878	40,346	13,255	-	23,337	-	572,884	2,398,950	20.00	
386,762	-	-	-	1	-	398,513	409,520	21.00	
203,041	-	-	-	30	-	208,100	211,168	22.00	
58,961	-	-	-	11	-	73,475	73,483	above 22.00	
2,481,382	47,897	73,042	14,282	240,865	1,134	4,850,545	30,596,244.56	Total	
17.91	19.48	15.40	14.38	13.11	11.31	16.23	15.91	Weighted Average	

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

2.5.1 Deposits Distributed by Rate of
Overall
Public Sector

Rate of Interest	Sep-23		Jun-24		Sep-24 P				
					Fixed				
	Total Deposits	Total 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	E	F	G	H	I	
00.00	1,093,775	1,299,847	1,236,941	33,134	339	403	11	-	
01.00*	15,228	18,423	-	-	89	19,013	38	33	
02.00*	7,564	5,140	-	-	124	126,195	3,685	7,162	
03.00*	132,286	110,438	-	-	-	251	595	-	
04.00*	377	424	-	-	-	310	33	35	
05.00*	621	1,868	-	-	-	2,220	5,925	1	
06.00*	11,449	6,074	-	-	-	2	1,192	24,060	
07.00*	131	119	-	-	-	146	840	267	
08.00	72,816	21,513	-	-	-	41,763	723	1,140	
08.50	76,901	13,422	-	-	-	32,849	26	5,628	
09.00	47	948	-	-	-	4,759	-	13	
09.50	458	499	-	-	-	10,651	19	-	
10.00	76	56	-	-	-	8,906	61	13	
10.50	277	285	-	-	-	3,853	-	25	
11.00	180	166	-	-	-	592	4	3	
11.50	19,999	5,395	-	-	719	2,525	-	-	
12.00	5,673	255	-	46	922	23,287	15,817	96,028	
12.50	749	472	-	-	-	288	-	13	
13.00	1,972	6,870	-	-	-	389	253	8	
13.50	4,962	37,319	-	-	-	1,798	311	180	
14.00	4,101	5,844	-	-	-	9,983	32	55	
14.50	2,057	8,158	-	-	-	2,398	2,209	8	
15.00	4,621	3,373	-	-	-	4,703	4,043	11,730	
16.00	6,285	17,404	-	-	-	106,614	4,861	7,589	
17.00	3,585	9,340	-	-	-	7,150	5,993	1,289	
18.00	5,148	4,844	-	28,788	74,457	912,862	95,348	20,050	
19.00	1,196	472	-	-	-	3,719	33,937	4,545	
20.00	48,958	962	-	-	833,782	987,432	46,990	3,644	
21.00	3,146	337	-	-	4,027	6,707	8	25	
22.00	5,213	3,958	-	-	2,928	140	-	-	
above 22.00	9,848	8,769	-	-	-	8	-	-	
Total	4,840,528	5,696,911	1,236,941	61,967	917,389	2,321,915	222,953	183,544	
Weighted Average	17.67	15.86	-	8.14	20.23	17.40	17.12	11.88	

*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)

Sep-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
-	-	-	-	-	-	11	1,270,828	00.00
146	-	-	-	-	-	217	19,318	01.00*
506	-	-	-	6	-	11,359	137,678	02.00*
2	100	-	-	-	-	697	948	03.00*
104	-	4	-	1	-	177	487	04.00*
6	-	-	-	2	-	5,934	8,154	05.00*
17,194	18	8	0	226	-	42,698	42,700	06.00*
1,051	43	5	2	42	-	2,249	2,395	07.00*
2,562	29	126	-	5	-	4,585	46,347	08.00
2,880	3	50	32	42	-	8,660	41,510	08.50
6,078	-	93	14	80	-	6,278	11,036	09.00
282	-	2	-	26	-	328	10,979	09.50
1,606	-	339	-	135	-	2,152	11,059	10.00
789	-	-	-	176	-	990	4,843	10.50
1,713	37	100	-	198	-	2,056	2,647	11.00
1,283	1	0	3,410	60,559	778	66,032	69,276	11.50
365	7	41	2	602	-	112,861	137,117	12.00
1,581	14	868	-	2,176	-	4,652	4,941	12.50
205	785	49	1,961	4	-	3,264	3,653	13.00
397	20	7	237	8	-	1,159	2,957	13.50
2,712	4	338	1,151	41	-	4,331	14,315	14.00
7,525	11	6	-	5	-	9,764	12,161	14.50
24,676	40	177	1,895	500	-	43,062	47,764	15.00
18,141	38	4,004	1,979	2,473	-	39,087	145,700	16.00
66,729	82	-	6	31	-	74,131	81,281	17.00
129,100	1,104	20,378	3,035	17,063	-	286,078	1,302,185	18.00
70,721	0	-	-	8	-	109,211	112,929	19.00
108,819	40,277	13,147	-	23,315	-	236,191	2,057,406	20.00
149,966	-	-	-	-	-	149,999	160,734	21.00
46,859	-	-	-	-	-	46,859	49,927	22.00
13,203	-	-	-	5	-	13,207	13,215	above 22.00
677,200	42,613	39,740	13,724	107,728	778	1,288,280	5,826,491	Total
18.55	20.18	18.06	14.43	14.47	11.40	16.93	17.08	Weighted Average

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

2.5.2 Deposits Distributed by Rate of

Overall
Domestic Private

Rate of Interest	Sep-23		Jun-24		Sep-24 P			
					Fixed			
	Total Deposits	Total 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	E	F	G	H	I
00.00	8,047,972	9,230,703	8,956,650	125,020	29,144	71,854	167	101
01.00*	400,442	367,578	6,616	-	-	441,771	8,543	12,906
02.00*	200,921	199,299	-	981	-	104,167	4,364	4,889
03.00*	32,457	24,311	-	-	-	17,250	4,425	1,414
04.00*	34,153	31,673	0	-	-	4,782	9,459	12,167
05.00*	56,468	42,169	-	-	-	19,484	17,165	2,972
06.00*	8,689	3,197	-	-	-	39,457	14,176	14,618
07.00*	31,652	5,109	-	-	-	115,462	39,783	30,889
08.00	7,817	25,131	-	-	-	103,177	15,372	61,500
08.50	58,373	97,644	-	-	-	53,044	16,944	18,192
09.00	28,030	5,782	-	-	-	579,637	1,465	51,712
09.50	13,594	18,252	-	-	-	101,300	929	15,415
10.00	37,716	9,800	-	-	-	80,398	20,270	4,553
10.50	35,566	23,664	-	-	-	12,218	1,809	105
11.00	17,348	7,778	-	-	-	65,661	877	7,881
11.50	7,629	12,583	-	-	-	70,391	1,675	76
12.00	6,291	55,717	-	-	-	180,949	9,223	870
12.50	39,140	45,719	-	-	-	16,386	1,565	37
13.00	4,807	33,863	-	-	-	66,954	2,105	404
13.50	184,171	108,462	-	-	-	15,308	3,790	243
14.00	12,762	20,634	-	228,286	-	250,062	51,693	30,259
14.50	27,877	68,406	-	-	-	18,190	27,289	32,380
15.00	68,589	44,941	-	-	-	67,150	54,484	20,325
16.00	29,761	31,725	-	588	-	1,538,605	142,153	35,835
17.00	12,335	34,439	-	-	-	125,026	106,420	21,824
18.00	36,653	41,456	-	1	-	5,234,488	236,004	50,003
19.00	19,276	6,380	-	-	-	1,773,422	119,635	26,015
20.00	7,781	13,540	-	-	-	4,852	62,960	11,473
21.00	19,710	31,230	-	-	-	273	2,333	9,383
22.00	405,985	115,302	-	-	-	-	4,698	330
above 22.00	15,312	557,861	-	-	-	0	1,640	12,863
Total	20,195,806	23,752,133	8,963,266	354,876	29,144	11,171,715	983,414	491,635
Weighted Average	17.47	17.51	0.00	9.04	-	15.63	8,543.35	14.02

*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)

Sep-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
571	-	-	-	3	-	842	9,183,509	00.00
15,675	-	2	-	2	-	37,128	485,515	01.00*
4,957	-	774	-	-	-	14,984	120,132	02.00*
6,777	-	1,919	-	7	-	14,541	31,791	03.00*
2,915	0	20	-	14	-	24,576	29,358	04.00*
11,631	17	15	-	86	8	31,894	51,378	05.00*
13,643	196	1,809	1	20,933	2	65,378	104,834	06.00*
2,826	13	72	42	1,126	56	74,807	190,269	07.00*
10,241	11	179	3	1,923	8	89,237	192,414	08.00
3,764	58	176	3	122	4	39,263	92,307	08.50
19,819	98	372	17	2,902	6	76,393	656,030	09.00
3,415	60	2,250	1	110	1	22,180	123,480	09.50
3,024	76	761	2	1,334	6	30,027	110,425	10.00
5,618	14	120	1	11,571	45	19,282	31,500	10.50
6,554	63	1,020	11	2,378	27	18,810	84,471	11.00
1,814	159	81	0	780	28	4,613	75,005	11.50
3,934	154	1,434	27	18,255	53	33,950	214,899	12.00
961	175	3,769	4	1,279	4	7,794	24,180	12.50
1,870	306	1,931	2	2,620	52	9,289	76,243	13.00
2,508	107	897	8	1,591	0	9,144	24,452	13.50
32,379	1,360	5,145	322	24,105	-	145,263	623,611	14.00
5,936	608	5,957	44	24,520	55	96,789	114,978	14.50
62,601	479	1,056	66	6,484	-	145,495	212,646	15.00
482,105	881	674	2	8,974	-	670,625	2,209,818	16.00
101,755	249	622	3	1,749	-	232,622	357,648	17.00
184,463	126	834	3	93	-	471,524	5,706,012	18.00
111,634	3	1,303	0	113	-	258,703	2,032,126	19.00
262,059	69	108	-	22	-	336,692	341,545	20.00
236,796	-	-	-	1	-	248,513	248,786	21.00
156,182	-	-	-	30	-	161,240	161,240	22.00
45,758	-	-	-	7	-	60,268	60,268	above 22.00
1,804,182	5,284	33,301	558	133,137	356	3,451,868	23,970,868	Total
17.67	13.86	12.22	13.24	12.01	11.11	16.09	15.58	Weighted Average

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

2.5.3 Deposits Distributed by Rate of

Overall
Foreign

Rate of Interest	Sep-23		Jun-24		Sep-24 P			Fixed	
	Total Deposits	Total 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	E	F	G	H	I
00.00	122,041	133,884	135,311	-	-	1,714	61	-	
01.00*	1,238	1,497	-	-	-	3,846	-	-	
02.00*	13,106	14,300	-	-	-	-	3,192	-	
03.00*	2,810	-	-	-	-	-	515	-	
04.00*	27	-	-	-	-	8,313	2,000	-	
05.00*	3,697	1,800	-	-	-	-	-	-	
06.00*	-	-	-	-	-	-	700	-	
07.00*	-	-	-	-	-	-	-	-	
08.00	505	-	-	-	-	-	9,800	-	
08.50	4,500	2,695	-	-	-	-	50	-	
09.00	-	-	-	-	-	-	-	-	
09.50	45	700	-	-	-	-	1,506	-	
10.00	-	-	-	-	-	-	21,000	30	
10.50	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	5,400	-	
12.50	-	-	-	-	-	-	4,345	-	
13.00	-	-	-	-	-	-	2,400	-	
13.50	-	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	23,096	-	
14.50	-	-	-	-	-	-	-	-	
15.00	-	-	-	-	-	-	8,248	-	
16.00	-	-	-	-	-	-	16,449	45	
17.00	-	-	-	-	-	-	11,561	-	
18.00	-	29	-	-	-	539,303	-	-	
19.00	-	-	-	-	-	-	-	-	
20.00	-	-	-	-	-	-	-	-	
21.00	-	-	-	-	-	-	-	-	
22.00	-	-	-	-	-	-	-	-	
above 22.00	-	-	-	-	-	-	-	-	
Total	559,062	731,861	135,311	-	-	553,176	110,323	75	
Weighted Average	19.13	19.37	-	-	-	17.60	12.51	13.30	

*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)

Sep-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	137,085	00.00
-	-	-	-	-	-	-	3,846	01.00*
-	-	-	-	-	-	3,192	3,192	02.00*
-	-	-	-	-	-	515	515	03.00*
-	-	-	-	-	-	2,000	10,313	04.00*
-	-	-	-	-	-	-	-	05.00*
-	-	-	-	-	-	700	700	06.00*
-	-	-	-	-	-	-	-	07.00*
-	-	-	-	-	-	9,800	9,800	08.00
-	-	-	-	-	-	50	50	08.50
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	1,506	1,506	09.50
-	-	-	-	-	-	21,030	21,030	10.00
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	5,400	5,400	12.00
-	-	-	-	-	-	4,345	4,345	12.50
-	-	-	-	-	-	2,400	2,400	13.00
-	-	-	-	-	-	-	-	13.50
-	-	-	-	-	-	23,096	23,096	14.00
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	8,248	8,248	15.00
-	-	-	-	-	-	16,494	16,494	16.00
-	-	-	-	-	-	11,561	11,561	17.00
-	-	-	-	-	-	-	539,303	18.00
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
-	-	-	-	-	-	110,398	798,886	Total
-	-	-	-	-	-	12.51	16.75	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 September, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,343,183	1,067,795	427,512	2,752,932	10,591,422
01.00*	261,422	35,626	65,525	146,106	508,680
02.00*	65,646	11,111	34,595	149,650	261,002
03.00*	17,205	4,250	2,066	9,732	33,254
04.00*	8,833	3,619	6,212	21,494	40,158
05.00*	15,693	5,067	7,715	31,057	59,532
06.00*	41,012	9,985	10,128	87,110	148,234
07.00*	73,712	21,640	18,733	78,580	192,664
08.00	81,669	23,141	18,126	125,626	248,561
08.50	62,344	16,816	4,163	50,543	133,866
09.00	317,101	75,189	99,357	175,418	667,066
09.50	60,946	3,599	984	70,438	135,966
10.00	36,548	12,100	8,698	85,167	142,514
10.50	15,579	4,920	501	15,343	36,343
11.00	41,224	4,419	6,989	34,485	87,118
11.50	74,690	8,581	49,402	11,608	144,281
12.00	106,085	39,313	36,712	175,306	357,416
12.50	9,465	3,239	3,724	17,036	33,465
13.00	15,085	7,188	5,570	54,453	82,296
13.50	14,278	2,190	2,421	8,520	27,409
14.00	159,394	146,399	55,648	299,581	661,021
14.50	25,127	5,107	4,835	92,070	127,139
15.00	95,345	38,103	11,842	123,367	268,658
16.00	818,382	278,610	70,762	1,204,259	2,372,013
17.00	85,571	32,158	20,263	312,498	450,490
18.00	2,400,070	727,790	459,977	3,959,663	7,547,500
19.00	1,081,480	118,395	2,607	942,574	2,145,055
20.00	687,221	198,362	150,392	1,362,975	2,398,950
21.00	17,667	2,051	1,213	388,590	409,520
22.00	7,796	857	99	202,416	211,168
above 22.00	9,277	2,927	2,852	58,426	73,483
Total	13,049,049	2,910,549	1,589,624	13,047,023	30,596,245

*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	476,075	212	257,601	212	16,146	2	68,734	3	5,621,645	2,729
5,000 to 10,000	43,902	285	36,001	255	402	3	942	7	397,416	2,764
10,000 to 20,000	38,500	531	34,388	488	477	7	1,362	19	872,291	12,889
20,000 to 25,000	16,685	373	12,796	282	174	4	344	8	113,642	2,509
25,000 to 50,000	46,976	1,687	44,922	1,599	658	23	1,183	42	487,966	18,595
50,000 to 100,000	148,865	10,767	43,667	3,097	675	48	1,003	72	1,388,152	90,892
100,000 to 150,000	61,919	8,005	20,026	2,453	319	39	635	77	228,946	27,788
150,000 to 200,000	21,736	3,700	13,095	2,265	212	37	366	64	133,646	23,214
200,000 to 300,000	27,041	6,680	17,566	4,227	327	79	551	136	201,636	49,211
300,000 to 400,000	25,990	8,955	8,325	2,883	181	63	324	112	113,489	39,132
400,000 to 500,000	36,002	15,588	6,069	2,690	197	89	251	112	80,654	35,955
500,000 to 750,000	30,512	18,285	9,104	5,577	299	183	709	441	145,906	88,907
750,000 to 1,000,000	22,495	19,405	5,982	5,202	218	190	374	327	152,615	127,500
1,000,000 to 2,000,000	41,965	56,887	12,927	18,578	619	886	976	1,386	201,426	276,842
2,000,000 to 3,000,000	15,299	37,371	6,531	15,857	317	763	547	1,350	78,079	188,054
3,000,000 to 4,000,000	8,337	28,653	3,566	12,241	214	732	456	1,555	39,859	136,607
4,000,000 to 5,000,000	5,495	24,449	2,467	11,058	171	758	223	1,000	26,642	118,495
5,000,000 to 6,000,000	4,715	25,477	2,072	11,230	130	709	307	1,661	20,862	112,110
6,000,000 to 7,000,000	2,850	18,412	1,382	8,877	104	670	301	1,982	13,283	85,796
7,000,000 to 8,000,000	2,689	19,991	1,174	8,763	94	698	209	1,569	9,784	73,011
8,000,000 to 9,000,000	1,964	16,622	1,034	8,734	78	658	155	1,304	7,519	63,619
9,000,000 to 10,000,000	1,569	14,877	959	9,104	73	694	117	1,117	6,268	59,381
10,000,000 to 100,000,000	13,412	321,733	16,389	503,618	1,631	54,820	2,336	82,218	57,180	1,438,399
100,000,000 to 500,000,000	524	93,446	3,596	708,152	774	153,017	567	115,345	5,313	1,035,710
500,000,000 to 1,000,000,000	33	22,490	913	611,296	238	157,473	100	66,609	594	393,910
1,000,000,000 to 5,000,000,000	33	69,731	660	1,309,609	310	586,163	130	267,816	446	797,702
5,000,000,000 to 10,000,000,000	-	-	47	303,105	57	399,340	34	220,052	65	430,905
10,000,000,000 & Over	-	-	46	954,782	29	493,019	16	427,461	36	849,653
Total	1,095,583	844,609	563,305	4,526,235	25,124	1,851,168	83,252	1,193,846	10,405,360	6,582,280

*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 September, 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	
83,616	94	57,520,269	32,953	118,568	41	63,686,579	36,034	64,162,654	36,246	Less Than 5000
11,185	81	2,756,953	19,716	7,742	53	3,210,641	22,878	3,254,543	23,162	5,000 to 10,000
8,027	105	4,674,063	62,223	6,814	100	5,597,422	75,831	5,635,922	76,361	10,000 to 20,000
1,857	41	1,212,213	26,993	2,104	47	1,343,130	29,884	1,359,815	30,257	20,000 to 25,000
222,286	5,922	4,607,048	163,535	6,709	246	5,370,772	189,963	5,417,748	191,649	25,000 to 50,000
193,248	16,190	6,522,341	458,702	22,578	1,530	8,171,664	570,531	8,320,529	581,298	50,000 to 100,000
4,676	589	5,215,669	639,944	26,106	3,442	5,496,377	674,331	5,558,296	682,335	100,000 to 150,000
1,916	328	2,694,439	468,616	8,376	1,442	2,852,050	495,966	2,873,786	499,666	150,000 to 200,000
1,714	422	4,107,435	979,693	10,187	2,519	4,339,416	1,036,287	4,366,457	1,042,966	200,000 to 300,000
1,383	474	1,897,414	657,068	7,713	2,516	2,028,829	702,248	2,054,819	711,203	300,000 to 400,000
4,599	2,033	1,724,414	787,512	1,114	470	1,817,298	828,860	1,853,300	844,448	400,000 to 500,000
1,936	1,172	1,734,630	1,040,377	2,098	1,251	1,894,682	1,137,909	1,925,194	1,156,195	500,000 to 750,000
1,204	1,072	1,006,351	851,780	2,379	2,018	1,169,123	988,089	1,191,618	1,007,494	750,000 to 1,000,000
2,912	3,982	1,099,639	1,505,867	3,722	4,861	1,322,221	1,812,404	1,364,186	1,869,291	1,000,000 to 2,000,000
1,771	4,348	394,812	954,537	690	1,722	482,747	1,166,631	498,046	1,204,002	2,000,000 to 3,000,000
1,004	3,466	191,821	658,753	332	1,179	237,252	814,534	245,589	843,186	3,000,000 to 4,000,000
823	3,693	108,502	481,587	202	922	139,030	617,513	144,525	641,962	4,000,000 to 5,000,000
1,083	5,666	80,301	432,404	352	1,864	105,107	565,646	109,822	591,122	5,000,000 to 6,000,000
559	3,588	49,732	320,941	224	1,495	65,585	423,349	68,435	441,762	6,000,000 to 7,000,000
402	3,000	37,034	275,662	146	1,093	48,843	363,796	51,532	383,787	7,000,000 to 8,000,000
407	3,460	27,919	236,108	65	562	37,177	314,445	39,141	331,067	8,000,000 to 9,000,000
264	2,488	22,646	214,240	50	484	30,377	287,508	31,946	302,385	9,000,000 to 10,000,000
5,414	162,095	133,776	2,782,366	683	18,995	217,409	5,042,512	230,821	5,364,245	10,000,000 to 100,000,000
1,084	210,201	2,899	484,626	102	22,873	14,335	2,729,925	14,859	2,823,371	100,000,000 to 500,000,000
160	106,305	157	110,574	2	1,496	2,164	1,447,664	2,197	1,470,154	500,000,000 to 1,000,000,000
98	156,709	84	155,655	3	7,197	1,731	3,280,852	1,764	3,350,583	1,000,000,000 to 5,000,000,000
3	17,731	-	-	-	-	206	1,371,133	206	1,371,133	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	127	2,724,914	127	2,724,914	10,000,000,000 & Over
553,631	715,257	97,822,561	14,802,432	229,061	80,417	109,682,294	29,751,635	110,777,877	30,596,245	Total

2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 30th September, 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	42,904,237	29,700	18,663,491	5,362	615,323	500	1,979,603	684	64,162,654	36,246
5,000 to 10,000	2,434,571	17,388	633,127	4,467	67,157	473	119,688	834	3,254,543	23,162
10,000 to 20,000	3,316,480	48,536	2,124,879	25,163	67,601	957	126,962	1,706	5,635,922	76,361
20,000 to 25,000	1,032,436	22,959	259,488	5,784	32,125	723	35,766	792	1,359,815	30,257
25,000 to 50,000	3,908,894	140,897	1,095,677	38,074	69,082	2,433	344,095	10,245	5,417,748	191,649
50,000 to 100,000	6,151,264	435,170	1,707,356	110,453	118,511	9,355	343,398	26,321	8,320,529	581,298
100,000 to 150,000	3,767,916	462,047	1,650,652	203,508	75,076	8,907	64,652	7,873	5,558,296	682,335
150,000 to 200,000	2,280,050	396,860	500,169	86,811	53,760	9,094	39,807	6,901	2,873,786	499,666
200,000 to 300,000	3,696,338	880,559	530,569	128,598	77,190	18,659	62,360	15,150	4,366,457	1,042,966
300,000 to 400,000	1,666,847	576,948	301,805	104,435	54,509	18,888	31,658	10,932	2,054,819	711,203
400,000 to 500,000	1,575,840	721,009	204,399	90,908	45,350	20,252	27,711	12,279	1,853,300	844,448
500,000 to 750,000	1,392,694	837,619	416,020	247,829	76,965	46,668	39,515	24,079	1,925,194	1,156,195
750,000 to 1,000,000	944,800	793,479	166,332	144,185	55,489	48,075	24,997	21,755	1,191,618	1,007,494
1,000,000 to 2,000,000	929,711	1,272,515	265,078	361,296	112,484	155,575	56,913	79,905	1,364,186	1,869,291
2,000,000 to 3,000,000	332,294	802,287	82,272	198,294	52,575	128,266	30,905	75,156	498,046	1,204,002
3,000,000 to 4,000,000	160,604	551,523	38,232	130,919	28,392	97,633	18,361	63,111	245,589	843,186
4,000,000 to 5,000,000	95,595	424,527	23,414	103,777	13,298	59,077	12,218	54,581	144,525	641,962
5,000,000 to 6,000,000	69,927	376,443	17,148	92,387	10,949	58,763	11,798	63,529	109,822	591,122
6,000,000 to 7,000,000	44,411	286,679	9,713	62,683	6,453	41,605	7,858	50,794	68,435	441,762
7,000,000 to 8,000,000	33,186	247,140	7,125	52,971	4,841	36,091	6,380	47,584	51,532	383,787
8,000,000 to 9,000,000	25,053	211,688	5,178	43,733	4,000	34,020	4,910	41,626	39,141	331,067
9,000,000 to 10,000,000	20,569	194,510	4,092	38,774	3,185	30,221	4,100	38,879	31,946	302,385
10,000,000 to 100,000,000	122,374	2,561,980	25,610	516,962	24,381	558,396	58,456	1,726,907	230,821	5,364,245
100,000,000 to 500,000,000	2,973	503,186	522	85,530	656	113,734	10,708	2,120,922	14,859	2,823,371
500,000,000 to 1,000,000,000	142	96,369	22	13,801	59	45,618	1,974	1,314,365	2,197	1,470,154
1,000,000,000 to 5,000,000,000	87	157,032	7	13,846	27	45,640	1,643	3,134,064	1,764	3,350,583
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	206	1,371,133	206	1,371,133
10,000,000,000 & Over	-	-	-	-	-	-	127	2,724,914	127	2,724,914
Total	76,909,293	13,049,049	28,732,377	2,910,549	1,669,438	1,589,624	3,466,769	13,047,023	110,777,877	30,596,245

2.7 Deposits Distributed by Type of Account and Debits/Credits to Deposits
All Banks

(Million Rupees)

Type of Accounts	Jul to Sep 24 P									
	Debits					Credits				
	Over the Counter (OTC)	Other than the Counter			Total Debits	Over the Counter (OTC)	Other than the Counter			Total Credits
		Fund Transfer (Paper based)	Fund Transfer (Online)	Others			Fund Transfer(Paper based)	Fund Transfer(Online)	Others	
I. Current Deposits	30,129,994	20,169,451	27,605,725	37,071,092	114,976,263	23,166,056	16,504,279	66,086,416	44,339,903	150,096,654
1) Basic Banking Accounts	31,683	469,425	78,101	60,268	639,477	22,734	561,768	73,860	72,385	729,947
II. Call Deposits	193,896	352,035	1,662,457	235,373	2,443,761	161,991	304,392	1,602,365	145,433	2,214,180
III. Other Deposit Accounts	100,393	331,441	491,516	3,903,882	4,827,231	604,307	65,245	491,387	4,937,640	6,098,580
IV. Saving Deposits	8,678,586	29,086,429	12,177,277	39,134,469	89,076,760	11,842,380	11,181,775	13,482,257	19,185,413	55,691,825
V. Fixed or Term Deposits	525,501	2,800,153	20,242	2,959,897	6,305,793	2,178,629	1,024,815	24,515	2,707,027	5,934,986
1) Less Than Three Months	56,651	2,260,619	1,630	1,795,632	4,114,532	2,012,862	373,090	2,531	1,711,004	4,099,487
2) For Three Months and Over but Less Than Six Months	19,051	253,793	2,882	555,182	830,908	21,118	230,559	2,870	566,919	821,465
3) For Six Months and Over but Less Than One Year	9,928	44,515	1,511	251,745	307,700	11,337	90,340	1,719	112,228	215,624
4) For One Year & Over but Less Than Two Years	403,278	226,325	10,200	270,139	909,942	95,852	325,459	12,177	238,123	671,610
5) For Two Years & Over but Less Than Three Years	824	288	123	70,138	71,372	872	229	125	67,083	68,309
6) For Three Years & Over but Less Than Four Years	4,658	2,972	709	2,608	10,948	4,973	185	721	1,578	7,457
7) For Four Years & Over but Less Than Five Years	9,955	4	9	185	10,153	2,561	2	10	9	2,581
8) For Five Years & Over but Less Than Ten Years	21,156	11,626	3,178	14,269	50,229	29,055	4,947	4,364	10,084	48,449
9) For Ten Years and Over	-	10	-	-	10	-	4	-	-	4
Total	39,628,370	53,739,509	41,957,217	83,304,712	217,629,809	37,953,364	29,080,504	81,686,941	71,315,416	220,026,225

* 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

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	241,426	102,143	246,722	98,586	247,695	95,298
II. Securities, Shares and Other						
Financial Instruments:	1,011	154,306	781	101,457	913	167,222
A. Quoted on the Stock Exchange:	546	74,783	468	61,678	611	66,355
1. To Stock Brokers and Dealers:	318	45,919	302	31,603	376	36,666
(a) Government and Other Trustee Securities	145	16,250	144	2,497	136	2,448
(b) Shares and Debentures	168	27,379	155	27,332	237	32,569
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	2,290	3	1,773	3	1,648
2. To Others:	228	28,864	166	30,075	235	29,689
(a) Government and Other Trustee Securities	63	756	11	237	12	234
(b) Shares and Debentures	132	18,200	125	20,265	192	19,655
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	29	9,899	28	9,566	29	9,792
B. Unquoted on the Stock Exchange:	465	79,523	313	39,778	302	100,867
1. To Stock Brokers and Dealers:	121	11,161	209	11,549	181	8,581
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	117	11,001	204	11,545	176	8,497
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	160	5	4	5	83
2. To Others:	344	68,362	104	28,230	121	92,287
(a) Government and Other Trustee Securities	81	8,682	47	7,183	71	78,745
(b) Shares and Debentures	32	2,092	11	914	10	1,026
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	231	57,588	46	20,133	40	12,516
III. Merchandise	68,957	2,880,256	69,876	3,189,823	67,981	2,974,772
A. Food Items:	20,065	846,884	19,942	1,098,190	18,569	871,065
1. Wheat	8,371	412,549	8,822	448,327	8,418	310,636
2. Rice and Paddy	2,447	108,375	2,997	101,861	2,773	93,653
3. Other Grains & Pulses:	547	16,629	926	22,535	748	25,235
(a) Indigenous	526	16,284	892	20,403	730	24,471
(b) Imported	21	345	34	2,132	18	764
4. Edible Oils:	1,546	95,660	1,481	79,738	1,433	69,537
(a) Indigenous	1,445	91,111	1,412	75,009	1,370	67,089
(b) Imported	101	4,549	69	4,729	63	2,447
5. Sugar:	1,303	126,800	1,809	356,423	1,565	286,839
(a) Indigenous	1,297	126,383	1,804	356,079	1,562	286,579
(b) Imported	6	417	5	344	3	260
6. Kariana And Spices	186	2,998	151	1,127	145	1,075
7. Fish And Fish Preparations	20	397	16	354	15	622
8. Other Food Items:	5,645	83,474	3,740	87,827	3,472	83,469
(a) Indigenous	5,621	82,981	3,693	86,992	3,425	82,628
(b) Imported	24	493	47	835	47	841
B. Raw Materials:	22,343	680,908	22,567	769,885	22,455	703,323
1. Cotton Raw:	14,372	170,407	14,134	145,384	14,124	142,018
(a) Indigenous	2,778	151,692	2,415	126,447	2,383	123,975
(b) Imported	11,594	18,714	11,719	18,938	11,741	18,044
2. Synthetic Fibers:	130	16,502	128	12,530	130	16,687
(a) Indigenous	81	15,340	79	11,247	83	15,701
(b) Imported	49	1,162	49	1,284	47	986
3. Fertilizers:	1,317	45,038	1,239	60,928	1,122	59,174
(a) Indigenous	1,304	40,417	1,231	57,393	1,110	55,059
(b) Imported	13	4,621	8	3,535	12	4,114
4. Petroleum Crude:	1,307	142,281	1,417	163,907	1,461	125,150
(a) Indigenous	1,244	99,655	1,307	122,816	1,364	106,943
(b) Imported	63	42,626	110	41,091	97	18,206
5. Iron and Steel:	2,139	122,400	2,291	141,662	2,288	128,593
(a) Indigenous	1,680	90,624	1,770	98,553	1,775	85,145
(b) Imported	459	31,776	521	43,109	513	43,447
6. Wool & Goat Hair	1	15	2	15	2	13
7. Hides & Skins	157	5,286	122	5,273	124	6,057
8. Oil Seeds	273	12,913	302	10,590	275	7,384
9. Pesticides & Insecticides:	439	5,084	457	5,565	445	6,608
(a) Indigenous	427	4,672	443	5,048	438	6,382
(b) Imported	12	412	14	517	7	226
10. Other Raw Materials:	2,208	160,984	2,475	224,031	2,484	211,640
(a) Indigenous	1,978	149,900	2,185	189,830	2,220	183,248
(b) Imported	230	11,084	290	34,201	264	28,392

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	26,549	1,352,464	27,367	1,321,748	26,957	1,400,384
1. Cotton Textiles:	5,020	311,569	4,942	320,750	5,123	299,857
(a) Indigenous	4,811	298,683	4,731	296,636	4,910	274,631
(b) Imported	209	12,886	211	24,114	213	25,226
2. Cotton Yarn:	2,273	114,674	2,191	93,031	2,081	90,827
(a) Indigenous	2,233	113,521	2,173	89,846	2,066	88,677
(b) Imported	40	1,152	18	3,184	15	2,150
3. Other Textiles:	3,449	237,551	3,609	231,674	3,571	266,398
(a) Indigenous	3,424	234,197	3,587	226,121	3,558	262,151
(b) Imported	25	3,354	22	5,553	13	4,248
4. Machinery:	1,171	53,159	1,179	54,793	1,037	51,201
(a) Indigenous	676	32,022	679	34,017	582	29,375
(b) Imported	495	21,137	500	20,776	455	21,825
5. Handloom Products	-	-	1	52	-	-
6. Carpets & Rugs	34	912	23	495	19	230
7. Readymade Garments	1,532	103,300	1,222	71,930	1,223	73,736
8. Cement and Cement Products:	653	136,655	618	110,358	584	106,064
(a) Indigenous	623	133,193	606	109,293	581	105,187
(b) Imported	30	3,461	12	1,065	3	878
9. Sports Goods	95	1,692	78	1,250	77	1,514
10. Surgical Instruments	165	6,709	177	6,085	145	5,250
11. Chemicals & Dyes	1,732	62,545	1,589	61,628	1,593	64,668
12. Other Finished Goods:	10,425	323,699	11,738	369,704	11,504	440,639
(a) Indigenous	9,878	307,489	11,346	355,673	11,174	428,929
(b) Imported	547	16,210	392	14,031	330	11,710
IV. Fixed Assets Including Machinery	404,507	2,052,716	382,328	2,071,948	378,396	2,055,072
A. Transport Equipment	386,007	764,058	365,465	769,309	361,562	765,775
B. Furniture & Fixtures	344	16,402	428	13,202	459	9,939
C. Office Equipment	375	47,771	357	40,168	351	44,640
D. Other Machinery & Equipment	17,781	1,224,485	16,078	1,249,270	16,024	1,234,718
V. Real Estate	608,769	1,684,011	591,996	1,748,718	582,368	1,760,085
A. Land	474,642	566,148	454,077	595,504	447,944	597,545
1. Residential	12,712	226,199	16,655	258,378	17,966	223,039
(a) House	11,984	223,221	16,022	254,294	16,492	216,744
(b) Flat	728	2,978	633	4,084	1,474	6,294
2. Non-Residential	461,930	339,949	437,422	337,126	429,978	374,507
(a) Commercial	14,289	160,015	6,188	109,669	6,440	126,580
(b) Industrial	621	18,790	807	33,018	639	28,766
(c) Agriculture	446,798	154,895	429,832	184,612	421,834	180,309
(d) Others	222	6,249	595	9,827	1,065	38,852
B. Buildings:	134,127	1,117,863	137,919	1,153,214	134,424	1,162,540
1. Residential	121,670	646,462	125,214	692,363	121,951	710,073
(a) House	110,461	563,250	109,966	603,545	70,275	562,695
(b) Flat	11,209	83,212	15,248	88,818	51,676	147,378
2. Non-Residential	12,457	471,401	12,705	460,851	12,473	452,467
(a) Commercial	5,877	236,543	6,163	230,363	5,951	234,907
(b) Industrial	3,065	176,892	3,282	167,106	3,391	159,118
(c) Agriculture	2,508	42,078	2,833	40,317	2,631	34,596
(d) Others	1,007	15,888	427	23,065	500	23,847
VI. Fixed Deposits and Insurance Policies	25,062	443,891	27,298	496,599	25,521	595,740
A. Bank Deposits	24,954	442,494	27,244	495,699	25,472	595,328
1. Security Deposits	2,360	31,086	2,709	58,215	2,571	81,271
2. Term Deposits (TDRs)	17,016	386,756	19,930	393,157	19,092	411,860
3. Other Deposits	5,578	24,652	4,605	44,326	3,809	102,197
B. Insurance Policies	108	1,397	54	901	49	412
VII. Others	452,323	3,906,222	428,384	4,118,769	433,436	3,970,956
A. Other Secured Advances	125,892	1,625,292	140,192	1,684,923	133,689	1,613,464
1. Receivables	102,056	531,975	1,578	166,245	1,340	76,252
2. Employees Benefits	1,470	274	6,680	1,372	7,051	1,494
3. Others	22,366	1,093,044	131,934	1,517,305	125,298	1,535,718
B. Advances Secured by Guarantee(s)	326,431	2,280,930	288,192	2,433,846	299,747	2,357,492
1. Institutional Guarantee(s)	6,922	2,076,825	4,389	2,199,195	5,731	2,057,724
2. Individual Guarantee(s)	319,509	204,105	283,803	234,652	294,016	299,768
VIII. Unsecured Advances	2,563,220	218,663	2,301,161	243,710	2,372,073	254,879
1. Credit Cards	2,016,588	103,117	1,724,176	122,224	1,791,648	131,636
2. Personal Loan	518,918	106,031	522,458	105,364	525,429	107,630
3. Others	27,714	9,515	54,527	16,122	54,996	15,613
Total	4,365,275	11,442,207	4,048,546	12,069,611	4,108,383	11,874,024

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	227,991	93,260	234,465	89,501	235,234	85,653
II. Securities, Shares and Other Financial Instruments:	315	63,675	75	31,396	73	17,454
A. Quoted on the Stock Exchange:	88	3,481	33	3,873	34	3,956
1. To Stock Brokers and Dealers:	12	1,988	13	2,675	13	2,571
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	12	1,988	13	2,675	13	2,571
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	76	1,493	20	1,197	21	1,385
(a) Government and Other Trustee Securities	58	724	4	197	4	187
(b) Shares and Debentures	17	763	15	995	16	1,193
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	227	60,194	42	27,523	39	13,498
1. To Stock Brokers and Dealers:	6	771	7	1,705	6	991
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	771	7	1,705	6	991
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	221	59,423	35	25,818	33	12,507
(a) Government and Other Trustee Securities	20	6,631	12	6,227	11	2,656
(b) Shares and Debentures	2	798	2	755	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	199	51,994	21	18,837	20	9,096
III. Merchandise	17,803	527,053	16,297	547,526	16,570	514,216
A. Food Items:	1,286	192,882	1,050	244,415	1,095	222,317
1. Wheat	85	101,527	81	155,042	93	146,791
2. Rice and Paddy	358	46,262	315	19,076	330	18,402
3. Other Grains & Pulses:	22	157	22	372	20	114
(a) Indigenous	21	154	21	366	19	108
(b) Imported	1	3	1	6	1	6
4. Edible Oils:	173	8,919	152	9,082	182	7,803
(a) Indigenous	173	8,919	152	9,082	182	7,803
(b) Imported	-	-	-	-	-	-
5. Sugar:	182	27,960	178	54,863	175	43,071
(a) Indigenous	182	27,960	178	54,863	175	43,071
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	14	31	8	14	7	13
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	452	8,026	294	5,967	288	6,122
(a) Indigenous	452	8,026	294	5,967	288	6,122
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,252	148,584	13,197	149,201	13,396	140,807
1. Cotton Raw:	11,799	29,267	11,763	16,576	11,813	17,965
(a) Indigenous	480	23,053	205	12,421	225	13,890
(b) Imported	11,319	6,214	11,558	4,154	11,588	4,075
2. Synthetic Fibers:	3	220	6	134	4	76
(a) Indigenous	2	20	2	20	2	19
(b) Imported	1	200	4	114	2	56
3. Fertilizers:	515	6,786	449	4,093	464	3,915
(a) Indigenous	515	6,786	449	4,093	464	3,915
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	33	46,919	33	49,558	40	46,224
(a) Indigenous	17	43,840	17	46,502	17	43,172
(b) Imported	16	3,078	16	3,056	23	3,052
5. Iron and Steel:	151	14,311	117	15,712	110	13,196
(a) Indigenous	123	6,614	92	7,243	88	7,524
(b) Imported	28	7,697	25	8,469	22	5,672
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	-	-	-	-
8. Oil Seeds	2	10	2	8	2	8
9. Pesticides & Insecticides:	31	198	15	564	14	349
(a) Indigenous	31	198	15	564	14	349
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	715	50,863	812	62,556	949	59,075
(a) Indigenous	712	50,859	780	60,295	901	56,693
(b) Imported	3	4	32	2,261	48	2,382

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	3,265	185,587	2,050	153,911	2,079	151,092
1. Cotton Textiles:	1,024	51,045	788	49,017	801	45,479
(a) Indigenous	955	44,623	730	39,015	739	35,664
(b) Imported	69	6,422	58	10,001	62	9,816
2. Cotton Yarn:	529	26,638	143	15,299	137	12,976
(a) Indigenous	499	26,415	137	15,084	132	12,780
(b) Imported	30	222	6	215	5	196
3. Other Textiles:	192	28,032	107	22,630	128	21,746
(a) Indigenous	178	27,807	106	22,629	127	21,745
(b) Imported	14	225	1	0	1	0
4. Machinery:	23	1,329	34	648	20	670
(a) Indigenous	18	28	30	47	16	24
(b) Imported	5	1,301	4	601	4	646
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	12	364	2	3	2	3
7. Readymade Garments	232	22,661	57	17,674	54	19,690
8. Cement and Cement Products:	62	18,065	31	7,098	33	4,827
(a) Indigenous	62	18,065	31	7,098	33	4,827
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	82	7	46	7	58
10. Surgical Instruments	6	40	2	7	2	7
11. Chemicals & Dyes	167	7,415	132	5,576	121	4,712
12. Other Finished Goods:	1,011	29,917	747	35,913	774	40,924
(a) Indigenous	974	28,682	714	34,915	743	39,897
(b) Imported	37	1,234	33	998	31	1,028
IV. Fixed Assets Including Machinery	73,087	306,195	75,429	345,203	77,490	333,007
A. Transport Equipment	66,521	97,942	70,915	113,336	72,959	113,369
B. Furniture & Fixtures	25	7,001	19	5,453	15	2,549
C. Office Equipment	64	5,925	55	3,498	64	2,886
D. Other Machinery & Equipment	6,477	195,327	4,440	222,915	4,452	214,202
V. Real Estate	482,983	457,939	458,960	492,283	453,761	482,086
A. Land	432,820	228,879	407,958	261,016	402,520	259,369
1. Residential	3,246	65,646	3,569	66,418	2,810	13,288
(a) House	3,245	65,418	3,568	66,214	2,810	13,288
(b) Flat	1	227	1	204	-	-
2. Non-Residential	429,574	163,233	404,389	194,598	399,710	246,081
(a) Commercial	3,280	35,871	1,283	39,462	1,584	60,894
(b) Industrial	80	3,055	152	12,456	172	12,510
(c) Agriculture	426,209	122,189	402,580	136,651	397,127	138,800
(d) Others	5	2,118	374	6,029	827	33,876
B. Buildings:	50,163	229,060	51,002	231,267	51,241	222,717
1. Residential	46,197	109,634	46,984	118,723	47,140	118,277
(a) House	45,918	108,894	46,490	117,080	46,887	118,612
(b) Flat	279	740	494	1,643	38,653	69,665
2. Non-Residential	3,966	119,426	4,018	112,544	4,101	104,440
(a) Commercial	2,277	93,999	2,536	85,107	2,642	80,578
(b) Industrial	270	12,699	257	13,300	259	11,117
(c) Agriculture	1,397	10,992	1,198	12,311	1,179	10,864
(d) Others	22	1,737	27	1,826	21	1,881
VI. Fixed Deposits and Insurance Policies	353	14,435	285	28,255	329	13,913
A. Bank Deposits	310	14,311	285	28,255	329	13,913
1. Security Deposits	202	12,395	170	11,807	173	9,796
2. Term Deposits (TDRs)	50	1,828	49	16,322	53	3,874
3. Other Deposits	58	88	66	126	103	244
B. Insurance Policies	43	124	-	-	-	-
VII. Others	274,231	1,061,201	246,973	872,678	249,091	889,442
A. Other Secured Advances	11,274	111,732	11,990	153,153	2,313	64,193
1. Receivables	3	250	137	47,291	123	49,575
2. Employees Benefits	-	-	1,479	262	1,375	252
3. Others	11,271	111,482	10,374	105,600	815	14,366
B. Advances Secured by Guarantee(s)	262,957	949,469	234,983	719,525	246,778	825,250
1. Institutional Guarantee(s)	3,836	795,626	1,241	563,416	2,473	606,287
2. Individual Guarantee(s)	259,121	153,844	233,742	156,109	244,305	218,963
VIII. Unsecured Advances	85,081	17,568	138,878	25,733	146,370	26,644
1. Credit Cards	7,846	543	17,690	1,495	22,174	1,987
2. Personal Loan	65,038	12,955	75,339	15,530	78,354	16,314
3. Others	12,197	4,071	45,849	8,708	45,842	8,342
Total	1,161,844	2,541,326	1,171,362	2,432,575	1,178,918	2,362,416

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	13,435	8,883	12,257	9,085	12,461	9,645
II. Securities, Shares and Other						
Financial Instruments:	696	90,631	706	70,061	840	149,768
A. Quoted on the Stock Exchange:	458	71,303	435	57,805	577	62,399
1. To Stock Brokers and Dealers:	306	43,931	289	28,928	363	34,094
(a) Government and Other Trustee Securities	145	16,250	144	2,497	136	2,448
(b) Shares and Debentures	156	25,391	142	24,657	224	29,998
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	2,290	3	1,773	3	1,648
2. To Others:	152	27,371	146	28,878	214	28,304
(a) Government and Other Trustee Securities	5	32	7	40	8	47
(b) Shares and Debentures	115	17,437	110	19,269	176	18,462
(c) Participation Term Certificates	3	3	1	3	1	3
(d) Others	29	9,899	28	9,566	29	9,792
B. Unquoted on the Stock Exchange:	238	19,329	271	12,255	263	87,369
1. To Stock Brokers and Dealers:	115	10,389	202	9,844	175	7,589
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	111	10,229	197	9,840	170	7,506
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	160	5	4	5	83
2. To Others:	123	8,939	69	2,411	88	79,780
(a) Government and Other Trustee Securities	61	2,051	35	956	60	76,089
(b) Shares and Debentures	30	1,294	9	159	8	271
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	32	5,594	25	1,296	20	3,420
III. Merchandise	51,141	2,351,602	53,559	2,641,258	51,390	2,459,473
A. Food Items:	18,779	654,002	18,892	853,775	17,474	648,748
1. Wheat	8,286	311,023	8,741	293,285	8,325	163,845
2. Rice and Paddy	2,089	62,114	2,682	82,785	2,443	75,250
3. Other Grains & Pulses:	525	16,472	904	22,163	728	25,121
(a) Indigenous	505	16,130	871	20,037	711	24,363
(b) Imported	20	342	33	2,126	17	758
4. Edible Oils:	1,373	86,741	1,329	70,656	1,251	61,734
(a) Indigenous	1,272	82,192	1,260	65,927	1,188	59,286
(b) Imported	101	4,549	69	4,729	63	2,447
5. Sugar:	1,121	98,841	1,631	301,560	1,390	243,767
(a) Indigenous	1,115	98,424	1,626	301,216	1,387	243,507
(b) Imported	6	417	5	344	3	260
6. Kariana And Spices	172	2,967	143	1,113	138	1,061
7. Fish And Fish Preparations	20	397	16	354	15	622
8. Other Food Items:	5,193	75,448	3,446	81,860	3,184	77,347
(a) Indigenous	5,169	74,955	3,399	81,026	3,137	76,506
(b) Imported	24	493	47	835	47	841
B. Raw Materials:	9,089	531,360	9,362	619,978	9,051	561,765
1. Cotton Raw:	2,573	141,140	2,371	128,809	2,311	124,053
(a) Indigenous	2,298	128,639	2,210	114,025	2,158	110,085
(b) Imported	275	12,501	161	14,783	153	13,968
2. Synthetic Fibers:	127	16,281	122	12,396	126	16,611
(a) Indigenous	79	15,320	77	11,227	81	15,681
(b) Imported	48	962	45	1,169	45	930
3. Fertilizers:	802	38,252	790	56,834	658	55,259
(a) Indigenous	789	33,631	782	53,299	646	51,145
(b) Imported	13	4,621	8	3,535	12	4,114
4. Petroleum Crude:	1,274	95,362	1,383	114,349	1,420	78,926
(a) Indigenous	1,227	55,815	1,290	76,314	1,347	63,772
(b) Imported	47	39,547	93	38,035	73	15,154
5. Iron and Steel:	1,988	108,089	2,174	125,950	2,178	115,397
(a) Indigenous	1,557	84,010	1,678	91,310	1,687	77,621
(b) Imported	431	24,079	496	34,640	491	37,775
6. Wool & Goat Hair	1	15	2	15	2	13
7. Hides & Skins	154	5,274	122	5,273	124	6,057
8. Oil Seeds	271	12,903	300	10,582	273	7,376
9. Pesticides & Insecticides:	408	4,886	442	5,001	431	6,259
(a) Indigenous	396	4,475	428	4,484	424	6,033
(b) Imported	12	412	14	517	7	226
10. Other Raw Materials:	1,491	109,158	1,656	160,769	1,528	151,814
(a) Indigenous	1,264	98,078	1,398	128,829	1,312	125,804
(b) Imported	227	11,080	258	31,940	216	26,010

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	23,273	1,166,240	25,305	1,167,505	24,865	1,248,961
1. Cotton Textiles:	3,996	260,524	4,154	271,733	4,322	254,378
(a) Indigenous	3,856	254,060	4,001	257,621	4,171	238,968
(b) Imported	140	6,464	153	14,113	151	15,410
2. Cotton Yarn:	1,744	88,036	2,048	77,732	1,944	77,851
(a) Indigenous	1,734	87,106	2,036	74,762	1,934	75,897
(b) Imported	10	930	12	2,969	10	1,954
3. Other Textiles:	3,253	209,141	3,500	208,830	3,441	244,439
(a) Indigenous	3,242	206,011	3,479	203,277	3,429	240,192
(b) Imported	11	3,129	21	5,552	12	4,247
4. Machinery:	1,147	51,830	1,144	54,144	1,015	50,530
(a) Indigenous	657	31,994	648	33,970	564	29,352
(b) Imported	490	19,836	496	20,175	451	21,179
5. Handloom Products	-	-	1	52	-	-
6. Carpets & Rugs	22	548	21	492	17	226
7. Readymade Garments	1,300	80,639	1,165	54,256	1,169	54,046
8. Cement and Cement Products:	591	118,590	587	103,260	551	101,237
(a) Indigenous	561	115,128	575	102,195	548	100,359
(b) Imported	30	3,461	12	1,065	3	878
9. Sports Goods	88	1,610	71	1,204	70	1,457
10. Surgical Instruments	158	6,548	174	6,078	142	5,243
11. Chemicals & Dyes	1,564	55,116	1,456	56,042	1,471	59,948
12. Other Finished Goods:	9,410	293,659	10,984	333,682	10,723	399,605
(a) Indigenous	8,900	278,683	10,625	320,649	10,424	388,923
(b) Imported	510	14,975	359	13,033	299	10,682
IV. Fixed Assets Including Machinery	331,332	1,743,915	306,812	1,725,234	300,819	1,720,554
A. Transport Equipment	319,403	665,965	294,467	655,847	288,520	652,274
B. Furniture & Fixtures	319	9,402	409	7,749	444	7,389
C. Office Equipment	311	41,845	302	36,669	287	41,754
D. Other Machinery & Equipment	11,299	1,026,703	11,634	1,024,969	11,568	1,019,136
V. Real Estate	125,638	1,222,179	132,897	1,254,066	128,471	1,275,702
A. Land	41,818	336,449	46,115	333,796	45,420	337,572
1. Residential	9,466	160,554	13,086	191,960	15,156	209,751
(a) House	8,739	157,803	12,454	188,081	13,682	203,457
(b) Flat	727	2,750	632	3,880	1,474	6,294
2. Non-Residential	32,352	175,896	33,029	141,836	30,264	127,821
(a) Commercial	11,007	124,004	4,903	70,127	4,854	65,625
(b) Industrial	539	15,055	653	19,950	465	15,712
(c) Agriculture	20,589	32,706	27,252	47,961	24,707	41,509
(d) Others	217	4,131	221	3,798	238	4,975
B. Buildings:	83,820	885,730	86,782	920,269	83,051	938,129
1. Residential	75,332	536,412	78,097	573,247	74,681	591,387
(a) House	64,433	454,092	63,369	486,221	61,683	513,831
(b) Flat	10,899	82,320	14,728	87,026	12,998	77,556
2. Non-Residential	8,488	349,318	8,685	347,022	8,370	346,743
(a) Commercial	3,597	139,887	3,625	143,972	3,307	153,045
(b) Industrial	2,795	164,193	3,025	153,805	3,132	148,001
(c) Agriculture	1,111	31,087	1,635	28,006	1,452	23,732
(d) Others	985	14,151	400	21,239	479	21,965
VI. Fixed Deposits and Insurance Policies	24,706	429,067	27,010	467,984	25,189	581,583
A. Bank Deposits	24,641	427,794	26,956	467,083	25,140	581,171
1. Security Deposits	2,155	18,301	2,536	46,048	2,395	71,232
2. Term Deposits (TDRs)	16,966	384,928	19,881	376,835	19,039	407,986
3. Other Deposits	5,520	24,565	4,539	44,200	3,706	101,953
B. Insurance Policies	65	1,273	54	901	49	412
VII. Others	177,950	2,410,011	181,242	2,820,499	184,141	2,663,758
A. Other Secured Advances	114,558	1,124,855	128,166	1,164,059	131,341	1,184,271
1. Receivables	102,048	531,287	1,436	118,870	1,213	26,617
2. Employees Benefits	1,436	258	5,175	1,098	5,650	1,231
3. Others	11,074	593,311	121,555	1,044,092	124,478	1,156,423
B. Advances Secured by Guarantee(s)	63,392	1,285,156	53,076	1,656,440	52,800	1,479,487
1. Institutional Guarantee(s)	3,004	1,234,894	3,015	1,577,898	3,089	1,398,682
2. Individual Guarantee(s)	60,388	50,262	50,061	78,542	49,711	80,805
VIII. Unsecured Advances	2,478,121	201,090	2,162,266	217,975	2,225,689	228,234
1. Credit Cards	2,008,742	102,575	1,706,485	120,729	1,769,473	129,649
2. Personal Loan	453,863	93,072	447,103	89,832	447,062	91,314
3. Others	15,516	5,443	8,678	7,414	9,154	7,271
Total	3,203,019	8,457,378	2,876,749	9,206,162	2,929,000	9,088,717

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-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:	-	-	-	-	-	-
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	13	1,600	20	1,039	21	1,082
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:	2	964	8	706	8	751
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	1	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	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:	2	964	7	706	7	751
(a) Indigenous	2	964	7	706	7	751
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	11	637	12	333	13	331
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	4	379	2	214	2	214
(a) Indigenous	4	379	2	214	2	214
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	-	1	-	2	-
(a) Indigenous	1	-	1	-	2	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	121	1	-	1	-
11. Chemicals & Dyes	1	14	1	9	1	8
12. Other Finished Goods:	4	123	7	109	7	109
(a) Indigenous	4	123	7	109	7	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	88	2,605	87	1,511	87	1,511
A. Transport Equipment	83	150	83	126	83	132
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	5	2,455	4	1,385	4	1,380
V. Real Estate	148	3,893	139	2,370	136	2,297
A. Land	4	820	4	692	4	604
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	4	820	4	692	4	604
(a) Commercial	2	140	2	80	2	60
(b) Industrial	2	680	2	612	2	544
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	144	3,073	135	1,678	132	1,693
1. Residential	141	416	133	393	130	409
(a) House	110	264	107	244	105	252
(b) Flat	31	152	26	149	25	157
2. Non-Residential	3	2,657	2	1,284	2	1,284
(a) Commercial	3	2,657	2	1,284	2	1,284
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	389	3	360	3	244
A. Bank Deposits	3	389	3	360	3	244
1. Security Deposits	3	389	3	360	3	244
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	142	435,009	169	425,592	204	417,755
A. Other Secured Advances	60	388,704	36	367,711	35	365,000
1. Receivables	5	438	5	85	4	59
2. Employees Benefits	34	16	26	12	26	11
3. Others	21	388,251	5	367,614	5	364,930
B. Advances Secured by Guarantee(s)	82	46,305	133	57,881	169	52,756
1. Institutional Guarantee(s)	82	46,305	133	57,881	169	52,756
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	18	5	17	2	14	2
1. Credit Cards	-	-	1	-	1	-
2. Personal Loan	17	4	16	2	13	2
3. Others	1	1	-	-	-	-
Total	412	443,502	435	430,874	465	422,891

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	241,426	102,143	246,722	98,586	247,695	95,298
II. Securities, Shares and Other						
Financial Instruments:	914	141,576	735	94,114	852	164,286
A. Quoted on the Stock Exchange:	492	67,811	427	57,131	553	63,720
1. To Stock Brokers and Dealers:	274	41,600	273	29,950	348	34,953
(a) Government and Other Trustee Securities	145	16,250	144	2,497	136	2,448
(b) Shares and Debentures	124	23,059	126	25,680	209	30,857
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	2,290	3	1,773	3	1,648
2. To Others:	218	26,212	154	27,181	205	28,767
(a) Government and Other Trustee Securities	62	741	9	230	10	227
(b) Shares and Debentures	125	16,263	119	18,118	168	19,438
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	27	9,199	24	8,825	25	9,094
B. Unquoted on the Stock Exchange:	422	73,765	308	36,982	299	100,565
1. To Stock Brokers and Dealers:	120	11,061	208	11,504	181	8,581
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	116	10,901	203	11,500	176	8,497
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	160	5	4	5	83
2. To Others:	302	62,704	100	25,478	118	91,985
(a) Government and Other Trustee Securities	80	8,630	46	7,131	70	78,693
(b) Shares and Debentures	32	2,092	11	914	10	1,026
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	190	51,982	43	17,434	38	12,266
III. Merchandise	51,159	2,027,635	53,247	2,122,119	51,386	1,943,904
A. Food Items:	15,137	616,897	16,003	702,429	14,992	552,462
1. Wheat	7,868	323,097	8,301	276,310	7,846	183,141
2. Rice and Paddy	2,146	96,188	2,630	87,441	2,498	82,163
3. Other Grains & Pulses:	399	4,432	597	5,003	452	5,091
(a) Indigenous	387	4,269	570	2,944	439	4,431
(b) Imported	12	163	27	2,059	13	661
4. Edible Oils:	998	42,351	1,097	43,649	1,087	34,263
(a) Indigenous	900	38,086	1,029	38,979	1,025	31,874
(b) Imported	98	4,265	68	4,670	62	2,389
5. Sugar:	716	87,807	905	224,068	810	182,950
(a) Indigenous	714	87,807	903	224,020	810	182,950
(b) Imported	2	-	2	49	-	-
6. Kariana And Spices	173	1,612	151	1,127	145	1,075
7. Fish And Fish Preparations	20	397	15	299	14	567
8. Other Food Items:	2,817	61,012	2,307	64,531	2,140	63,212
(a) Indigenous	2,793	60,520	2,260	63,697	2,093	62,371
(b) Imported	24	493	47	835	47	841
B. Raw Materials:	19,272	474,937	19,512	516,198	19,468	481,531
1. Cotton Raw:	13,517	127,853	13,364	113,871	13,313	110,172
(a) Indigenous	2,018	111,489	1,680	95,566	1,612	92,587
(b) Imported	11,499	16,364	11,684	18,305	11,701	17,585
2. Synthetic Fibers:	86	15,317	81	10,811	95	15,243
(a) Indigenous	61	14,745	59	10,276	66	14,736
(b) Imported	25	571	22	535	29	507
3. Fertilizers:	1,124	31,638	1,101	48,376	952	38,810
(a) Indigenous	1,112	27,018	1,093	44,841	941	34,947
(b) Imported	12	4,621	8	3,535	11	3,862
4. Petroleum Crude:	1,052	104,794	1,140	114,735	1,142	92,629
(a) Indigenous	1,015	75,969	1,100	96,129	1,108	85,980
(b) Imported	37	28,826	40	18,606	34	6,649
5. Iron and Steel:	1,583	86,927	1,791	96,037	1,873	92,856
(a) Indigenous	1,270	61,932	1,404	67,550	1,465	64,216
(b) Imported	313	24,995	387	28,487	408	28,641
6. Wool & Goat Hair	1	15	2	15	2	13
7. Hides & Skins	76	1,717	62	1,825	61	1,849
8. Oil Seeds	106	5,429	71	2,953	59	2,354
9. Pesticides & Insecticides:	349	3,871	363	4,196	382	5,484
(a) Indigenous	348	3,857	362	3,949	382	5,484
(b) Imported	1	15	1	247	-	-
10. Other Raw Materials:	1,378	97,375	1,537	123,379	1,589	122,121
(a) Indigenous	1,241	89,091	1,356	109,072	1,418	110,987
(b) Imported	137	8,284	181	14,307	171	11,134

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	16,750	935,801	17,732	903,491	16,926	909,911
1. Cotton Textiles:	3,062	234,701	3,117	227,278	3,160	224,910
(a) Indigenous	2,987	227,604	3,049	215,335	3,084	213,808
(b) Imported	75	7,097	68	11,943	76	11,102
2. Cotton Yarn:	1,157	64,736	809	53,353	666	47,573
(a) Indigenous	1,122	64,253	795	51,024	653	46,044
(b) Imported	35	483	14	2,329	13	1,529
3. Other Textiles:	2,406	183,855	2,526	189,968	2,471	199,489
(a) Indigenous	2,381	180,501	2,504	184,416	2,458	195,242
(b) Imported	25	3,354	22	5,553	13	4,248
4. Machinery:	667	21,180	707	22,915	610	17,314
(a) Indigenous	493	14,652	506	15,615	443	10,975
(b) Imported	174	6,528	201	7,300	167	6,339
5. Handloom Products	-	-	1	52	-	-
6. Carpets & Rugs	32	842	22	452	18	190
7. Readymade Garments	1,175	72,947	1,022	49,224	1,026	48,976
8. Cement and Cement Products:	495	94,809	513	81,887	493	81,925
(a) Indigenous	489	91,904	510	81,009	490	81,047
(b) Imported	6	2,905	3	879	3	878
9. Sports Goods	92	1,450	76	1,230	73	1,253
10. Surgical Instruments	78	1,647	91	1,179	79	1,006
11. Chemicals & Dyes	1,063	39,380	1,069	39,113	1,155	43,334
12. Other Finished Goods:	6,523	220,253	7,779	236,839	7,175	243,941
(a) Indigenous	6,302	210,265	7,561	227,780	6,981	235,392
(b) Imported	221	9,988	218	9,059	194	8,549
IV. Fixed Assets Including Machinery	246,217	1,427,943	228,144	1,414,654	230,627	1,398,902
A. Transport Equipment	230,731	495,754	215,292	509,296	217,876	509,355
B. Furniture & Fixtures	101	11,110	106	8,109	104	4,687
C. Office Equipment	267	35,194	242	26,958	226	31,720
D. Other Machinery & Equipment	15,118	885,885	12,504	870,292	12,421	853,141
V. Real Estate	569,932	1,150,019	550,719	1,215,539	540,406	1,203,738
A. Land	467,899	447,785	446,174	499,120	439,842	484,462
1. Residential	7,878	145,398	13,663	211,631	12,257	152,744
(a) House	7,433	143,667	13,150	209,800	11,755	151,114
(b) Flat	445	1,730	513	1,831	502	1,630
2. Non-Residential	460,021	302,387	432,511	287,489	427,585	331,718
(a) Commercial	13,968	139,187	5,884	84,857	6,197	99,141
(b) Industrial	469	8,392	485	19,740	513	19,805
(c) Agriculture	445,373	148,600	425,569	173,148	419,841	174,057
(d) Others	211	6,208	573	9,744	1,034	38,714
B. Buildings:	102,033	702,235	104,545	716,418	100,564	719,276
1. Residential	92,963	417,003	95,811	456,793	92,128	471,895
(a) House	85,742	377,081	88,155	414,857	46,287	361,586
(b) Flat	7,221	39,922	7,656	41,936	45,841	110,308
2. Non-Residential	9,070	285,231	8,734	259,626	8,436	247,381
(a) Commercial	4,208	161,009	4,265	152,661	4,163	148,922
(b) Industrial	1,710	76,213	1,606	57,056	1,536	53,206
(c) Agriculture	2,164	34,415	2,472	30,751	2,289	24,222
(d) Others	988	13,595	391	19,157	448	21,031
VI. Fixed Deposits and Insurance Policies	24,260	382,761	26,291	421,288	24,733	501,388
A. Bank Deposits	24,156	381,376	26,237	420,387	24,684	500,976
1. Security Deposits	2,211	25,357	2,266	25,154	2,249	38,440
2. Term Deposits (TDRs)	16,579	333,977	19,662	369,108	18,875	382,272
3. Other Deposits	5,366	22,042	4,309	26,125	3,560	80,263
B. Insurance Policies	104	1,385	54	901	49	412
VII. Others	440,747	2,918,134	414,721	2,995,881	420,652	2,992,316
A. Other Secured Advances	116,411	1,109,563	129,072	1,118,300	123,597	1,162,261
1. Receivables	99,474	401,535	325	43,590	500	46,770
2. Employees Benefits	45	16	4,924	1,000	5,101	1,079
3. Others	16,892	708,013	123,823	1,073,710	117,996	1,114,413
B. Advances Secured by Guarantee(s)	324,336	1,808,571	285,649	1,877,580	297,055	1,830,055
1. Institutional Guarantee(s)	6,389	1,611,855	3,929	1,662,144	5,285	1,545,578
2. Individual Guarantee(s)	317,947	196,716	281,720	215,436	291,770	284,476
VIII. Unsecured Advances	2,328,137	194,143	2,003,759	210,399	2,039,554	219,924
1. Credit Cards	1,818,657	90,884	1,467,869	106,922	1,501,373	114,965
2. Personal Loan	486,775	95,739	485,724	93,888	487,741	95,734
3. Others	22,705	7,521	50,166	9,589	50,440	9,226
Total	3,902,792	8,344,354	3,524,338	8,572,579	3,555,905	8,519,756

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Sep-23		Jun-24		Sep-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:	97	12,730	46	7,343	61	2,937
A. Quoted on the Stock Exchange:	54	6,972	41	4,547	58	2,635
1. To Stock Brokers and Dealers:	44	4,320	29	1,653	28	1,713
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	44	4,320	29	1,653	28	1,713
(c) Others	-	-	-	-	-	-
2. To Others:	10	2,652	12	2,894	30	922
(a) Government and Other Trustee Securities	1	15	2	7	2	7
(b) Sukuk/Participation Term Certificates (PTCs)	7	1,937	6	2,147	24	217
(c) Others	2	700	4	740	4	698
B. Unquoted on the Stock Exchange:	43	5,759	5	2,796	3	302
1. To Stock Brokers and Dealers:	1	100	1	45	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	1	100	1	45	-	-
(c) Others	-	-	-	-	-	-
2. To Others:	42	5,659	4	2,751	3	302
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	41	5,607	3	2,699	2	250
III. Merchandise	17,798	852,621	16,629	1,067,705	16,595	1,030,868
A. Food Items:	4,928	229,987	3,939	395,761	3,577	318,603
1. Wheat	503	89,453	521	172,016	572	127,494
2. Rice and Paddy	301	12,187	367	14,420	275	11,490
3. Other Grains & Pulses:	148	12,197	329	17,531	296	20,144
(a) Indigenous	139	12,015	322	17,458	291	20,040
(b) Imported	9	182	7	73	5	103
4. Edible Oils:	548	53,309	384	36,089	346	35,274
(a) Indigenous	545	53,025	383	36,030	345	35,216
(b) Imported	3	284	1	58	1	58
5. Sugar:	587	38,994	904	132,354	755	103,889
(a) Indigenous	583	38,577	901	132,059	752	103,628
(b) Imported	4	417	3	295	3	260
6. Kariana And Spices	13	1,386	-	-	-	-
7. Fish And Fish Preparations	-	-	1	55	1	55
8. Other Food Items:	2,828	22,461	1,433	23,296	1,332	20,258
(a) Indigenous	2,828	22,461	1,433	23,296	1,332	20,258
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,071	205,972	3,055	253,686	2,987	221,792
1. Cotton Raw:	855	42,554	770	31,513	811	31,847
(a) Indigenous	760	40,203	735	30,881	771	31,388
(b) Imported	95	2,351	35	632	40	459
2. Synthetic Fibers:	44	1,185	47	1,719	35	1,444
(a) Indigenous	20	595	20	971	17	964
(b) Imported	24	590	27	748	18	480
3. Fertilizers:	193	13,400	138	12,551	170	20,364
(a) Indigenous	192	13,399	138	12,551	169	20,112
(b) Imported	1	1	-	-	1	252
4. Petroleum Crude:	255	37,486	277	49,172	319	32,521
(a) Indigenous	229	23,686	207	26,687	256	20,964
(b) Imported	26	13,800	70	22,485	63	11,557
5. Iron and Steel:	556	35,473	500	45,625	415	35,736
(a) Indigenous	410	28,692	366	31,003	310	20,930
(b) Imported	146	6,781	134	14,622	105	14,806
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	81	3,569	60	3,448	63	4,208
8. Oil Seeds	167	7,483	231	7,636	216	5,030
9. Pesticides & Insecticides:	90	1,212	94	1,370	63	1,124
(a) Indigenous	79	815	81	1,099	56	898
(b) Imported	11	397	13	270	7	226
10. Other Raw Materials:	830	63,609	938	100,652	895	89,519
(a) Indigenous	737	60,809	829	80,758	802	72,261
(b) Imported	93	2,800	109	19,894	93	17,258

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	9,799	416,663	9,635	418,257	10,031	490,473
1. Cotton Textiles:	1,958	76,868	1,825	93,472	1,963	74,947
(a) Indigenous	1,824	71,079	1,682	81,302	1,826	60,823
(b) Imported	134	5,789	143	12,171	137	14,124
2. Cotton Yarn:	1,116	49,937	1,382	39,677	1,415	43,254
(a) Indigenous	1,111	49,268	1,378	38,822	1,413	42,634
(b) Imported	5	670	4	856	2	621
3. Other Textiles:	1,043	53,696	1,083	41,705	1,100	66,909
(a) Indigenous	1,043	53,696	1,083	41,705	1,100	66,909
(b) Imported	-	-	-	-	-	-
4. Machinery:	504	31,979	472	31,878	427	33,886
(a) Indigenous	183	17,370	173	18,402	139	18,401
(b) Imported	321	14,609	299	13,476	288	15,486
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	71	1	43	1	40
7. Readymade Garments	357	30,352	200	22,705	197	24,760
8. Cement and Cement Products:	158	41,846	105	28,471	91	24,140
(a) Indigenous	134	41,289	96	28,284	91	24,140
(b) Imported	24	557	9	186	-	-
9. Sports Goods	3	241	2	19	4	261
10. Surgical Instruments	87	5,063	86	4,906	66	4,244
11. Chemicals & Dyes	669	23,164	520	22,515	438	21,334
12. Other Finished Goods:	3,902	103,446	3,959	132,865	4,329	196,698
(a) Indigenous	3,576	97,224	3,785	127,893	4,193	193,537
(b) Imported	326	6,222	174	4,972	136	3,161
IV. Fixed Assets Including Machinery	158,290	624,773	154,184	657,294	147,769	656,170
A. Transport Equipment	155,276	268,303	150,173	260,013	143,686	256,420
B. Furniture & Fixtures	243	5,293	322	5,093	355	5,252
C. Office Equipment	108	12,577	115	13,210	125	12,921
D. Other Machinery & Equipment	2,663	338,600	3,574	378,978	3,603	381,577
V. Real Estate	38,837	533,991	41,277	533,180	41,962	556,347
A. Land	6,743	118,363	7,903	96,384	8,102	113,083
1. Residential	4,834	80,802	2,992	46,747	5,709	70,295
(a) House	4,551	79,554	2,872	44,495	4,737	65,631
(b) Flat	283	1,247	120	2,253	972	4,664
2. Non-Residential	1,909	37,562	4,911	49,637	2,393	42,789
(a) Commercial	321	20,828	304	24,811	243	27,438
(b) Industrial	152	10,398	322	13,279	126	8,961
(c) Agriculture	1,425	6,295	4,263	11,464	1,993	6,252
(d) Others	11	42	22	83	31	137
B. Buildings:	32,094	415,628	33,374	436,796	33,860	443,264
1. Residential	28,707	229,458	29,403	235,571	29,823	238,178
(a) House	24,719	186,169	21,811	188,688	23,988	201,108
(b) Flat	3,988	43,290	7,592	46,882	5,835	37,069
2. Non-Residential	3,387	186,170	3,971	201,225	4,037	205,086
(a) Commercial	1,669	75,534	1,898	77,702	1,788	85,985
(b) Industrial	1,355	100,679	1,676	110,049	1,855	105,912
(c) Agriculture	344	7,663	361	9,566	342	10,374
(d) Others	19	2,294	36	3,908	52	2,815
VI. Fixed Deposits and Insurance Policies	802	61,130	1,007	75,311	788	94,352
A. Bank Deposits	798	61,118	1,007	75,311	788	94,352
1. Security Deposits	149	5,729	443	33,061	322	42,831
2. Term Deposits (TDRs)	437	52,779	268	24,050	217	29,587
3. Other Deposits	212	2,610	296	18,201	249	21,934
B. Insurance Policies	4	12	-	-	-	-
VII. Others	11,576	988,088	13,663	1,122,888	12,784	978,640
A. Other Secured Advances	9,481	515,729	11,120	566,622	10,092	451,202
1. Receivables	2,582	130,440	1,253	122,656	840	29,482
2. Employees Benefits	1,425	258	1,756	372	1,950	415
3. Others	5,474	385,031	8,111	443,595	7,302	421,305
B. Advances Secured by Guarantee(s)	2,095	472,359	2,543	556,266	2,692	527,438
1. Institutional Guarantee(s)	533	464,970	460	537,050	446	512,146
2. Individual Guarantee(s)	1,562	7,389	2,083	19,216	2,246	15,292
VIII. Unsecured Advances	235,083	24,519	297,402	33,311	332,519	34,955
1. Credit Cards	197,931	12,233	256,307	15,302	290,275	16,671
2. Personal Loan	32,143	10,291	36,734	11,476	37,688	11,896
3. Others	5,009	1,994	4,361	6,532	4,556	6,388
Total	462,483	3,097,853	524,208	3,497,031	552,478	3,354,269

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th September, 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
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	227,568	83,245	11,595	5,324	8,501	5,851	31	878	247,695	95,298
II. Securities, Shares and Other Financial Instruments:	364	8,140	19	130	2	85	528	158,868	913	167,222
A. Quoted on the Stock Exchange:	220	6,722	12	110	1	77	378	59,446	611	66,355
1. To Stock Brokers and Dealers:	138	3,674	4	46	-	-	234	32,945	376	36,666
(a) Government and Other Trustee Securities	115	110	3	3	-	-	18	2,336	136	2,448
(b) Shares and Debentures	22	3,564	1	43	-	-	214	28,961	237	32,569
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,648	3	1,648
2. To Others:	82	3,047	8	64	1	77	144	26,500	235	29,689
(a) Government and Other Trustee Securities	4	7	-	-	-	-	8	227	12	234
(b) Shares and Debentures	61	3,023	8	64	1	77	122	16,490	192	19,655
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	15	9	-	-	-	-	14	9,783	29	9,792
B. Unquoted on the Stock Exchange:	144	1,418	7	20	1	8	150	99,422	302	100,867
1. To Stock Brokers and Dealers:	80	285	1	17	-	-	100	8,279	181	8,581
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	78	284	1	17	-	-	97	8,196	176	8,497
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	1	-	-	-	-	3	83	5	83
2. To Others:	64	1,133	6	3	1	8	50	91,143	121	92,287
(a) Government and Other Trustee Securities	52	1,109	6	3	1	8	12	77,626	71	78,745
(b) Shares and Debentures	2	20	-	-	-	-	8	1,006	10	1,026
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	10	4	-	-	-	-	30	12,511	40	12,516
III. Merchandise	28,860	249,449	778	3,519	230	5,557	38,113	2,716,248	67,981	2,974,772
A. Food Items:	9,367	43,185	486	1,190	12	131	8,704	826,558	18,569	871,065
1. Wheat	6,575	10,443	391	311	2	88	1,450	299,794	8,418	310,636
2. Rice and Paddy	877	20,386	16	447	-	-	1,880	72,820	2,773	93,653
3. Other Grains & Pulses:	326	714	26	122	-	-	396	24,400	748	25,235
(a) Indigenous	322	679	21	19	-	-	387	23,774	730	24,471
(b) Imported	4	35	5	103	-	-	9	626	18	764
4. Edible Oils:	197	806	2	4	1	0	1,233	68,726	1,433	69,537
(a) Indigenous	189	758	2	4	1	0	1,178	66,527	1,370	67,089
(b) Imported	8	49	-	-	-	-	55	2,399	63	2,447
5. Sugar:	160	3,987	-	-	-	-	1,405	282,852	1,565	286,839
(a) Indigenous	160	3,987	-	-	-	-	1,402	282,592	1,562	286,579
(b) Imported	-	-	-	-	-	-	3	260	3	260
6. Karianna And Spices	71	90	1	0	-	-	73	984	145	1,075
7. Fish And Fish Preparations	2	2	-	-	-	-	13	619	15	622
8. Other Food Items:	1,159	6,757	50	306	9	43	2,254	76,363	3,472	83,469
(a) Indigenous	1,159	6,757	50	306	9	43	2,207	75,522	3,425	82,628
(b) Imported	-	-	-	-	-	-	47	841	47	841
B. Raw Materials:	13,707	101,609	61	1,146	23	402	8,664	600,166	22,455	703,323
1. Cotton Raw:	11,971	16,813	27	27	-	-	2,126	125,179	14,124	142,018
(a) Indigenous	340	12,572	24	25	-	-	2,019	111,377	2,383	123,975
(b) Imported	11,631	4,241	3	1	-	-	107	13,801	11,741	18,044
2. Synthetic Fibers:	5	73	-	-	-	-	125	16,614	130	16,687
(a) Indigenous	5	73	-	-	-	-	78	15,628	83	15,701
(b) Imported	-	-	-	-	-	-	47	986	47	986
3. Fertilizers:	645	3,983	1	0	14	110	462	55,080	1,122	59,174
(a) Indigenous	641	3,951	1	0	14	110	454	50,998	1,110	55,059
(b) Imported	4	32	-	-	-	-	8	4,082	12	4,114
4. Petroleum Crude:	64	42,417	-	-	2	21	1,395	82,712	1,461	125,150
(a) Indigenous	43	41,864	-	-	2	21	1,319	65,058	1,364	106,943
(b) Imported	21	552	-	-	-	-	76	17,654	97	18,206
5. Iron and Steel:	199	6,555	7	1,092	7	271	2,075	120,674	2,288	128,593
(a) Indigenous	145	2,183	7	1,092	2	-	1,621	81,870	1,775	85,145
(b) Imported	54	4,371	-	-	5	271	454	38,804	513	43,447
6. Wool & Goat Hair	1	13	-	-	-	-	1	-	2	13
7. Hides & Skins	10	19	-	-	-	-	114	6,039	124	6,057
8. Oil Seeds	14	298	2	6	-	-	259	7,080	275	7,384
9. Pesticides & Insecticides:	20	150	-	-	-	-	425	6,458	445	6,608
(a) Indigenous	20	150	-	-	-	-	418	6,232	438	6,382
(b) Imported	-	-	-	-	-	-	7	226	7	226
10. Other Raw Materials:	778	31,288	24	21	-	-	1,682	180,331	2,484	211,640
(a) Indigenous	768	31,288	24	21	-	-	1,428	151,939	2,220	183,248
(b) Imported	10	0	-	-	-	-	254	28,391	264	28,392

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th September, 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
C. Finished/Manufactured Goods:	5,786	104,655	231	1,182	195	5,023	20,745	1,289,524	26,957	1,400,384
1. Cotton Textiles:	756	36,024	19	103	8	4,340	263,321	5,123	299,857	
(a) Indigenous	708	27,053	19	103	8	4,099	4,175	247,067	4,910	274,631
(b) Imported	48	8,972	-	-	-	-	165	16,254	213	25,226
2. Cotton Yarn:	398	1,043	2	4	-	-	1,681	89,780	2,081	90,827
(a) Indigenous	398	1,043	2	4	-	-	1,666	87,630	2,066	88,677
(b) Imported	-	-	-	-	-	-	15	2,150	15	2,150
3. Other Textiles:	364	19,433	23	185	37	1,613	3,147	245,168	3,571	266,398
(a) Indigenous	363	19,433	22	185	37	1,613	3,136	240,921	3,558	262,151
(b) Imported	1	0	1	0	-	-	11	4,247	13	4,248
4. Machinery:	164	898	9	3	-	-	864	50,299	1,037	51,201
(a) Indigenous	154	234	9	3	-	-	419	29,139	582	29,375
(b) Imported	10	665	-	-	-	-	445	21,160	455	21,825
5. Handloom Products	-	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	4	4	-	-	-	-	15	226	19	230
7. Readymade Garments	177	18,103	3	13	2	916	1,041	54,704	1,223	73,736
8. Cement and Cement Products:	19	55	1	1	-	-	564	106,009	584	106,064
(a) Indigenous	18	53	1	1	-	-	562	105,133	581	105,187
(b) Imported	1	2	-	-	-	-	2	876	3	878
9. Sports Goods	8	3	-	-	-	-	69	1,511	77	1,514
10. Surgical Instruments	50	1,510	1	20	1	3	93	3,716	145	5,250
11. Chemicals & Dyes	188	2,505	19	12	-	-	1,386	62,152	1,593	64,668
12. Other Finished Goods:	3,658	25,077	154	842	147	2,082	7,545	412,638	11,504	440,639
(a) Indigenous	3,615	24,713	152	816	147	2,082	7,260	401,317	11,174	428,929
(b) Imported	43	364	2	25	-	-	285	11,320	330	11,710
IV. Fixed Assets Including Machinery	311,514	363,264	35,946	40,047	230	490	30,706	1,651,272	378,396	2,055,072
A. Transport Equipments	304,657	346,806	34,932	39,253	219	470	21,754	379,245	361,562	765,775
B. Furniture & Fixtures	225	194	17	4	1	0	216	9,740	459	9,939
C. Office Equipments	26	78	-	-	-	-	325	44,562	351	44,640
D. Other Machinery & Equipments	6,606	16,185	997	789	10	19	8,411	1,217,725	16,024	1,234,718
V. Real Estate	530,932	794,153	28,351	48,945	3,473	24,620	19,612	892,367	582,368	1,760,085
A. Land	417,826	274,151	19,562	10,585	740	1,408	9,816	311,400	447,944	597,545
1. Residential	13,124	48,350	711	1,878	493	876	3,638	171,935	17,966	223,039
(a) House	11,936	44,922	630	1,633	351	651	3,575	169,539	16,492	216,744
(b) Flat	1,188	3,428	81	245	142	225	63	2,397	1,474	6,294
2. Non-Residential	404,702	225,802	18,851	8,708	247	532	6,178	139,465	429,978	374,507
(a) Commercial	1,552	30,388	40	184	4	21	4,844	95,986	6,440	126,580
(b) Industrial	46	487	-	-	-	-	593	28,279	639	28,766
c) Agriculture	402,397	164,325	18,803	8,458	241	501	393	7,025	421,834	180,309
d) Other	707	30,602	8	66	2	9	348	8,174	1,065	38,852
B. Buildings:	113,106	520,001	8,789	38,360	2,733	23,213	9,796	580,966	134,424	1,162,540
1. Residential	106,940	443,392	8,651	37,142	2,513	17,466	3,847	212,073	121,951	710,073
(a) House	57,490	313,980	7,680	32,176	1,509	9,662	3,596	206,876	70,275	562,695
(b) Flat	49,450	129,412	971	4,966	1,004	7,803	251	5,197	51,676	147,378
2. Non-Residential	6,166	76,609	138	1,217	220	5,747	5,949	368,894	12,473	452,467
(a) Commercial	3,276	54,345	78	886	185	5,483	2,412	174,193	5,951	234,907
(b) Industrial	585	6,175	19	125	31	226	2,756	152,591	3,391	159,118
c) Agriculture	2,065	12,612	32	36	3	37	531	21,911	2,631	34,596
d) Other	240	3,477	9	171	1	1	250	20,198	500	23,847
VI. Fixed Deposits and Insurance Policies	15,067	36,602	1,246	1,181	38	869	9,170	557,089	25,521	595,740
A. Bank Deposits	15,060	36,584	1,246	1,181	38	869	9,128	556,694	25,472	595,328
1. Security Deposits	1,851	2,252	269	289	12	55	439	78,676	2,571	81,271
2. Term Deposits (TDRs)	10,238	30,610	582	503	4	568	8,268	380,179	19,092	411,860
3. Other Deposits	2,971	3,723	395	389	22	246	421	97,839	3,809	102,197
B. Insurance Policies	7	17	-	-	-	-	42	395	49	412
VII. Others	373,760	316,673	27,845	11,405	49	404	31,782	3,642,474	433,436	3,970,956
A. Other Secured Advances	102,015	85,127	4,928	5,418	28	153	26,718	1,522,766	133,689	1,613,464
1. Receivables	905	992	65	37	-	-	370	75,223	1,340	76,252
2. Employees Benefits	6,038	1,315	1,013	179	-	-	-	-	7,051	1,494
3. Others	95,072	82,821	3,850	5,202	28	153	26,348	1,447,543	125,298	1,535,718
B. Advances Secured by Guarantee(s)	271,745	231,546	22,917	5,987	21	251	5,064	2,119,708	299,747	2,357,492
1. Institutional Guarantee(s)	3,491	37,679	12	7	-	-	2,228	2,020,038	5,731	2,057,724
2. Individual Guarantee(s)	268,254	193,867	22,905	5,980	21	251	2,836	99,670	294,016	299,768
VIII. Unsecured Advances	2,099,229	224,793	266,159	23,960	644	142	6,041	5,984	2,372,073	254,879
1. Credit Cards	1,599,230	119,870	192,158	11,513	-	-	260	253	1,791,648	131,636
2. Personal Loan	454,257	95,615	71,172	12,015	-	-	-	-	525,429	107,630
3. Others	45,742	9,307	2,829	433	644	142	5,781	5,731	54,996	15,613
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	11	3	3,528	2	932
1) Official	1	11	1	-	1	-
2) Business	-	-	2	3,528	1	932
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,365,274	11,442,196	4,048,543	12,066,083	4,108,381	11,873,092
I. GOVERNMENT	230	1,726,654	283	975,008	288	722,425
A. Federal Government	147	1,045,277	128	392,607	127	394,981
1) Commodity Operations*	55	634,736	-	-	-	-
2) Others	92	410,542	128	392,607	-	-
B. Provincial Governments	83	681,376	155	582,401	161	327,444
1) Commodity Operations*	47	674,499	-	-	-	-
2) Others	36	6,877	155	582,401	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	713	1,562,421	711	2,397,989	712	2,431,605
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	800	7	1,443	6	796
Utilities	416	589,044	411	582,522	414	567,927
Transport, storage and communications	116	430,534	131	999,350	134	984,399
Manufacturing	73	72,537	46	60,593	42	98,105
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	19	9,061	14	7,126	16	7,644
Commerce and Trade	33	390,944	81	676,377	75	698,183
Others	41	4,603	20	5,680	24	9,653
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,245	295,642	1,153	254,879	984	450,037
Mutual Funds and AMCs	96	1,546	75	2,561	7	5,994
Insurance & Pension Funds	487	4,582	434	3,316	231	3,803
MFIs and DFIs	139	192,892	129	151,205	141	335,436
Stock Exchange & Brokerage Houses	210	16,711	202	22,832	209	20,931
Modarabas	94	4,755	79	4,689	80	5,531
Other NBFIs	219	75,156	234	70,277	316	78,342
IV. PRIVATE SECTOR (BUSINESS)	1,060,584	6,717,658	1,069,982	7,285,130	1,060,028	7,095,191
A. Agriculture, forestry and fishing activities	716,796	374,411	715,137	400,786	709,953	397,104
	715,952	372,429	714,260	399,345	709,093	395,871
Growing of Wheat, Rice, Sugar Cane & Cotton	312,581	168,991	312,127	177,997	311,611	171,723
Growing of tropical, subtropical, pome and stone fruits & vegetables	26,363	10,332	20,700	9,178	20,437	8,974
Growing of other fruits, vegetables and crops	22,795	17,157	22,437	18,656	22,366	19,078
Raising of livestock and other related activities	261,230	120,325	258,170	121,268	254,858	122,268
Other agricultural support activities	92,980	55,618	100,813	72,218	99,810	73,804
Hunting, trapping and related service activities	3	5	13	27	11	23
02 - Forestry and logging	135	28	113	27	107	26
03 - Fishing and aquaculture	709	1,954	764	1,414	753	1,207
B. Mining and quarrying	937	69,750	1,034	87,892	998	79,315
05 - Mining of coal and lignite	75	44,042	84	51,119	87	41,372
06 - Extraction of crude petroleum and natural gas	658	19,928	710	30,158	667	28,561
07 - Mining of metal ores	23	620	32	994	25	1,018
08-Other mining and quarrying	179	5,150	182	5,557	198	8,316
09 - Mining support service activities	2	10	26	63	21	48
C. Manufacturing	129,649	4,315,326	132,966	4,754,039	129,649	4,619,839
10 - Manufacture of food products	57,895	890,179	58,290	1,164,201	55,963	1,018,097
11 - Manufacture of beverages	1,012	53,609	1,273	55,523	1,182	47,883
12 - Manufacture of tobacco products	628	1,457	554	1,580	555	1,800
13 - Manufacture of textiles	26,183	1,603,870	26,355	1,570,158	26,467	1,592,375
Preparation and spinning of textile fibres	9,072	571,644	9,122	540,505	8,939	539,504
Weaving of textiles	5,369	328,648	5,565	321,074	5,888	322,634
Finishing of textiles	4,203	293,033	3,964	290,983	3,890	286,993
Manufacture of knitted and crocheted fabrics	703	55,860	762	63,141	784	68,961
Manufacture of made-up textile articles, except apparel	3,192	189,348	3,196	192,966	3,194	198,919
Manufacture of carpets and rugs	142	1,149	133	1,073	130	1,055
Manufacture of other textiles n.e.c.	3,502	164,188	3,613	160,415	3,642	174,309
14 - Manufacture of wearing apparel	4,586	215,221	4,579	201,001	4,595	209,152
15 - Manufacture of leather and related products	2,040	46,886	2,093	49,619	2,014	48,198

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	378	7,310	371	7,076	374	7,046
Manufacture of luggage, handbags and the like, saddlery and harness	96	2,076	89	2,500	94	2,268
Manufacture of footwear	1,566	37,500	1,633	40,043	1,546	38,884
a. Leather wear	1,226	29,287	1,254	32,509	1,214	31,406
b. Rubber and Plastic wear	340	8,213	379	7,533	332	7,478
except furniture; manufacture of articles of straw and plaiting materials	458	8,926	481	9,319	484	9,545
17 - Manufacture of paper and paper products	1,570	97,436	1,698	126,401	1,576	131,387
18 - Printing and reproduction of recorded media	869	18,662	920	22,099	1,048	21,252
Printing and other service activities related to printing	858	17,041	911	20,671	1,038	19,847
Reproduction of recorded media	11	1,621	9	1,428	10	1,405
19 - Manufacture of coke and refined petroleum products	1,465	130,605	1,444	140,064	1,490	129,531
20 - Manufacture of chemicals and chemical products	8,309	273,319	8,396	351,284	8,141	354,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,218	111,416	5,696	111,474	4,902	112,328
22 - Manufacture of rubber and plastics products	2,606	78,615	2,744	99,415	2,776	99,793
23 - Manufacture of other non-metallic mineral products	1,983	285,497	2,035	264,528	1,926	255,772
24 - Manufacture of basic metals	4,626	201,031	5,233	238,068	5,298	234,555
25 - Manufacture of fabricated metal products, except machinery and equipment	881	28,198	910	33,118	923	33,011
26 - Manufacture of computer, electronic and optical products	301	11,869	332	18,900	280	19,201
27 - Manufacture of electrical equipment	1,931	119,493	2,315	139,639	2,250	136,947
28 - Manufacture of machinery and equipment	852	14,058	897	24,188	917	26,823
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,761	61,828	1,996	63,383	1,932	66,203
30 - Manufacture of other transport equipment	526	12,547	513	11,901	529	12,188
31 - Manufacture of furniture	819	5,645	801	5,801	809	6,671
32 - Other manufacturing	3,029	43,366	3,306	51,250	3,485	51,764
Manufacture of jewellery and related articles	282	350	274	294	288	319
Manufacture of imitation jewellery and related articles	6	33	5	33	10	34
Manufacture of musical instruments	53	886	51	779	56	817
Manufacture of sports goods	310	6,705	365	6,405	389	7,035
Manufacture of games and toys	5	1	4	1	9	2
supplies	343	5,436	340	4,639	313	4,320
Manufacture of Handicrafts	144	58	181	418	185	405
Other manufacturing n.e.c.	1,886	29,897	2,086	38,680	2,235	38,831
33 - Repair and installation of machinery and equipment	101	1,590	105	1,126	107	966
D. Electricity, gas, steam and air conditioning supply	2,270	538,192	2,409	514,141	2,460	492,886
Electric power generation, transmission and distribution	2,069	527,727	2,263	504,940	2,318	483,399
a) Hydal	472	23,261	437	26,682	559	21,586
b) Thermal	219	136,351	217	124,635	215	127,728
c) Coal Based	91	124,130	90	131,161	87	112,489
d) Wind	173	59,516	154	50,842	148	48,027
e) Solar	105	8,522	170	15,614	187	15,211
f) Other	1,009	175,947	1,195	156,006	1,122	158,358
Manufacture of gas; distribution of gaseous fuels through mains	171	10,420	120	9,161	121	9,414
Steam and air conditioning supply	30	45	26	40	21	74
E. Water supply; sewerage, waste management and remediation activities	133	17,858	140	23,915	159	21,252
36 - Water collection, treatment and supply	41	172	32	9,225	56	9,196
37 - Sewerage	7	6	7	5	7	4
38 - Waste collection, treatment and disposal activities; materials recovery services	82	17,677	99	14,682	94	12,049
services	3	4	2	3	2	2
F. Construction	3,704	193,452	3,767	192,661	3,744	205,370
41 - Construction of buildings	2,368	143,249	2,351	137,316	2,262	136,963
42 - Civil engineering	1,188	47,259	1,211	52,183	1,267	64,843
43 - Specialized construction activities	148	2,944	205	3,162	215	3,565

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-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	138,894	465,958	151,439	521,858	152,076	498,605
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,871	26,524	5,019	26,747	4,800	23,861
46 - Wholesale trade, except of motor vehicles and motorcycles	34,653	279,729	36,665	296,142	35,162	279,711
47 - Retail trade, except of motor vehicles and motorcycles	99,370	159,704	109,755	198,969	112,114	195,033
H. Transportation and storage	23,198	116,689	24,567	121,755	23,335	98,647
49 - Land transport and transport via pipelines	7,820	56,181	8,576	53,696	8,131	34,426
50 - Water transport	69	495	71	843	55	566
51 - Air transport	116	1,361	99	1,080	112	1,350
52 - Warehousing and support activities for transportation	14,822	52,255	15,426	58,073	14,756	53,936
53 - Courier activities other than national post activities	371	6,397	395	8,062	281	8,369
I. Accommodation and food service activities	2,085	35,785	2,197	38,228	2,124	38,390
55 - Accommodation	553	21,581	516	23,799	493	22,630
56 - Food and beverage service activities	1,532	14,204	1,681	14,429	1,631	15,760
J. Information and communication	2,891	338,055	2,925	389,380	2,620	409,440
58 - Publishing activities	759	2,196	761	2,453	559	2,760
59 - Motion picture, video and television programme production, sound recording and music publishing activities	81	2,362	49	1,816	73	1,954
60 - Programming and broadcasting activities	50	1,752	41	1,523	40	1,486
61 - Telecommunications	1,020	314,514	1,092	368,292	1,124	388,606
62 - Computer programming, consultancy and related activities	795	11,855	779	9,946	662	9,230
63 - Information service activities	186	5,376	203	5,351	190	5,498
K. Real estate activities	809	34,154	959	37,773	902	34,434
L. Professional, scientific and technical activities	9,119	55,054	9,604	58,292	10,068	61,199
69 - Legal and accounting activities	162	867	165	1,813	155	2,107
71 - Architectural and engineering activities; technical testing and analysis	86	1,378	86	1,275	70	1,113
72 - Scientific research and development	426	5,605	380	5,334	313	4,947
73 - Advertising and market research	191	4,875	194	3,709	118	3,644
74 - Other professional, scientific and technical activities	1,087	4,292	1,023	4,189	1,082	3,759
75 - Veterinary activities	7,141	37,907	7,698	41,730	8,264	45,401
77 - Rental and leasing activities	26	130	58	242	66	228
M. Administrative and support service activities	8,293	51,198	6,448	47,885	6,361	47,566
78 - Employment activities	584	2,152	625	2,553	647	3,267
79 - Travel agency, tour operator, reservation service and related activities	37	272	42	277	36	238
80 - Security and investigation activities	841	14,009	869	14,125	840	14,516
81 - Services to buildings and landscape activities	656	2,826	745	2,956	644	2,993
82 - Office administrative, office support and other business support activities	32	160	49	409	53	404
N. Education	6,143	31,778	4,118	27,564	4,141	26,148
O. Human health and social work activities	1,961	32,485	2,015	29,145	1,760	27,974
86 - Human health activities	1,382	18,004	1,521	18,194	1,482	16,712
87 - Residential care activities	1,361	17,892	1,492	17,839	1,453	16,667
88 - Social work activities with and without accommodation	2	18	6	26	7	24
P. Arts, entertainment and recreation	19	95	23	329	22	22
107	1,894	105	1,723	101	1,563	
Q. Other service activities	18,356	59,393	12,749	47,463	12,236	44,896
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,928	13,051	5,881	15,068	5,901	13,746
A. Government Trusts and Non-profit Organizations	59	683	59	1,527	52	1,136
B. Private Trusts and Non-profit Organizations	5,820	11,892	156	12,864	181	11,730
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	49	476	5,666	677	5,668	879
VI. PERSONAL	3,296,481	1,125,437	2,970,429	1,135,573	3,040,373	1,158,989
A. Bank Employees	164,505	285,437	175,430	332,608	179,195	349,123
1) For house building	77,488	224,883	81,079	258,618	82,358	270,930
2) For transport i.e. purchase of car etc.	51,789	53,528	55,348	64,912	56,717	68,563
3) Other purposes	35,228	7,025	39,003	9,078	40,120	9,630
B. Consumer Financing	3,127,484	839,342	2,790,472	802,353	2,856,430	809,249
1) For house building	34,375	208,280	34,839	203,580	34,552	201,801
2) For transport i.e. purchase of car etc	289,163	272,289	257,462	230,501	252,560	227,541
3) Credit cards	2,017,565	103,196	1,724,595	122,272	1,792,086	131,691
4) Consumers durable	36,687	7,103	38,800	7,397	39,556	7,564
5) Personal loans	749,694	248,473	734,776	238,602	737,676	240,653
C) Other	4,492	659	4,527	612	4,748	617
VII. OTHER	93	1,333	104	2,436	95	1,098
Total	4,365,275	11,442,207	4,048,546	12,069,611	4,108,383	11,874,024

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,161,844	2,541,326	1,171,362	2,432,575	1,178,918	2,362,416
I. GOVERNMENT	58	471,014	105	179,677	106	133,134
A. Federal Government	35	89,328	19	7,778	19	6,507
1) Commodity Operations	8	77,859	-	-	-	-
2) Others	27	11,469	19	7,778	-	-
B. Provincial Governments	23	381,686	86	171,899	87	126,627
1) Commodity Operations	18	381,238	-	-	-	-
2) Others	5	448	86	171,899	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	140	523,963	113	615,687	112	652,111
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	8	11	4	9	3	8
Utilities	42	165,214	26	161,202	26	159,213
Transport, storage and communications	31	129,530	33	187,457	33	194,627
Manufacturing	23	42,011	21	54,855	21	41,743
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	5	3,322	4	2,500	6	3,122
Commerce and Trade	4	118,490	20	144,365	16	184,131
Others	26	486	4	400	6	4,368
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	107	24,117	101	39,749	101	38,377
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	1	94	2	39	1	247
MFIs and DFIs	11	11,906	16	12,354	13	10,144
Stock Exchange & Brokerage Houses	13	1,011	13	1,301	12	1,040
Modarabas	2	217	2	217	2	217
Other NBFIs	78	10,890	66	25,838	71	26,728
IV. PRIVATE SECTOR (BUSINESS)	765,697	1,237,359	751,912	1,311,825	748,907	1,251,910
A. Agriculture, forestry and fishing activities	617,589	213,888	607,953	234,318	605,248	233,706
	616,910	213,458	607,244	233,856	604,542	233,171
Growing of Wheat, Rice, Sugar Cane & Cotton	237,935	93,354	232,341	85,941	233,092	79,480
Growing of tropical, subtropical, pome and stone fruits & vegetables	24,546	7,645	18,787	6,256	18,703	6,248
Growing of other fruits, vegetables and crops	15,833	7,883	16,297	9,820	16,349	11,069
Raising of livestock and other related activities	255,601	79,948	252,981	95,927	249,952	99,513
Other agricultural support activities	82,995	24,628	86,838	35,912	86,446	36,861
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	126	17	109	14	102	12
03 - Fishing and aquaculture	553	412	600	448	604	523
B. Mining and quarrying	139	20,544	135	22,857	147	22,674
05 - Mining of coal and lignite	17	14,474	18	15,547	18	15,550
06 - Extraction of crude petroleum and natural gas	55	5,927	56	7,231	55	6,945
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	65	133	59	70	72	172
09 - Mining support service activities	1	10	1	9	1	8
C. Manufacturing	52,917	655,179	50,201	694,136	49,750	658,251
10 - Manufacture of food products	41,903	168,354	40,458	206,916	39,569	189,378
11 - Manufacture of beverages	84	2,028	83	2,183	83	2,076
12 - Manufacture of tobacco products	174	32	143	25	113	19
13 - Manufacture of textiles	3,692	215,034	2,803	207,734	2,997	200,122
Preparation and spinning of textile fibres	1,631	93,682	1,222	97,677	1,318	95,078
Weaving of textiles	698	44,814	556	44,073	587	41,070
Finishing of textiles	677	48,155	363	40,384	386	38,434
Manufacture of knitted and crocheted fabrics	42	996	47	1,013	50	1,035
Manufacture of made-up textile articles, except apparel	258	12,744	172	10,739	187	10,454
Manufacture of carpets and rugs	58	429	51	346	56	359
Manufacture of other textiles n.e.c.	328	14,214	392	13,502	413	13,693
14 - Manufacture of wearing apparel	1,504	29,299	1,366	29,154	1,386	31,488
15 - Manufacture of leather and related products	436	4,628	435	5,238	455	5,037

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	46	584	46	727	47	741
Manufacture of luggage, handbags and the like, saddlery and harness	14	112	18	296	19	300
Manufacture of footwear	376	3,932	371	4,215	389	3,997
a. Leather wear	341	3,096	337	3,556	344	3,312
b. Rubber and Plastic wear	35	837	34	658	45	685
except furniture; manufacture of articles of straw and plaiting materials	136	775	128	945	117	905
17 - Manufacture of paper and paper products	108	5,152	108	8,354	115	7,520
18 - Printing and reproduction of recorded media	164	3,532	165	3,297	162	2,947
Printing and other service activities related to printing	162	3,521	162	3,284	159	2,934
Reproduction of recorded media	2	12	3	13	3	13
19 - Manufacture of coke and refined petroleum products	58	48,227	59	59,454	66	54,712
20 - Manufacture of chemicals and chemical products	1,002	22,940	871	25,335	882	23,307
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	235	11,058	206	11,086	196	11,957
22 - Manufacture of rubber and plastics products	405	9,840	400	7,995	431	8,201
23 - Manufacture of other non-metallic mineral products	453	70,940	453	61,317	487	58,422
24 - Manufacture of basic metals	398	28,586	328	31,339	353	27,112
25. Manufacture of fabricated metal products, except machinery and equipment	72	1,309	71	1,451	75	1,353
26 - Manufacture of computer, electronic and optical products	27	977	27	948	27	947
27 - Manufacture of electrical equipment	267	15,090	246	15,008	271	16,232
28 - Manufacture of machinery and equipment	116	660	122	744	129	245
29 - Manufacture of motor vehicles, trailers and semi-trailers	175	8,151	176	7,015	192	7,205
30 - Manufacture of other transport equipment	2	19	5	24	5	24
31 - Manufacture of furniture	492	1,148	475	1,189	484	1,177
32. Other manufacturing	1,014	7,400	1,073	7,387	1,155	7,862
Manufacture of jewellery and related articles	210	103	204	97	216	118
Manufacture of imitation jewellery and related articles	4	27	3	25	8	27
Manufacture of musical instruments	2	1	2	1	8	2
Manufacture of sports goods	74	2,854	104	1,965	123	2,899
Manufacture of games and toys	4	-	3	-	8	1
supplies	41	328	45	326	47	328
Manufacture of Handicrafts	126	17	126	17	126	16
Other manufacturing n.e.c.	553	4,071	586	4,957	619	4,471
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	353	125,712	314	120,410	324	105,436
Electric power generation, transmission and distribution	335	123,110	300	117,960	309	102,770
a) Hydal	129	7,505	148	5,423	166	5,616
b) Thermal	90	50,497	86	49,782	80	39,535
c) Coal Based	24	44,017	16	42,874	14	38,881
d) Wind	21	12,425	15	11,057	14	10,492
e) Solar	34	3,435	12	5,112	12	4,913
f) Other	37	5,230	23	3,712	23	3,333
Manufacture of gas; distribution of gaseous fuels through mains	18	2,602	14	2,450	15	2,666
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	21	163	10	1,953	10	1,953
36 - Water collection, treatment and supply	15	27	4	1,817	4	1,817
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	6	136	6	136	6	135
F. Construction	1,104	37,886	1,175	34,088	1,226	33,367
41 - Construction of buildings	675	22,206	743	20,400	760	18,704
42 - Civil engineering	397	15,222	385	13,162	419	14,127
43 - Specialized construction activities	32	458	47	525	47	536

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-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	63,470	79,596	66,565	97,906	66,772	91,006
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,470	6,903	2,535	6,950	2,558	6,190
46 - Wholesale trade, except of motor vehicles and motorcycles	15,089	47,166	16,468	58,628	16,591	53,139
47 - Retail trade, except of motor vehicles and motorcycles	45,911	25,527	47,562	32,328	47,623	31,677
H. Transportation and storage	17,160	20,221	18,551	29,973	18,316	28,537
49 - Land transport and transport via pipelines	4,387	4,801	5,096	10,078	5,118	9,571
50 - Water transport	1	-	-	-	-	-
51 - Air transport	33	85	22	145	26	160
52 - Warehousing and support activities for transportation	12,731	13,915	13,425	17,814	13,164	16,895
53 - Courier activities other than national post activities	8	1,420	8	1,935	8	1,911
I. Accommodation and food service activities	814	11,149	827	8,508	816	7,397
55 - Accommodation	252	9,177	251	6,497	222	5,385
56 - Food and beverage service activities	562	1,972	576	2,011	594	2,012
J. Information and communication	464	41,048	448	43,196	450	46,192
58 - Publishing activities	184	98	186	122	186	119
59 - Motion picture, video and television programme production, sound recording and music publishing activities	38	1,673	35	1,351	34	1,391
60 - Programming and broadcasting activities	4	6	3	2	2	3
61 - Telecommunications	150	38,769	138	41,289	140	44,332
62 - Computer programming, consultancy and related activities	59	250	57	173	58	111
63 - Information service activities	29	251	29	259	30	235
K. Real estate activities	77	4,582	96	5,072	96	4,462
L. Professional, scientific and technical activities	104	1,272	112	1,354	119	1,395
69 - Legal and accounting activities	21	16	21	17	22	75
71 - Architectural and engineering activities; technical testing and analysis	13	0	14	4	19	4
72 - Scientific research and development	16	1,051	16	1,017	16	1,007
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	24	47	27	134	24	94
75 - Veterinary activities	26	156	28	163	32	195
77 - Rental and leasing activities	3	1	5	19	5	19
M. Administrative and support service activities	4,775	5,344	2,790	3,413	2,869	3,399
77 - Rental and leasing activities	233	910	240	751	253	718
78 - Employment activities	2	92	4	109	4	94
79 - Travel agency, tour operator, reservation service and related activities	34	687	50	848	42	736
80 - Security and investigation activities	34	60	30	27	35	24
81 - Services to buildings and landscape activities	14	19	15	24	20	23
82 - Office administrative, office support and other business support activities	4,458	3,575	2,451	1,654	2,515	1,804
N. Education	647	3,606	712	3,515	732	3,394
O. Human health and social work activities	652	5,513	651	5,536	668	4,919
86 - Human health activities	644	5,511	643	5,534	660	4,917
87 - Residential care activities	1	1	1	1	1	1
88 - Social work activities with and without accommodation	7	1	7	1	7	1
P. Arts, entertainment and recreation	33	21	36	30	36	29
Q. Other service activities	5,378	11,635	1,336	5,560	1,328	5,794
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,658	1,920	5,670	1,779	5,670	1,505
A. Government Trusts and Non-profit Organizations	1	-	1	240	1	-
B. Private Trusts and Non-profit Organizations	5,657	1,920	10	1,076	4	1,058
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	5,659	463	5,665	446
VI. PERSONAL	390,176	282,251	413,453	283,169	424,017	284,855
A. Bank Employees	73,430	97,203	76,841	103,248	77,309	104,504
1) For house building	42,627	77,932	43,692	82,274	43,849	83,026
2) For transport i.e. purchase of car etc.	19,103	16,663	19,962	17,320	20,015	17,754
3) Other purposes	11,700	2,608	13,187	3,654	13,445	3,724
B. Consumer Financing	316,745	185,048	336,611	179,921	346,707	180,350
1) For house building	2,721	19,455	2,783	19,176	2,770	18,743
2) For transport i.e. purchase of car etc	38,247	20,885	34,707	18,392	36,356	18,412
3) Credit cards	7,857	544	17,755	1,508	22,264	2,006
4) Consumers durable	32,627	5,939	35,669	5,739	36,202	5,910
5) Personal loans	235,293	138,224	245,697	135,106	249,115	135,278
C) Other	1	0	1	0	1	0
VII. OTHER	8	702	8	690	5	525
Total	1,161,844	2,541,326	1,171,362	2,432,575	1,178,918	2,362,416

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	2	3,528	1	932
1) Official	-	-	-	-	-	-
2) Business	-	-	2	3,528	1	932
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,203,019	8,457,378	2,876,747	9,202,634	2,928,999	9,087,785
I. GOVERNMENT	170	881,579	177	433,487	181	228,264
A. Federal Government	110	581,889	108	22,986	107	27,447
1) Commodity Operations	47	556,877	-	-	-	-
2) Others	63	25,013	108	22,986	-	-
B. Provincial Governments	60	299,690	69	410,501	74	200,817
1) Commodity Operations	29	293,261	-	-	-	-
2) Others	31	6,429	69	410,501	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	573	1,038,458	598	1,782,303	600	1,779,494
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	788	3	1,434	3	788
Utilities	374	423,830	385	421,320	388	408,714
Transport, storage and communications	85	301,004	98	811,893	101	789,771
Manufacturing	50	30,526	25	5,738	21	56,362
Mining and Quarrying	-	-	-	-	-	-
Construction	14	5,739	10	4,626	10	4,522
Commerce and Trade	29	272,454	61	532,012	59	514,052
Others	15	4,117	16	5,280	18	5,285
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,138	271,524	1,052	215,131	883	411,661
Mutual Funds and AMCs	94	1,546	73	2,561	5	5,994
Insurance & Pension Funds	486	4,488	432	3,277	230	3,556
MFIs and DFIs	128	180,986	113	138,851	128	325,291
Stock Exchange & Brokerage Houses	197	15,700	189	21,530	197	19,892
Modarabas	92	4,538	77	4,472	78	5,314
Other NBFIs	141	64,266	168	44,440	245	51,614
IV. PRIVATE SECTOR (BUSINESS)	294,764	5,411,465	317,896	5,904,808	310,911	5,781,970
A. Agriculture, forestry and fishing activities	99,205	155,250	107,182	165,167	104,703	159,995
99,040	153,697	107,014	164,188	104,549	159,297	
Growing of Wheat, Rice, Sugar Cane & Cotton	74,646	75,637	79,786	92,056	78,519	92,243
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,817	2,688	1,913	2,922	1,734	2,726
Growing of other fruits, vegetables and crops	6,961	9,272	6,139	8,836	6,016	8,009
Raising of livestock and other related activities	5,629	40,377	5,189	25,341	4,906	22,755
Other agricultural support activities	9,984	25,719	13,974	35,006	13,363	33,540
Hunting, trapping and related service activities	3	5	13	27	11	23
02 - Forestry and logging	9	11	4	14	5	14
03 - Fishing and aquaculture	156	1,542	164	965	149	684
B. Mining and quarrying	798	49,206	899	65,035	851	56,641
05 - Mining of coal and lignite	58	29,568	66	35,572	69	25,822
06 - Extraction of crude petroleum and natural gas	603	14,001	654	22,927	612	21,616
07 - Mining of metal ores	22	620	31	994	24	1,018
08-Other mining and quarrying	114	5,016	123	5,487	126	8,144
09 - Mining support service activities	1	-	25	54	20	40
C. Manufacturing	76,636	3,623,732	82,615	4,012,956	79,715	3,914,838
10 - Manufacture of food products	15,974	716,194	17,813	950,752	16,373	824,617
11 - Manufacture of beverages	924	51,563	1,185	53,340	1,094	45,572
12 - Manufacture of tobacco products	450	1,411	407	1,554	438	1,781
13 - Manufacture of textiles	22,485	1,388,368	23,549	1,362,180	23,467	1,392,009
Preparation and spinning of textile fibres	7,439	477,659	7,898	442,613	7,619	444,212
Weaving of textiles	4,671	283,834	5,009	277,002	5,301	281,564
Finishing of textiles	3,525	244,819	3,601	250,599	3,504	248,559
Manufacture of knitted and crocheted fabrics	661	54,864	715	62,128	734	67,926
Manufacture of made-up textile articles, except apparel	2,932	176,501	3,023	182,197	3,006	188,434
Manufacture of carpets and rugs	84	720	82	727	74	696
Manufacture of other textiles n.e.c.	3,173	149,971	3,221	146,913	3,229	160,617
14 - Manufacture of wearing apparel	3,082	185,922	3,213	171,847	3,209	177,664
15 - Manufacture of leather and related products	1,604	42,257	1,658	44,381	1,559	43,160

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	332	6,725	325	6,350	327	6,305
Manufacture of luggage, handbags and the like, saddlery and harness	82	1,965	71	2,204	75	1,968
Manufacture of footwear	1,190	33,568	1,262	35,828	1,157	34,887
a. Leather wear	885	26,191	917	28,953	870	28,095
b. Rubber and Plastic wear	305	7,377	345	6,875	287	6,792
except furniture; manufacture of articles of straw and plaiting materials	322	8,151	353	8,374	367	8,640
17 - Manufacture of paper and paper products	1,459	91,625	1,588	114,870	1,459	119,939
18 - Printing and reproduction of recorded media	705	15,129	755	18,802	886	18,305
Printing and other service activities related to printing	696	13,520	749	17,387	879	16,913
Reproduction of recorded media	9	1,609	6	1,415	7	1,392
19 - Manufacture of coke and refined petroleum products	1,407	82,378	1,384	80,611	1,423	74,819
20 - Manufacture of chemicals and chemical products	7,285	237,897	7,503	314,089	7,237	315,104
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,965	93,233	5,468	91,912	4,684	93,788
22 - Manufacture of rubber and plastics products	2,201	68,775	2,344	91,420	2,345	91,592
23 - Manufacture of other non-metallic mineral products	1,528	213,311	1,580	202,275	1,437	196,519
24 - Manufacture of basic metals	4,228	172,445	4,905	206,729	4,945	207,443
25 - Manufacture of fabricated metal products, except machinery and equipment	809	26,889	839	31,667	848	31,657
26 - Manufacture of computer, electronic and optical products	274	10,892	304	13,254	252	12,872
27 - Manufacture of electrical equipment	1,651	96,326	2,011	116,428	1,889	113,219
28 - Manufacture of machinery and equipment	735	13,384	774	23,434	787	26,574
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,582	52,997	1,814	54,610	1,734	57,895
30 - Manufacture of other transport equipment	524	12,529	508	11,877	524	12,164
31 - Manufacture of furniture	327	4,498	326	4,612	325	5,494
32 - Other manufacturing	2,014	35,966	2,229	42,809	2,326	43,046
Manufacture of jewellery and related articles	72	247	70	197	72	201
Manufacture of imitation jewellery and related articles	2	6	2	8	2	8
Manufacture of musical instruments	51	885	49	778	48	815
Manufacture of sports goods	236	3,851	261	4,440	266	4,136
Manufacture of games and toys	1	1	1	1	1	1
supplies	302	5,108	295	4,313	266	3,992
Manufacture of Handicrafts	18	40	55	402	59	388
Other manufacturing n.e.c.	1,332	25,826	1,496	32,670	1,612	33,505
33 - Repair and installation of machinery and equipment	101	1,590	105	1,126	107	966
D. Electricity, gas, steam and air conditioning supply	1,910	399,413	2,090	387,592	2,131	383,188
Electric power generation, transmission and distribution	1,730	392,795	1,961	381,916	2,007	377,442
a) Hydal	343	15,756	289	21,260	393	15,970
b) Thermal	129	85,854	131	74,853	135	88,192
c) Coal Based	64	68,862	73	83,451	72	70,536
d) Wind	152	47,091	139	39,785	134	37,534
e) Solar	71	5,086	158	10,502	175	10,298
f) Other	971	170,146	1,171	152,066	1,098	154,911
Manufacture of gas; distribution of gaseous fuels through mains	150	6,572	103	5,635	103	5,673
Steam and air conditioning supply	30	45	26	40	21	74
E. Water supply; sewerage, waste management and remediation activities	112	17,696	130	21,962	149	19,299
36 - Water collection, treatment and supply	26	145	28	7,408	52	7,379
37 - Sewerage	7	6	7	5	7	4
38 - Waste collection, treatment and disposal activities; materials recovery services	76	17,541	93	14,547	88	11,914
services	3	4	2	3	2	2
F. Construction	2,598	155,425	2,590	158,494	2,516	171,943
41 - Construction of buildings	1,691	120,903	1,606	116,836	1,500	118,199
42 - Civil engineering	791	32,037	826	39,021	848	50,716
43 - Specialized construction activities	116	2,486	158	2,637	168	3,029

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-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	75,420	380,991	84,870	417,631	85,299	402,772
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,401	19,622	2,484	19,797	2,242	17,671
46 - Wholesale trade, except of motor vehicles and motorcycles	19,562	229,259	20,195	234,844	18,568	225,657
47 - Retail trade, except of motor vehicles and motorcycles	53,457	132,110	62,191	162,990	64,489	159,444
H. Transportation and storage	6,037	96,466	6,015	91,782	5,018	70,110
49 - Land transport and transport via pipelines	3,433	51,380	3,480	43,618	3,013	24,855
50 - Water transport	67	493	70	843	54	566
51 - Air transport	83	1,276	77	935	86	1,190
52 - Warehousing and support activities for transportation	2,091	38,340	2,001	40,259	1,592	37,041
53 - Courier activities other than national post activities	363	4,977	387	6,127	273	6,458
I. Accommodation and food service activities	1,269	22,999	1,368	28,435	1,306	29,708
55 - Accommodation	299	10,766	263	16,017	269	15,960
56 - Food and beverage service activities	970	12,232	1,105	12,418	1,037	13,748
J. Information and communication	2,424	290,424	2,474	339,819	2,167	362,586
58 - Publishing activities	575	2,098	575	2,331	373	2,641
59 - Motion picture, video and television programme production, sound recording and music publishing activities	43	689	14	465	11	468
60 - Programming and broadcasting activities	46	1,745	38	1,521	38	1,484
61 - Telecommunications	867	269,162	951	320,638	981	343,612
62 - Computer programming, consultancy and related activities	736	11,605	722	9,773	604	9,119
63 - Information service activities	157	5,125	174	5,092	160	5,262
K. Real estate activities	732	29,572	863	32,701	806	29,973
L. Professional, scientific and technical activities	9,009	53,437	9,487	56,879	9,943	59,741
69 - Legal and accounting activities	141	850	144	1,796	133	2,031
71 - Architectural and engineering activities; technical testing and analysis	71	1,374	70	1,271	49	1,109
72 - Scientific research and development	407	4,245	362	4,317	294	3,939
73 - Advertising and market research	190	4,875	193	3,709	117	3,644
74 - Other professional, scientific and technical activities	1,062	4,212	995	3,995	1,057	3,602
75 - Veterinary activities	7,115	37,751	7,670	41,567	8,232	45,205
77 - Rental and leasing activities	23	129	53	223	61	210
M. Administrative and support service activities	3,518	45,854	3,658	44,472	3,492	44,167
78 - Employment activities	351	1,242	385	1,802	394	2,549
79 - Travel agency, tour operator, reservation service and related activities	35	180	38	168	32	144
80 - Security and investigation activities	807	13,322	819	13,277	798	13,780
81 - Services to buildings and landscape activities	622	2,765	715	2,930	609	2,968
82 - Office administrative, office support and other business support activities	18	141	34	385	33	381
N. Education	1,685	28,203	1,667	25,910	1,626	24,345
O. Human health and social work activities	1,314	28,879	1,303	25,629	1,028	24,580
86 - Human health activities	730	12,491	870	12,658	814	11,793
87 - Residential care activities	717	12,380	849	12,305	793	11,750
88 - Social work activities with and without accommodation	1	17	5	24	6	23
P. Arts, entertainment and recreation	12	94	16	328	15	21
74	74	1,873	69	1,693	65	1,534
Q. Other service activities	12,978	47,758	11,413	41,903	10,908	39,102
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	270	11,131	211	13,289	231	12,241
A. Government Trusts and Non-profit Organizations	58	683	58	1,287	51	1,136
B. Private Trusts and Non-profit Organizations	163	9,972	146	11,788	177	10,672
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	49	476	7	214	3	433
VI. PERSONAL	2,906,020	842,590	2,556,718	851,871	2,616,104	873,582
A. Bank Employees	90,917	187,769	98,456	228,953	101,758	244,192
1) For house building	34,808	146,652	37,340	176,062	38,464	187,606
2) For transport i.e. purchase of car etc.	32,624	36,719	35,334	47,481	36,650	50,691
3) Other purposes	23,485	4,398	25,782	5,410	26,644	5,895
B. Consumer Financing	2,810,612	654,163	2,453,736	622,306	2,509,599	628,773
1) For house building	31,566	188,708	31,970	184,293	31,697	182,946
2) For transport i.e. purchase of car etc	250,885	251,390	222,724	212,095	216,173	209,115
3) Credit cards	2,009,708	102,652	1,706,840	120,764	1,769,822	129,684
4) Consumers durable	4,060	1,164	3,131	1,658	3,354	1,654
5) Personal loans	514,393	110,248	489,071	103,496	488,553	105,374
C) Other	4,491	659	4,526	612	4,747	617
VII. OTHER	84	630	95	1,746	89	574
Total	3,203,019	8,457,378	2,876,749	9,206,162	2,929,000	9,088,717

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	11	1	-	1	-
1) Official	1	11	1	-	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	411	443,491	434	430,874	464	422,891
I. GOVERNMENT	2	374,060	1	361,844	1	361,027
A. Federal Government	2	374,060	1	361,844	1	361,027
1) Commodity Operations	-	-	-	-	-	-
2) Others	2	374,060	1	361,844	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	123	68,834	174	68,497	210	61,312
A. Agriculture, forestry and fishing activities	2	5,273	2	1,300	2	3,404
2	5,273	2	1,300	2	3,404	
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	3	1	-	1	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	5,271	1	1,300	1	3,404
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	96	36,416	150	46,948	184	46,749
10 - Manufacture of food products	18	5,631	19	6,533	21	4,102
11 - Manufacture of beverages	4	18	5	-	5	235
12 - Manufacture of tobacco products	4	14	4	-	4	-
13 - Manufacture of textiles	6	468	3	245	3	244
Preparation and spinning of textile fibres	2	303	2	214	2	214
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	59	-	-	-	-
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.	1	3	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-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	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	3	660	2	3,178	2	3,928
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	22	12,482	22	11,859	22	15,986
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	18	7,125	22	8,476	22	6,584
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	1,247	2	935	2	831
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	1	4,698	1	5,382
27 - Manufacture of electrical equipment	13	8,077	58	8,203	90	7,495
28 - Manufacture of machinery and equipment	1	14	1	10	1	4
29 - Manufacture of motor vehicles, trailers and semi-trailers	4	680	6	1,758	6	1,103
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	1	-	4	1,053	4	855
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.	1	-	4	1,053	4	855
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	7	13,068	5	6,139	5	4,262
Electric power generation, transmission and distribution	4	11,823	2	5,064	2	3,186
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	11,251	1	4,835	1	3,072
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	571	1	229	1	114
Manufacture of gas; distribution of gaseous fuels through mains	3	1,245	3	1,076	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	2	140	2	80	2	60
41 - Construction of buildings	2	140	2	80	2	60
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Sep-23		Jun-24		Sep-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	4	5,372	4	6,322	5	4,827
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	3,304	2	2,670	3	915
47 - Retail trade, except of motor vehicles and motorcycles	2	2,068	2	3,651	2	3,912
H. Transportation and storage	1	2	1	-	1	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	1	2	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	1,284	2	1,284
55 - Accommodation	2	1,637	2	1,284	2	1,284
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	3	6,582	3	6,365	3	662
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	6,582	3	6,365	3	662
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	345	5	59	6	64
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	3	2	-	2	-
72 - Scientific research and development	3	309	2	-	3	1
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	33	1	59	1	63
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
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	285	596	258	534	252	552
A. Bank Employees	158	465	133	408	128	426
1) For house building	53	300	47	282	45	297
2) For transport i.e. purchase of car etc.	62	147	52	112	52	118
3) Other purposes	43	19	34	14	31	11
B. Consumer Financing	127	131	125	126	124	126
1) For house building	88	116	86	111	85	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	1	-	1	-
Total	412	443,502	435	430,874	465	422,891

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	11	1	-	1	-
1) Official	1	11	1	-	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,902,791	8,344,343	3,524,337	8,572,579	3,555,904	8,519,756
I. GOVERNMENT	185	1,300,343	136	848,853	143	667,585
A. Federal Government	116	803,246	71	391,643	72	394,287
1) Commodity Operations	32	394,721	-	-	-	-
2) Others	84	408,525	71	391,643	-	-
B. Provincial Governments	69	497,097	65	457,210	71	273,298
1) Commodity Operations	34	490,271	-	-	-	-
2) Others	35	6,826	65	457,210	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	496	1,250,879	512	1,608,194	502	1,638,502
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	788	4	1,434	4	788
Utilities	283	453,014	293	446,350	285	434,358
Transport, storage and communications	80	305,958	85	573,646	88	558,721
Manufacturing	66	72,514	46	60,593	41	97,855
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	15	6,989	11	5,483	12	5,793
Commerce and Trade	29	342,695	57	450,980	54	467,299
Others	15	4,023	15	4,809	17	8,789
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	570	236,184	584	221,857	613	402,155
Mutual Funds and AMC's	5	1,268	5	2,420	7	5,994
Insurance & Pension Funds	116	3,887	131	2,779	141	3,276
MFIs and DFIs	113	159,720	104	151,019	111	322,111
Stock Exchange & Brokerage Houses	153	13,411	165	21,253	170	19,424
Modarabas	4	587	3	219	3	221
Other NBFIs	179	57,311	176	44,166	181	51,128
IV. PRIVATE SECTOR (BUSINESS)	1,003,171	4,777,392	1,009,674	5,098,462	1,005,320	5,001,582
A. Agriculture, forestry and fishing activities	711,969	351,818	708,899	379,017	704,051	376,788
Growing of Wheat, Rice, Sugar Cane & Cotton	711,139	350,008	708,036	377,716	703,208	375,738
Growing of tropical, subtropical, pome and stone fruits & vegetables	311,698	167,016	311,218	174,632	310,688	168,679
Growing of other fruits, vegetables and crops	26,288	10,158	20,593	8,900	20,329	8,729
Raising of livestock and other related activities	22,638	16,791	22,265	17,880	22,184	18,374
Other agricultural support activities	260,210	109,017	257,077	114,154	253,808	116,058
Hunting, trapping and related service activities	90,302	47,021	96,871	62,124	96,189	63,877
02 - Forestry and logging	3	5	12	25	10	21
03 - Fishing and aquaculture	132	21	111	16	104	16
04 - Mining and quarrying	698	1,789	752	1,285	739	1,034
05 - Mining of coal and lignite	719	45,004	793	54,189	798	53,067
06 - Extraction of crude petroleum and natural gas	50	32,602	55	32,485	60	32,210
07 - Mining of metal ores	516	11,540	567	20,982	562	19,999
08 - Other mining and quarrying	18	198	19	126	18	131
09 - Mining support service activities	134	663	128	557	139	700
10 - Manufacturing	1	-	24	40	19	27
B. Mining and quarrying	719	45,004	793	54,189	798	53,067
05 - Mining of coal and lignite	50	32,602	55	32,485	60	32,210
06 - Extraction of crude petroleum and natural gas	516	11,540	567	20,982	562	19,999
07 - Mining of metal ores	18	198	19	126	18	131
08 - Other mining and quarrying	134	663	128	557	139	700
09 - Mining support service activities	1	-	24	40	19	27
C. Manufacturing	100,401	2,950,361	101,745	3,196,235	100,246	3,120,558
10 - Manufacture of food products	51,856	637,274	51,235	808,949	49,761	732,594
11 - Manufacture of beverages	396	16,851	488	24,563	468	25,849
12 - Manufacture of tobacco products	202	134	171	68	141	52
13 - Manufacture of textiles	17,834	1,131,422	17,898	1,103,348	17,711	1,103,099
Preparation and spinning of textile fibres	6,729	437,417	6,800	422,812	6,574	417,752
Weaving of textiles	3,250	245,803	3,420	236,115	3,427	236,362
Finishing of textiles	3,131	200,381	2,830	195,081	2,754	188,337
Manufacture of knitted and crocheted fabrics	376	39,673	416	45,003	450	50,700
Manufacture of made-up textile articles, except apparel	2,103	106,741	2,069	109,489	2,090	109,205
Manufacture of carpets and rugs	108	908	108	860	110	877
Manufacture of other textiles n.e.c.	2,137	100,498	2,255	93,988	2,306	99,866
14 - Manufacture of wearing apparel	3,527	137,269	3,452	125,973	3,456	131,425
15 - Manufacture of leather and related products	1,604	31,513	1,626	31,202	1,577	31,603

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	251	5,256	231	4,703	218	4,707
Manufacture of luggage, handbags and the like, saddlery and harness	65	1,454	58	1,445	62	1,305
Manufacture of footwear	1,288	24,803	1,337	25,053	1,297	25,592
a. Leather wear	990	18,507	995	18,534	987	18,486
b. Rubber and Plastic wear	298	6,296	342	6,519	310	7,106
except furniture; manufacture of articles of straw and plaiting materials	376	7,417	380	8,022	400	8,079
17 - Manufacture of paper and paper products	1,010	60,893	1,192	82,519	1,208	85,436
18 - Printing and reproduction of recorded media	511	7,176	522	7,355	620	7,369
Printing and other service activities related to printing	504	7,004	516	7,209	613	7,221
Reproduction of recorded media	7	172	6	145	7	148
19 - Manufacture of coke and refined petroleum products	1,231	106,618	1,290	112,951	1,317	103,529
20 - Manufacture of chemicals and chemical products	4,713	169,456	4,685	195,692	4,654	189,171
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,972	53,629	3,478	56,470	3,372	57,233
22 - Manufacture of rubber and plastics products	1,725	49,748	1,857	58,640	1,901	61,396
23 - Manufacture of other non-metallic mineral products	1,361	196,635	1,422	180,108	1,401	179,230
24 - Manufacture of basic metals	3,519	143,951	3,939	167,535	3,996	164,113
25. Manufacture of fabricated metal products, except machinery and equipment	688	19,709	741	24,071	761	25,301
26 - Manufacture of computer, electronic and optical products	156	3,981	163	9,805	152	10,560
27 - Manufacture of electrical equipment	1,339	92,878	1,497	100,984	1,599	101,191
28 - Manufacture of machinery and equipment	583	8,554	613	10,915	627	12,469
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,133	28,364	1,193	32,475	1,186	35,381
30 - Manufacture of other transport equipment	401	9,922	389	9,255	396	9,599
31 - Manufacture of furniture	740	4,690	764	4,888	761	5,653
32. Other manufacturing	2,439	30,836	2,661	39,699	2,690	39,676
Manufacture of jewellery and related articles	276	259	268	259	279	274
Manufacture of imitation jewellery and related articles	6	33	4	29	9	30
Manufacture of musical instruments	53	886	51	779	56	817
Manufacture of sports goods	266	5,936	283	5,021	307	5,591
Manufacture of games and toys	5	1	4	1	9	2
supplies	185	3,187	218	2,867	221	2,913
Manufacture of Handicrafts	140	50	139	30	138	28
Other manufacturing n.e.c.	1,508	20,485	1,694	30,713	1,671	30,020
33 - Repair and installation of machinery and equipment	85	1,441	89	749	91	551
D. Electricity, gas, steam and air conditioning supply	1,105	376,242	1,119	348,485	1,121	337,593
Electric power generation, transmission and distribution	977	368,732	1,025	340,450	1,025	329,353
a) Hydal	146	19,418	167	19,755	183	19,311
b) Thermal	172	96,284	176	94,456	169	92,105
c) Coal Based	56	87,345	52	79,638	52	71,442
d) Wind	105	30,193	93	26,281	92	25,036
e) Solar	86	6,446	142	11,918	149	11,406
f) Other	412	129,046	395	108,401	380	110,053
Manufacture of gas; distribution of gaseous fuels through mains	117	7,482	85	8,006	87	8,174
Steam and air conditioning supply	11	28	9	28	9	67
E. Water supply; sewerage, waste management and remediation activities	111	13,746	101	10,272	97	9,006
36 - Water collection, treatment and supply	39	57	17	34	19	43
37 - Sewerage	7	6	7	5	7	4
38 - Waste collection, treatment and disposal activities; materials recovery services	65	13,683	77	10,233	71	8,958
-	-	-	-	-	-	-
F. Construction	2,838	135,028	2,949	135,415	2,963	148,082
41 - Construction of buildings	1,783	96,452	1,840	90,601	1,811	90,670
42 - Civil engineering	935	37,210	941	43,242	969	55,439
43 - Specialized construction activities	120	1,366	168	1,572	183	1,972

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-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	127,052	353,468	140,478	394,729	142,756	390,995
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,306	23,795	4,406	24,443	4,299	21,672
46 - Wholesale trade, except of motor vehicles and motorcycles	27,284	211,859	30,220	227,427	29,850	218,229
47 - Retail trade, except of motor vehicles and motorcycles	95,462	117,815	105,852	142,859	108,607	151,094
H. Transportation and storage	20,299	86,045	21,993	89,282	21,638	70,035
49 - Land transport and transport via pipelines	6,264	44,778	7,223	42,643	7,138	24,068
50 - Water transport	44	163	45	142	42	163
51 - Air transport	48	995	41	590	49	743
52 - Warehousing and support activities for transportation	13,786	36,239	14,474	40,167	14,180	38,568
53 - Courier activities other than national post activities	157	3,870	210	5,739	229	6,493
I. Accommodation and food service activities	1,636	25,705	1,756	28,358	1,737	27,322
55 - Accommodation	472	17,898	427	20,618	403	19,757
56 - Food and beverage service activities	1,164	7,808	1,329	7,740	1,334	7,565
J. Information and communication	1,936	249,057	1,910	277,383	1,821	285,000
58 - Publishing activities	405	1,431	480	1,522	422	1,657
59 - Motion picture, video and television programme production, sound recording and music publishing activities	81	2,362	60	1,847	60	1,898
60 - Programming and broadcasting activities	43	1,080	34	932	32	944
61 - Telecommunications	767	233,643	706	264,291	718	271,387
62 - Computer programming, consultancy and related activities	543	8,440	521	6,602	483	6,980
63 - Information service activities	97	2,100	109	2,189	106	2,134
K. Real estate activities	560	19,606	657	24,725	632	23,271
L. Professional, scientific and technical activities	8,204	45,956	8,750	48,838	9,401	52,691
69 - Legal and accounting activities	74	455	81	818	82	1,062
71 - Architectural and engineering activities; technical testing and analysis	15	583	14	465	13	267
72 - Scientific research and development	233	5,038	237	4,796	204	4,415
73 - Advertising and market research	36	2,585	41	2,736	42	2,719
74 - Other professional, scientific and technical activities	873	3,029	839	2,870	900	2,563
75 - Veterinary activities	6,956	34,208	7,489	36,981	8,107	41,511
77 - Rental and leasing activities	17	58	49	173	53	155
M. Administrative and support service activities	7,191	43,776	5,350	39,679	5,407	39,370
78 - Employment activities	354	1,579	428	1,658	443	1,652
79 - Travel agency, tour operator, reservation service and related activities	22	153	27	184	22	162
80 - Security and investigation activities	662	12,593	687	12,593	675	12,909
81 - Services to buildings and landscape activities	168	2,061	211	1,970	230	1,954
82 - Office administrative, office support and other business support activities	29	134	46	395	48	383
N. Education	5,956	27,256	3,951	22,879	3,989	22,310
1,266	20,551	1,312	20,237	1,301	18,861	
O. Human health and social work activities	1,114	11,183	1,211	11,806	1,209	10,923
86 - Human health activities	1,094	11,087	1,183	11,464	1,182	10,889
87 - Residential care activities	1	1	5	13	5	13
88 - Social work activities with and without accommodation	19	95	23	329	22	22
P. Arts, entertainment and recreation	84	449	91	652	88	638
Q. Other service activities	16,686	49,397	10,560	39,161	10,054	37,381
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	119	9,184	5,780	11,580	5,785	10,476
A. Government Trusts and Non-profit Organizations	36	607	43	1,510	43	1,126
B. Private Trusts and Non-profit Organizations	5,728	8,675	76	9,414	74	8,470
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	3	379	5,661	656	5,668	879
VI. PERSONAL	2,892,593	769,180	2,507,642	782,943	2,543,535	798,931
A. Bank Employees	143,535	231,911	151,133	262,460	152,638	270,973
1) For house building	68,632	182,066	71,053	203,859	71,581	210,026
2) For transport i.e. purchase of car etc.	43,323	43,524	45,353	50,506	45,588	52,385
3) Other purposes	31,580	6,321	34,727	8,095	35,469	8,562
B. Consumer Financing	2,744,586	536,613	2,352,005	519,873	2,386,170	527,342
1) For house building	15,267	82,892	15,859	80,978	15,752	79,556
2) For transport i.e. purchase of car etc	157,587	119,174	132,820	99,002	131,263	98,255
3) Credit cards	1,819,630	90,962	1,468,284	106,969	1,501,807	115,019
4) Consumers durable	33,486	6,523	35,009	6,560	35,363	6,647
5) Personal loans	718,616	237,062	700,033	226,363	701,985	227,866
C) Other	4,472	657	4,504	610	4,727	615
VII. OTHER	9	703	9	690	6	525
Total	3,902,792	8,344,354	3,524,338	8,572,579	3,555,905	8,519,756

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	2	3,528	1	932
1) Official	-	-	-	-	-	-
2) Business	-	-	2	3,528	1	932
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	462,483	3,097,853	524,206	3,493,504	552,477	3,353,337
I. GOVERNMENT	45	426,311	147	126,155	145	54,840
A. Federal Government	31	242,032	57	964	55	694
1) Commodity Operations	23	240,015	-	-	-	-
2) Others	8	2,017	57	964	-	-
B. Provincial Governments	14	184,279	90	125,190	90	54,146
1) Commodity Operations	13	184,228	-	-	-	-
2) Others	1	51	90	125,190	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	217	311,542	199	789,795	210	793,103
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	11	3	9	2	8
Utilities	133	136,031	118	136,172	129	133,569
Transport, storage and communications	36	124,576	46	425,704	46	425,678
Manufacturing	7	23	-	-	1	250
Mining and Quarrying	-	-	-	-	-	-
Construction	4	2,073	3	1,643	4	1,850
Commerce and Trade	4	48,249	24	225,397	21	230,883
Others	26	580	5	871	7	864
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	675	59,457	569	33,023	371	47,882
Mutual Funds and AMCs	91	278	70	140	-	-
Insurance & Pension Funds	371	695	303	537	90	527
MFIs and DFIs	26	33,172	25	186	30	13,325
Stock Exchange & Brokerage Houses	57	3,299	37	1,578	39	1,507
Modarabas	90	4,168	76	4,470	77	5,309
Other NBFIs	40	17,845	58	26,111	135	27,215
IV. PRIVATE SECTOR (BUSINESS)	57,413	1,940,266	60,308	2,186,668	54,708	2,093,609
A. Agriculture, forestry and fishing activities	4,827	22,593	6,238	21,769	5,902	20,316
4,813	22,421	6,224	21,629	5,885	20,132	
Growing of Wheat, Rice, Sugar Cane & Cotton	883	1,975	909	3,365	923	3,044
Growing of tropical, subtropical, pome and stone fruits & vegetables	75	174	107	277	108	244
Growing of other fruits, vegetables and crops	157	366	172	777	182	704
Raising of livestock and other related activities	1,020	11,308	1,093	7,114	1,050	6,211
Other agricultural support activities	2,678	8,597	3,942	10,094	3,621	9,927
Hunting, trapping and related service activities	-	-	1	2	1	2
02 - Forestry and logging	3	7	2	11	3	11
03 - Fishing and aquaculture	11	165	12	129	14	173
B. Mining and quarrying	218	24,746	241	33,703	200	26,248
05 - Mining of coal and lignite	25	11,440	29	18,635	27	9,162
06 - Extraction of crude petroleum and natural gas	142	8,387	143	9,177	105	8,562
07 - Mining of metal ores	5	422	13	868	7	887
08-Other mining and quarrying	45	4,487	54	5,000	59	7,616
09 - Mining support service activities	1	10	2	23	2	21
C. Manufacturing	29,248	1,364,965	31,221	1,557,805	29,403	1,499,280
10 - Manufacture of food products	6,039	252,905	7,055	355,252	6,202	285,503
11 - Manufacture of beverages	616	36,758	785	30,960	714	22,035
12 - Manufacture of tobacco products	426	1,323	383	1,512	414	1,748
13 - Manufacture of textiles	8,349	472,448	8,457	466,810	8,756	489,276
Preparation and spinning of textile fibres	2,343	134,227	2,322	117,693	2,365	121,752
Weaving of textiles	2,119	82,846	2,145	84,960	2,461	86,272
Finishing of textiles	1,072	92,651	1,134	95,902	1,136	98,656
Manufacture of knitted and crocheted fabrics	327	16,187	346	18,138	334	18,261
Manufacture of made-up textile articles, except apparel	1,089	82,607	1,127	83,477	1,104	89,714
Manufacture of carpets and rugs	34	241	25	214	20	178
Manufacture of other textiles n.e.c.	1,365	63,690	1,358	66,428	1,336	74,443
14 - Manufacture of wearing apparel	1,059	77,952	1,127	75,028	1,139	77,727
15 - Manufacture of leather and related products	436	15,373	467	18,417	437	16,594

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	127	2,054	140	2,373	156	2,339
Manufacture of luggage, handbags and the like, saddlery and harness	31	622	31	1,055	32	963
Manufacture of footwear	278	12,697	296	14,989	249	13,292
a. Leather wear	236	10,780	259	13,975	227	12,920
b. Rubber and Plastic wear	42	1,918	37	1,014	22	372
except furniture; manufacture of articles of straw and plaiting materials	82	1,509	101	1,297	84	1,466
17 - Manufacture of paper and paper products	560	36,543	506	43,882	368	45,951
18 - Printing and reproduction of recorded media	358	11,486	398	14,744	428	13,883
Printing and other service activities related to printing	354	10,037	395	13,462	425	12,627
Reproduction of recorded media	4	1,449	3	1,282	3	1,257
19 - Manufacture of coke and refined petroleum products	234	23,987	154	27,113	173	26,002
20 - Manufacture of chemicals and chemical products	3,596	103,864	3,711	155,591	3,487	165,226
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,246	57,787	2,218	55,004	1,530	55,096
22 - Manufacture of rubber and plastics products	881	28,868	887	40,774	875	38,398
23 - Manufacture of other non-metallic mineral products	622	88,863	613	84,419	525	76,542
24 - Manufacture of basic metals	1,107	57,080	1,294	70,533	1,302	70,442
25. Manufacture of fabricated metal products, except machinery and equipment	193	8,489	169	9,047	162	7,710
26 - Manufacture of computer, electronic and optical products	145	7,888	169	9,096	128	8,641
27 - Manufacture of electrical equipment	592	26,616	818	38,655	651	35,756
28 - Manufacture of machinery and equipment	269	5,504	284	13,272	290	14,354
29 - Manufacture of motor vehicles, trailers and semi-trailers	628	33,464	803	30,909	746	30,822
30 - Manufacture of other transport equipment	125	2,625	124	2,646	133	2,589
31 - Manufacture of furniture	79	955	37	913	48	1,018
32. Other manufacturing	590	12,530	645	11,551	795	12,087
Manufacture of jewellery and related articles	6	91	6	35	9	45
Manufacture of imitation jewellery and related articles	-	-	1	5	1	4
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	44	770	82	1,384	82	1,443
Manufacture of games and toys	-	-	-	-	-	-
supplies	158	2,248	122	1,772	92	1,407
Manufacture of Handicrafts	4	8	42	388	47	376
Other manufacturing n.e.c.	378	9,413	392	7,967	564	8,811
33 - Repair and installation of machinery and equipment	16	149	16	378	16	415
D. Electricity, gas, steam and air conditioning supply	1,165	161,950	1,290	165,656	1,339	155,293
Electric power generation, transmission and distribution	1,092	158,995	1,238	164,490	1,293	154,046
a) Hydal	326	3,843	270	6,927	376	2,275
b) Thermal	47	40,067	41	30,179	46	35,623
c) Coal Based	35	36,786	38	51,522	35	41,047
d) Wind	68	29,323	61	24,560	56	22,990
e) Solar	19	2,075	28	3,696	38	3,805
f) Other	597	46,901	800	47,605	742	48,305
Manufacture of gas; distribution of gaseous fuels through mains	54	2,937	35	1,154	34	1,241
Steam and air conditioning supply	19	18	17	12	12	7
E. Water supply; sewerage, waste management and remediation activities	22	4,113	39	13,643	62	12,246
36 - Water collection, treatment and supply	2	115	15	9,192	37	9,153
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	17	3,994	22	4,449	23	3,091
services	3	4	2	3	2	2
F. Construction	866	58,424	818	57,246	781	57,289
41 - Construction of buildings	585	46,797	511	46,715	451	46,292
42 - Civil engineering	253	10,049	270	8,941	298	9,404
43 - Specialized construction activities	28	1,577	37	1,590	32	1,592

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-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	11,842	112,490	10,961	127,129	9,320	107,609
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	565	2,730	613	2,304	501	2,189
46 - Wholesale trade, except of motor vehicles and motorcycles	7,369	67,871	6,445	68,715	5,312	61,481
47 - Retail trade, except of motor vehicles and motorcycles	3,908	41,889	3,903	56,110	3,507	43,939
H. Transportation and storage	2,899	30,644	2,574	32,473	1,697	28,612
49 - Land transport and transport via pipelines	1,556	11,403	1,353	11,053	993	10,358
50 - Water transport	25	332	26	701	13	403
51 - Air transport	68	366	58	491	63	607
52 - Warehousing and support activities for transportation	1,036	16,016	952	17,906	576	15,369
53 - Courier activities other than national post activities	214	2,526	185	2,323	52	1,876
I. Accommodation and food service activities	449	10,079	441	9,870	387	11,068
55 - Accommodation	81	3,683	89	3,181	90	2,873
56 - Food and beverage service activities	368	6,396	352	6,689	297	8,195
J. Information and communication	955	88,998	1,015	111,997	799	124,440
58 - Publishing activities	354	765	281	931	137	1,103
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	7	671	7	591	8	542
61 - Telecommunications	253	80,871	386	104,001	406	117,219
62 - Computer programming, consultancy and related activities	252	3,415	258	3,343	179	2,250
63 - Information service activities	89	3,276	83	3,131	69	3,325
K. Real estate activities	249	14,548	302	13,048	270	11,163
L. Professional, scientific and technical activities	915	9,098	854	9,454	667	8,508
69 - Legal and accounting activities	88	412	84	995	73	1,045
71 - Architectural and engineering activities; technical testing and analysis	71	795	72	810	57	846
72 - Scientific research and development	193	567	143	538	109	532
73 - Advertising and market research	155	2,290	153	973	76	925
74 - Other professional, scientific and technical activities	214	1,263	184	1,319	182	1,196
75 - Veterinary activities	185	3,699	209	4,749	157	3,890
77 - Rental and leasing activities	9	73	9	70	13	73
M. Administrative and support service activities	1,102	7,422	1,098	8,206	954	8,196
78 - Employment activities	230	573	197	896	204	1,615
79 - Travel agency, tour operator, reservation service and related activities	15	119	15	93	14	75
80 - Security and investigation activities	179	1,416	182	1,531	165	1,606
81 - Services to buildings and landscape activities	488	765	534	987	414	1,039
82 - Office administrative, office support and other business support activities	3	26	3	14	5	21
N. Education	187	4,522	167	4,685	152	3,839
O. Human health and social work activities	695	11,935	703	8,908	459	9,113
86 - Human health activities	268	6,821	310	6,388	273	5,789
87 - Residential care activities	267	6,804	309	6,375	271	5,778
88 - Social work activities with and without accommodation	1	17	1	13	2	11
P. Arts, entertainment and recreation	-	-	-	-	-	-
23 - Other service activities	23	1,445	14	1,072	13	924
Q. Other service activities	1,670	9,996	2,189	8,302	2,182	7,515
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	161	3,390	101	3,488	116	3,270
A. Government Trusts and Non-profit Organizations	23	76	16	17	9	10
B. Private Trusts and Non-profit Organizations	92	3,217	80	3,450	107	3,260
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	46	97	5	21	-	-
VI. PERSONAL	403,888	356,257	462,787	352,630	496,838	360,059
A. Bank Employees	20,970	53,526	24,297	70,148	26,557	78,150
1) For house building	8,856	42,817	10,026	54,759	10,777	60,904
2) For transport i.e. purchase of car etc.	8,466	10,004	9,995	14,406	11,129	16,178
3) Other purposes	3,648	704	4,276	983	4,651	1,068
B. Consumer Financing	382,898	302,729	438,467	282,480	470,260	281,907
1) For house building	19,108	125,388	18,980	122,602	18,800	122,245
2) For transport i.e. purchase of car etc	131,576	153,116	124,642	131,498	121,297	129,286
3) Credit cards	197,935	12,234	256,311	15,303	290,279	16,672
4) Consumers durable	3,201	580	3,791	837	4,193	917
5) Personal loans	31,078	11,411	34,743	12,240	35,691	12,787
C) Other	20	2	23	2	21	2
VII. OTHER	84	630	95	1,746	89	574
Total	462,483	3,097,853	524,208	3,497,031	552,478	3,354,269

* 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 September, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	2	932	2	932
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	1	932	1	932
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,587,294	2,076,318	371,959	134,509	13,167	38,018	135,981	9,624,247	4,108,381	11,873,092
I. GOVERNMENT	-	-	-	-	-	-	288	722,425	288	722,425
A. Federal Government	-	-	-	-	-	-	127	394,981	127	394,981
B. Provincial Governments	-	-	-	-	-	-	161	327,444	161	327,444
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	712	2,431,605	712	2,431,605
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	6	796	6	796
Utilities	-	-	-	-	-	-	414	567,927	414	567,927
Transport, storage and communications	-	-	-	-	-	-	134	984,399	134	984,399
Manufacturing	-	-	-	-	-	-	42	98,105	42	98,105
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	7,644	16	7,644
Commerce and Trade	-	-	-	-	-	-	75	698,183	75	698,183
Others	-	-	-	-	-	-	24	9,653	24	9,653
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	984	450,037	984	450,037
Mutual Funds and AMCs	-	-	-	-	-	-	7	5,994	7	5,994
Insurance & Pension Funds	-	-	-	-	-	-	231	3,803	231	3,803
MFIs and DFIs	-	-	-	-	-	-	141	335,436	141	335,436
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	209	20,931	209	20,931
Modararas	-	-	-	-	-	-	80	5,531	80	5,531
Other NBFIs	-	-	-	-	-	-	316	78,342	316	78,342
IV. PRIVATE SECTOR (BUSINESS)	881,132	1,035,696	40,658	32,913	10,412	20,953	127,826	6,005,630	1,060,028	7,085,191
A. Agriculture, forestry and fishing	667,663	332,417	28,117	14,901	9,247	7,038	4,926	42,749	709,953	397,104
I. Crop and animal production, hunting and related service activities	666,857	331,639	28,096	14,892	9,235	7,024	4,905	42,317	709,093	395,871
Growing of Wheat, Rice, Sugar Cane & Cotton	297,475	156,658	5,304	4,159	6,390	6,037	2,442	4,869	311,611	171,723
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,665	8,390	623	331	23	78	126	174	20,437	8,974
Growing of other fruits, vegetables and crops	21,553	17,667	418	326	16	37	379	1,888	22,866	19,078
Raising of livestock and other related activities	232,633	96,607	18,625	5,996	2,329	133	1,271	19,533	254,858	122,268
Other agricultural support activities	95,521	52,299	3,126	4,079	477	739	686	16,687	99,810	73,804
Hunting, trapping and related service activities	10	19	-	-	-	-	1	5	11	23
02 - Forestry and logging	106	17	-	-	-	-	1	9	107	26
03 - Fishing and aquaculture	700	761	21	9	12	14	20	424	753	1,207
B. Mining and quarrying	249	3,641	1	13	3	7	745	75,654	998	79,315
05 - Mining of coal and lignite	39	2,989	-	-	1	-	47	38,383	87	41,372
06 - Extraction of crude petroleum and natural gas	80	298	-	-	-	-	587	28,263	667	28,561
07 - Mining of metal ores	11	44	-	-	-	-	14	973	25	1,018
08 - Other mining and quarrying	99	235	-	-	2	7	97	8,034	198	8,316
09 - Mining support service activities	20	15	1	13	-	-	-	-	21	48
C. Manufacturing	49,007	379,506	3,454	4,969	426	7,541	76,702	4,227,822	129,649	4,619,839
10 - Manufacture of food products	37,627	108,946	2,639	2,937	46	390	15,651	905,824	55,963	1,018,097
11 - Manufacture of beverages	116	1,962	-	-	4	24	1,062	45,898	1,182	47,883
12 - Manufacture of tobacco products	113	25	2	0	-	-	440	1,775	555	1,800
13 - Manufacture of textiles	2,623	97,916	147	535	106	3,638	23,591	1,490,285	26,467	1,592,375
Preparation and spinning of textile fibres	1,108	54,702	4	3	6	338	7,821	484,461	8,939	539,504
Weaving of textiles	528	7,419	28	171	8	53	5,324	314,991	5,888	322,634
Finishing of textiles	295	26,922	20	28	5	71	3,570	259,972	3,890	286,993
Manufacture of knitted and crocheted fabrics	98	773	11	34	3	38	672	68,116	784	69,661
Manufacture of made-up textile articles, except apparel	185	4,923	26	233	56	3,104	2,927	190,659	3,194	198,919
Manufacture of carpets and rugs	42	89	10	1	2	0	76	965	130	1,055
Manufacture of other textiles n.e.c.	367	3,088	48	65	26	35	3,201	171,122	3,642	174,309
14 - Manufacture of wearing apparel	1,273	28,911	320	205	52	1,074	2,950	178,961	4,595	209,152
15 - Manufacture of leather and related products	442	1,688	65	343	15	84	1,492	46,082	2,014	48,198

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and drying of fur	49	260	13	322	3	22	309	6,442	374	7,066
Manufacture of luggage, handbags and the like, saddlery and harness	24	267	2	6	-	-	68	1,994	94	2,268
Manufacture of footwear	369	1,161	50	15	12	62	1,115	37,646	1,546	38,884
a. Leather wear	332	788	47	14	12	62	823	30,542	1,214	31,406
b. Rubber and Plastic wear	37	373	3	1	-	-	292	7,103	332	7,478
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	159	389	6	7	4	1	315	9,148	484	9,545
17 - Manufacture of paper and paper products	201	4,628	6	19	8	25	1,361	126,716	1,576	131,387
18 - Printing and reproduction of recorded media	333	1,820	18	243	1	12	696	19,177	1,048	21,252
Printing and other service activities related to printing	331	1,819	18	243	-	-	689	17,385	1,038	19,847
Reproduction of recorded media	2	1	-	-	1	12	7	1,392	10	1,405
19 - Manufacture of coke and refined petroleum products	85	49,432	-	-	-	-	1,405	80,099	1,490	129,531
20 - Manufacture of chemicals and chemical products	887	9,160	54	145	23	94	7,177	344,997	8,141	354,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228	3,019	13	87	2	8	4,659	109,214	4,902	112,228
22 - Manufacture of rubber and plastics products	477	2,709	22	79	12	10	2,265	96,996	2,776	99,793
23 - Manufacture of other non-metallic mineral products	407	27,966	3	7	26	511	1,490	227,288	1,926	255,772
24 - Manufacture of basic metals	908	17,537	5	33	57	1,576	4,368	215,410	5,298	234,555
25 - Manufacture of fabricated metal products, except machinery and equipment	208	1,615	3	1	1	1	711	31,284	923	33,011
26 - Manufacture of computer, electronic and optical products	56	228	-	-	-	-	224	18,973	280	19,201
27 - Manufacture of electrical equipment	251	8,050	11	76	24	36	1,964	128,784	2,250	136,947
28 - Manufacture of machinery and equipment	254	583	8	26	1	0	654	26,213	917	28,823
29 - Manufacture of motor vehicles, trailers and semi-trailers	235	2,433	3	33	1	1	1,693	63,736	1,932	66,203
30 - Manufacture of other transport equipment	137	1,922	-	-	-	-	392	10,266	529	12,188
31 - Manufacture of furniture	523	1,288	14	88	11	11	291	5,285	809	6,071
32 - Other manufacturing	1,490	7,158	114	102	32	46	1,849	44,458	3,485	51,764
Manufacture of jewellery and related articles	265	216	5	3	2	0	16	100	288	319
Manufacture of imitation jewellery and related articles	2	28	2	4	6	1	-	-	10	34
Manufacture of musical instruments	7	2	-	-	1	-	48	815	56	817
Manufacture of sports goods	135	2,688	2	8	1	-	251	4,339	389	7,035
Manufacture of games and toys	7	1	-	-	-	-	2	1	9	2
Manufacture of medical and dental instruments and supplies	84	387	8	42	-	-	221	3,890	313	4,320
Manufacture of Handicrafts	72	20	66	9	1	0	46	376	185	405
Other manufacturing n.e.c.	918	3,815	31	36	21	44	1,265	34,936	2,235	38,831
33 - Repair and installation of machinery and equipment	74	121	1	1	-	-	32	844	107	966
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,460	492,886	2,460	492,886
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,318	483,399	2,318	483,399
a) Hydal	-	-	-	-	-	-	559	21,586	559	21,586
b) Thermal	-	-	-	-	-	-	215	127,728	215	127,728
c) Coal Based	-	-	-	-	-	-	87	112,489	87	112,489
d) Wind	-	-	-	-	-	-	148	48,027	148	48,027
e) Solar	-	-	-	-	-	-	187	15,211	187	15,211
f) Other	-	-	-	-	-	-	1,122	158,358	1,122	158,358
Manufacture of gas distribution of gaseous fuels through mains	-	-	-	-	-	-	121	9,414	121	9,414
Steam and air conditioning supply	-	-	-	-	-	-	21	74	21	74
E. Water supply; sewerage, waste management and remediation activities	54	6,868	5	1,101	-	-	100	13,283	159	21,252
36 - Water collection, treatment and supply	8	19	1	9	-	-	47	9,169	56	9,196
37 - Sewerage	7	4	-	-	-	-	-	-	7	4
38 - Waste collection, treatment and disposal activities; materials recovery	37	6,843	4	1,092	-	-	53	4,114	94	12,049
39 - Remediation activities and other waste management services	2	2	-	-	-	-	-	-	2	2
F. Construction	1,735	20,825	41	305	22	2,481	1,946	181,760	3,744	205,370
41 - Construction of Buildings	1,042	14,943	32	285	14	2,435	1,174	119,300	2,262	136,963
42 - Civil engineering	581	5,143	4	14	5	20	677	59,666	1,267	64,843
43 - Specialised construction activities	112	739	5	6	3	26	95	2,793	215	3,565

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	G. Wholesale and retail trade; repair of motor vehicles and motorcycles	119,724	177,103	5,473	4,540	603	1,363	26,276	315,599	152,076	498,605
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,444	10,109	78	218	20	25	1,258	13,510	4,800	23,861	
46 - Wholesale trade, except of motor vehicles and motorcycles	27,287	106,841	474	2,020	69	895	7,332	169,954	35,162	279,711	
47 - Retail trade, except of motor vehicles and motorcycles	88,993	60,153	4,921	2,302	514	443	17,686	132,135	112,114	195,033	
H. Transportation and storage	19,134	37,406	1,020	1,935	12	217	3,169	59,089	23,335	98,647	
49 - Land transport and transport via pipelines	6,378	17,274	160	562	6	10	1,587	16,580	8,131	34,426	
50 - Water transport	8	77	2	1	-	-	45	488	55	566	
51 - Air transport	10	32	-	-	-	-	102	1,318	112	1,350	
52 - Warehousing and support activities for transportation	12,707	17,996	858	1,373	6	207	1,148	34,360	14,756	53,936	
53 - Courier activities other than national post activities	31	2,026	-	-	-	-	250	6,343	281	8,369	
I. Accommodation and food service activities	1,281	3,629	74	303	22	58	747	34,400	2,124	38,390	
55 - Accommodation	257	742	12	130	16	56	208	21,702	493	22,630	
56 - Food and beverage service activities	1,024	2,887	62	173	6	1	539	12,699	1,631	15,760	
J. Information and communication	590	21,317	40	41	5	175	1,985	387,906	2,620	409,440	
58 - Publishing activities	244	479	10	2	3	1	302	2,278	559	2,760	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	321	3	2	-	-	42	1,631	73	1,954	
60 - Programming and broadcasting activities	3	5	-	-	1	-	36	1,482	40	1,486	
61 - Telecommunications	115	19,785	7	6	-	-	1,002	368,815	1,124	388,006	
62 - Computer programming, consultancy and related activities	144	458	13	14	-	-	505	8,758	662	9,230	
63 - Information service activities	56	270	7	16	1	175	98	4,943	162	5,404	
K. Real estate activities	234	1,643	13	118	7	1,641	648	31,033	902	34,434	
L. Professional, scientific and technical activities	7,496	16,694	322	899	5	7	2,345	43,599	10,068	61,199	
69 - Legal and accounting activities	52	491	1	6	-	-	102	1,609	155	2,107	
70 - Activities of head offices; management consultancy activities	26	36	1	4	-	-	43	1,074	70	1,113	
71 - Architectural and engineering activities; technical testing and analysis	77	1,216	5	21	3	7	228	3,704	313	4,947	
72 - Scientific research and development	20	155	1	1	2	0	95	3,487	118	3,644	
73 - Advertising and market research	112	348	11	44	-	-	959	3,367	1,082	3,759	
74 - Other professional, scientific and technical activities	7,171	14,325	303	823	-	-	790	30,253	8,264	45,401	
75 - Veterinary activities	38	123	-	-	-	-	28	186	66	228	
M. Administrative and support service activities	3,130	5,310	97	157	15	72	3,119	42,027	6,361	47,566	
77 - Rental and leasing activities	213	361	-	-	1	1	433	2,906	647	3,267	
78 - Employment activities	7	40	-	-	-	-	29	197	36	238	
79 - Travel agency, tour operator, reservation service and related activities	254	985	6	43	1	0	579	13,488	840	14,516	
80 - Security and investigation activities	27	421	3	12	-	-	614	2,559	644	2,993	
81 - Services to buildings and landscape activities	45	137	2	3	-	-	6	264	53	404	
82 - Office administrative, office support and other business support activities	2,584	3,366	86	98	13	71	1,458	22,613	4,141	26,148	
N. Education	827	1,868	233	773	14	74	686	25,258	1,760	27,974	
O. Human health and social work activities	789	2,060	124	172	10	27	559	14,454	1,482	16,712	
86 - Human health activities	779	2,047	119	169	9	27	546	14,424	1,453	16,667	
87 - Residential care activities	3	11	-	-	-	-	4	13	7	24	
88 - Social work activities with and without accommodation	7	2	5	3	1	0	9	17	22	22	
P. Arts, entertainment and recreation	36	116	21	22	-	-	44	1,423	101	1,563	
Q. Other service activities	9,123	25,295	1,623	2,664	21	252	1,469	16,685	12,236	44,896	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	5,901	13,746	5,901	13,746
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	52	1,136	52	1,136
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	181	11,730	181	11,730
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	879	5,668	879	5,668
VI. PERSONAL	2,706,083	1,040,096	331,276	101,574	2,755	17,065	259	253	3,040,373	1,158,989	
A. Bank Employees	157,642	314,059	21,549	35,063	4	0	-	-	179,195	349,123	
1) For house building	78,414	252,811	3,043	18,119	1	0	-	-	82,588	270,930	
2) For transport i.e. purchase of car etc.	43,497	52,522	13,218	16,041	2	0	-	-	56,717	68,563	
3) Other purposes	35,731	8,727	4,388	903	1	-	-	-	40,120	9,630	
B. Consumer Financing	2,543,865	725,457	309,563	66,475	2,743	17,064	259	253	2,856,430	809,249	
1) For house building	27,292	166,288	4,705	18,736	2,555	16,776	-	-	34,552	201,801	
2) For transport i.e. purchase of car etc	232,089	208,988	20,304	18,293	167	259	-	-	252,500	227,541	
3) Credit cards	1,599,532	119,907	192,295	11,531	-	-	259	253	1,792,086	131,691	
4) Consumers durable	26,351	6,376	13,196	1,176	9	12	-	-	39,556	7,564	
5) Personal loans	658,601	223,897	79,063	16,738	12	18	-	-	737,676	240,653	
C) Other	4,576	580	164	36	8	1	-	-	4,748	617	
VII. OTHER	79	526	5	22	-	-	11	551	95	1,098	
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,618	135,983	9,625,179	4,108,383	11,874,024	

* 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	Sep-23	Jun-24	Sep-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	858,241	894,007	16,844	7,530	267,338	120,119	289,762	38,276	232,842	12,138	984,848
01.00*	9,942	12,865	-	128	1,258	1,865	3,684	3,422	4,776	-	15,132
02.00*	194,231	170,605	-	1,107	76,284	54,680	15,835	14,173	4,793	68	166,939
03.00*	331,640	331,603	181	933	117,777	76,677	94,771	21,184	27,293	1,268	340,083
04.00*	206,218	200,231	225	1,025	51,952	47,881	66,700	11,594	13,325	5	192,708
05.00*	364,812	368,529	121	1,080	74,036	82,543	130,635	12,862	13,858	5,024	320,158
06.00*	71,162	95,222	1,737	656	44,390	25,051	7,872	10,511	20,235	506	110,957
07.00*	117,152	161,362	-	33	33,322	26,989	61,837	2,268	23,669	11	148,129
08.00*	132,757	47,290	-	0	19,498	11,218	2,773	5,530	32,903	0	71,923
08.25	396,610	370,429	-	-	490	523	597	257	361,641	-	363,508
08.50	1,987	35,225	-	10	1,132	15,501	574	343	24,895	-	42,455
08.75	488	1,184	-	-	1,348	276	774	2,273	21,231	-	25,901
09.00	12,577	55,405	-	-	6,210	9,011	1,699	1,337	42,496	-	60,753
09.25	2,623	7,795	-	-	970	514	538	2,331	0	2	4,355
09.50	1,692	25,216	-	50	2,570	222	432	1,342	9,974	-	14,590
09.75	719	21,451	-	-	92	190	236	647	69	0	1,235
10.00	56,822	17,519	-	-	5,155	493	2,632	755	23,047	0	32,081
10.25	886	1,136	-	-	356	11,144	669	171	18,425	0	30,766
10.50	1,205	3,339	-	-	665	726	144	188	10,523	-	12,246
10.75	41,659	50,794	-	-	659	139	744	40	8,645	0	10,228
11.00	16,029	12,057	-	-	3,181	7,882	786	-	30	28	11,907
11.25	1,099	2,295	-	-	245	299	63	76	18	661	1,362
11.50	116,157	130,458	-	-	661	852	370	-	129,715	0	131,599
11.75	2,618	1,087	-	-	269	447	265	2	4	0	988
12.00	21,721	140,145	-	-	1,608	647	15,705	1	74,300	75	92,335
12.25	2,291	11,193	-	-	156	182	514	-	41	0	893
12.50	2,841	1,960	-	-	3,557	718	649	156	1,249	-	6,329
12.75	3,558	2,942	-	-	392	456	396	2,704	236	0	4,184
13.00	21,729	20,304	392	-	3,500	673	289	9	148	52	5,062
13.25	67,762	66,829	-	55	1,562	66,058	71	88	-	4	67,838
13.50	5,432	29,491	-	52	989	1,166	424	387	20	0	3,037
13.75	53,858	48,386	-	-	7,822	3,318	214	3,231	106	0	14,691
14.00	22,385	15,041	6,018	-	9,989	12,787	1,837	2,250	2,351	17	35,248
14.25	1,668	1,029	-	-	5,965	707	853	939	2,026	-	10,489
14.50	3,736	2,789	39	859	86,278	21,539	18,330	6,733	16,515	86	150,380
14.75	7,623	8,598	-	-	6,296	474	1,517	12	118	0	8,419
15.00	15,261	20,434	3,773	300	34	3,373	6,391	48	6,353	131	20,402
15.25	81,491	23,334	-	-	395	830	1,912	65	21,103	1	24,306
15.50	9,176	9,951	4,621	250	565	6,291	3,192	3,851	2,687	0	21,458
15.75	46,647	8,183	-	-	23,745	4,579	8,599	10,000	467	4	47,394
16.00	36,710	32,180	-	-	21,045	4,382	7,253	5,237	90,601	770	129,288
16.25	54,874	32,004	-	75,000	18,017	23,666	2,403	30,205	4,805	5	154,100
16.50	103,332	52,887	254	233	136,477	79,898	36,295	12,158	36,555	3,141	305,010
16.75	14,761	15,405	-	-	20,800	54,684	5,914	13	65,676	13	147,099
17.00	31,136	23,751	117	8,812	25,829	77,179	8,525	222	75,754	503	196,941
17.25	52,656	54,599	-	1,902	45,777	26,606	12,625	1,674	43,866	184	132,635
17.50	202,223	374,193	7,380	47	133,296	78,762	22,692	3,538	33,424	57	269,196
17.75	39,639	28,935	15,352	6	40,043	23,166	9,926	300	15,172	39	104,004
18.00	157,661	88,731	1,574	312	66,505	25,944	13,781	2,357	83,524	473	194,471
18.25	50,721	36,747	-	1,428	27,055	22,580	10,570	6,337	17,339	18	85,326
18.50	65,340	36,604	-	850	31,681	39,145	21,803	3,886	50,021	414	147,801
18.75	43,338	17,150	-	131	29,034	13,003	10,167	2,199	18,211	16	72,762
19.00	442,776	355,667	5,560	558	43,031	35,955	37,936	11,907	80,147	210	215,304
19.25	31,286	28,266	-	257	35,084	10,561	9,822	3,684	37,400	132	96,940
19.50	7,369	3,160	-	201	76,399	16,645	16,170	19,309	109,870	194	238,789
19.75	16,193	8,487	14	87	63,152	45,779	24,933	12,188	218,817	109	365,080
20.00	44,764	91,387	452	7,112	127,801	65,761	31,459	30,671	137,496	5,850	406,602
20.25	21,304	242,591	245	3,536	153,265	70,850	29,399	19,655	299,702	26	576,678
20.50	10,477	132,362	-	6,118	113,467	51,942	47,424	21,485	270,476	1,146	512,058
20.75	17,387	321,661	1	14,213	87,903	77,695	42,412	11,948	207,851	312	442,335
21.00	34,228	180,050	5,520	4,911	94,181	48,854	49,328	44,533	49,720	915	297,962
21.25	26,879	217,427	421	3,036	104,652	58,130	44,937	24,420	55,565	81	291,243
21.50	11,811	217,826	10	1,064	88,601	28,752	20,395	40,710	55,569	74	235,175
21.75	24,381	287,598	-	4,054	98,507	76,362	44,945	22,854	112,046	139	358,907
22.00	107,442	1,339,816	3,571	358	55,231	39,466	31,893	7,648	59,605	4,795	202,567
22.25	191,479	650,870	45	4,367	47,432	42,568	54,776	13,094	52,962	101	215,347
22.50	293,320	733,062	3,694	4,118	35,128	20,703	19,037	5,003	30,115	657	118,455
22.75	407,709	400,640	0	6,404	31,554	28,550	28,627	9,998	79,941	418	185,493
23.00	885,131	437,867	3	15	20,432	18,602	15,680	1,515	12,299	1,081	85,627
23.25	640,789	220,520	1,223	184	32,203	28,834	27,007	43,287	64,852	301	197,892
23.50	923,690	412,330	7,602	141	111,396	18,345	52,481	1,160	227,244	150	418,519
23.75	536,190	137,959	1	2,411	25,069	37,918	20,696	8,487	24,943	1,368	120,892
24.00	582,583	197,136	23	557	2,662	14,571	19,020	250	2,793	3,449	43,324
24.25	252,774	57,262	11	24	7,161	14,362	16,649	1,842	5,040	29	45,119
24.50	306,344	136,907	41	-	642	8,902	14,950	178	732	27	25,473
24.75	166,041	48,271	25	367	1,447	11,030	13,132	804	1,034	15	27,853
25.00 & above	1,300,962	989,590	8,207	344	70,101	95,880	139,739	10,925	87,662	207,584	620,443
Total	11,442,207	12,069,611	95,298	167,222	2,974,772	2,055,072	1,760,085	595,740	3,970,956	254,879	11,874,024
Weighted Average	18.01	17.57	15.98	17.17	15.75	15.92	14.08	16.58	16.68	33.28	16.28

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

95298.02 167222.22 2974771.90 2055072.08 1760085.03 595739.76 3970956.01 254879.25 25.00

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Sep-23	Jun-24	Sep-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	296,419	255,925	15,885	2,069	57,948	33,995	136,761	812	91,523	5,126	344,119
01.00*	298	2,071	-	-	-	-	15	403	1,477	-	1,895
02.00*	9,416	9,003	-	22	407	7,541	392	124	18	-	8,505
03.00*	22,743	21,349	179	-	454	10,865	5,895	134	3,342	-	20,870
04.00*	14,820	13,293	225	-	990	6,678	2,829	6	1,935	-	12,663
05.00*	147,340	151,457	58	-	16,813	23,326	36,320	231	4,492	2,864	84,103
06.00*	8,724	11,985	1,737	33	3,681	1,731	991	18	4,772	9	12,970
07.00*	16,062	28,805	-	-	1,815	12,269	9,487	89	1,194	9	24,863
08.00*	10,167	10,470	-	-	1,372	929	8	9	7,540	-	9,858
08.25	105	95	-	-	72	19	-	-	-	-	91
08.50	279	277	-	-	-	271	-	-	-	-	271
08.75	-	17	-	-	-	-	-	-	17	-	17
09.00	3,937	17,152	-	-	152	5,615	10	400	11,799	-	17,976
09.25	-	5	-	-	-	-	4	7	-	-	11
09.50	54	1	-	-	-	-	-	-	-	-	1
09.75	-	8	-	-	-	-	3	-	-	-	3
10.00	291	558	-	-	274	13	28	-	-	-	314
10.25	20	-	-	-	-	-	-	-	-	-	-
10.50	1	10	-	-	-	1	8	-	-	-	10
10.75	40,681	39,562	-	-	107	-	67	-	8,644	-	8,818
11.00	437	320	-	-	40	45	68	-	-	-	152
11.25	41	11	-	-	-	-	3	-	-	-	3
11.50	102,733	127,216	-	-	-	-	1	-	129,666	-	129,666
11.75	1	0	-	-	-	-	-	-	-	-	-
12.00	18,803	74,711	-	-	727	260	13,908	-	47,922	-	62,817
12.25	81	11	-	-	-	1	3	-	2	-	6
12.50	122	11	-	-	-	1	6	-	2	-	9
12.75	29	935	-	-	0	-	2	926	-	-	929
13.00	10,775	14,622	392	-	-	-	18	-	-	-	410
13.25	64,980	65,043	-	55	-	64,899	44	84	-	-	65,082
13.50	21	73	-	-	-	8	9	-	-	-	17
13.75	47,413	45,755	-	-	850	-	93	-	-	-	943
14.00	8,948	7,089	6,018	-	-	1	29	-	-	-	6,048
14.25	81	24	-	-	-	-	32	-	-	-	32
14.50	8	48	39	-	3,833	1,412	1,132	-	1,030	-	7,447
14.75	5,637	7,151	-	-	5,993	0	511	-	-	-	6,504
15.00	5,557	10,851	3,773	-	(0)	5	4,712	35	2,575	-	11,099
15.25	48,332	20,558	-	-	-	1	-	65	17,757	-	17,823
15.50	5,893	5,898	4,621	-	-	3	62	850	1,525	-	7,062
15.75	7,251	6,400	-	-	4,683	499	7,252	-	2	0	12,436
16.00	29,336	27,770	-	-	1,320	1,550	2,795	-	28,399	-	34,064
16.25	3,347	3,109	-	-	802	2,336	621	-	-	-	3,759
16.50	38,805	39,609	254	-	12,637	3,822	9,929	-	10,703	-	37,345
16.75	4,726	3,567	-	-	363	2,560	1,543	-	18,916	-	23,382
17.00	9,225	6,423	117	-	211	1,648	509	222	22,568	-	25,275
17.25	42,578	40,034	-	1,526	12,356	72	4,146	993	242	-	19,336
17.50	188,600	242,686	7,380	0	79,350	28,683	7,434	627	13,852	-	137,326
17.75	22,308	22,825	15,352	-	5,008	1,575	847	-	7,028	-	29,810
18.00	80,958	77,380	1,574	23	32,008	3,505	4,344	227	30,964	-	72,646
18.25	13,990	11,528	-	1	649	896	686	230	1,415	-	3,877
18.50	19,451	17,296	-	50	8,008	6,446	1,228	49	3,618	-	19,400
18.75	2,077	1,186	-	51	1,929	2,296	303	7	4,283	-	8,869
19.00	80,900	78,540	5,560	200	2,430	311	7,400	257	45,862	27	62,046
19.25	13,640	14,920	-	-	15,517	780	783	45	446	-	17,571
19.50	503	139	-	29	4,475	1,614	562	253	606	97	7,636
19.75	1,391	29	14	87	2,627	4,108	181	5	961	1	7,985
20.00	5,783	24,748	278	11	1,582	815	2,819	21	30,729	0	36,255
20.25	4,618	9,168	245	37	5,737	4,056	454	1,138	25,842	-	37,508
20.50	1,771	32,532	-	220	8,066	2,684	2,185	532	5,970	1	19,658
20.75	516	58,012	-	5,648	7,662	7,792	2,694	1,152	40,695	-	65,642
21.00	18,387	25,698	5,515	247	19,122	4,866	7,538	149	4,667	365	42,470
21.25	4,832	19,062	421	100	10,294	8,114	3,307	412	9,642	-	32,289
21.50	625	4,817	-	-	5,485	3,069	1,019	1,171	553	-	11,298
21.75	88	13,021	-	-	5,697	4,578	1,777	2,001	5,562	-	19,616
22.00	22,998	70,926	3,551	-	10,478	18,100	15,529	20	4,984	2,656	55,318
22.25	18,256	30,765	32	630	5,281	4,510	4,049	52	4,265	-	18,818
22.50	44,661	84,622	3,683	3,158	1,865	963	4,077	6	6,527	375	20,655
22.75	16,263	42,707	-	2,506	4,943	5,091	2,705	6	7,716	-	22,966
23.00	342,632	34,566	-	-	474	1,142	2,072	-	1,920	25	5,633
23.25	59,002	21,557	1,207	61	3,476	3,642	5,316	8	1,766	-	15,477
23.50	154,348	134,115	7,543	132	102,048	3,832	43,698	30	205,235	14	362,532
23.75	88,403	13,619	-	1	744	3,037	6,511	18	20	-	10,331
24.00	48,036	26,337	-	557	186	1,004	5,455	6	146	2	7,357
24.25	15,891	6,678	-	0	1,494	3,055	2,730	26	25	3	7,333
24.50	20,105	22,573	-	-	48	1,165	9,651	6	14	0	10,883
24.75	10,623	15,435	-	-	170	1,047	6,303	12	40	2	7,574
25.00 & above	213,156	205,805	-	-	39,463	17,858	88,184	40	6,028	15,066	166,638
Total	2,541,326	2,432,575	85,653	17,454	514,216	333,007	482,086	13,913	889,442	26,644	2,362,416
Weighted Average	16.49	15.77	14.88	18.66	17.45	13.89	14.29	16.57	16.01	23.39	-

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Sep-23		Jun-24		Sep-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	561,055	637,614	959	5,461	209,059	86,106	152,890	37,464	141,320	7,011	640,269	
01.00*	9,644	10,794	-	128	1,258	1,865	3,669	3,019	3,298	-	13,238	
02.00*	184,815	161,602	-	1,085	75,877	47,139	15,442	14,049	4,775	68	158,434	
03.00*	308,538	309,941	2	933	117,323	65,701	88,649	21,050	23,950	1,268	318,875	
04.00*	191,344	186,892	1	1,025	50,963	41,202	63,848	11,587	11,379	5	180,009	
05.00*	217,439	217,040	63	1,080	57,223	59,212	94,291	12,632	9,366	2,160	236,026	
06.00*	62,422	83,220	-	623	40,710	23,320	6,865	10,493	15,463	497	97,970	
07.00*	101,090	132,557	-	33	31,507	14,720	52,350	2,179	22,474	2	123,266	
08.00*	122,590	36,820	-	0	18,126	10,290	2,766	5,520	25,363	0	62,065	
08.25	22,444	8,490	-	-	417	504	597	257	614	-	2,390	
08.50	1,708	34,948	-	10	1,132	15,230	574	343	24,895	-	42,184	
08.75	488	1,167	-	-	1,348	276	774	2,273	21,214	-	25,884	
09.00	8,640	38,253	-	-	6,059	3,396	1,689	937	30,698	-	42,777	
09.25	2,623	7,790	-	-	970	514	534	2,325	0	2	4,344	
09.50	1,638	25,215	-	50	2,570	222	431	1,342	9,974	-	14,589	
09.75	719	21,443	-	-	92	190	233	647	69	0	1,232	
10.00	56,531	16,961	-	-	4,881	480	2,604	755	23,047	0	31,767	
10.25	866	1,136	-	-	356	11,144	669	171	18,425	0	30,766	
10.50	1,204	3,329	-	-	665	725	135	188	10,523	-	12,237	
10.75	978	11,232	-	-	552	139	678	40	0	0	1,410	
11.00	15,591	11,737	-	-	3,141	7,837	719	-	30	28	11,755	
11.25	1,058	2,285	-	-	245	299	60	76	18	661	1,359	
11.50	13,424	3,242	-	-	661	852	369	-	49	0	1,932	
11.75	2,616	1,087	-	-	269	447	265	2	4	0	988	
12.00	2,918	65,434	-	-	880	387	1,797	1	26,378	75	29,517	
12.25	2,210	11,182	-	-	156	181	511	-	39	0	887	
12.50	2,719	1,949	-	-	3,557	718	643	156	1,246	-	6,321	
12.75	3,529	2,007	-	-	392	456	394	1,778	236	0	3,255	
13.00	10,954	5,682	-	-	3,500	673	271	9	148	52	4,653	
13.25	2,782	1,786	-	-	1,562	1,159	27	4	-	4	2,756	
13.50	5,412	29,418	-	52	989	1,157	415	387	20	0	3,020	
13.75	6,445	2,631	-	-	6,972	3,318	120	3,231	106	0	13,748	
14.00	13,437	7,952	-	-	9,989	12,785	1,808	2,250	2,351	17	29,200	
14.25	1,587	1,004	-	-	5,965	707	822	939	2,026	-	10,458	
14.50	3,728	2,741	-	859	82,445	20,127	17,198	6,733	15,485	86	142,932	
14.75	1,986	1,447	-	-	303	474	1,006	12	118	0	1,914	
15.00	9,704	9,583	-	300	34	3,368	1,679	13	3,779	131	9,304	
15.25	33,159	2,776	-	-	395	829	1,912	-	3,346	1	6,483	
15.50	3,283	4,053	-	250	565	6,288	3,130	3,001	1,162	0	14,396	
15.75	39,396	1,783	-	-	19,062	4,080	1,347	10,000	465	4	34,958	
16.00	7,374	4,410	-	-	19,725	2,832	4,458	5,237	62,202	770	95,224	
16.25	51,527	28,896	-	75,000	17,215	21,329	1,782	30,205	4,805	5	150,341	
16.50	64,527	13,278	-	233	123,840	76,076	26,366	12,158	25,851	3,141	267,665	
16.75	10,035	11,839	-	-	20,437	52,124	4,371	13	46,690	13	123,164	
17.00	21,912	17,328	-	8,812	25,619	75,531	8,016	0	53,186	503	171,666	
17.25	10,078	14,565	-	376	33,421	26,534	8,479	681	43,374	184	113,050	
17.50	13,623	131,508	-	47	43,946	50,079	15,258	2,911	19,569	57	131,868	
17.75	17,331	6,110	-	6	35,035	21,591	9,079	300	8,144	39	74,194	
18.00	71,303	11,351	-	289	34,497	22,439	9,437	2,130	52,560	473	121,826	
18.25	36,730	25,218	-	1,427	26,406	21,683	9,884	6,107	15,922	18	81,446	
18.50	45,889	19,309	-	800	23,672	32,699	20,575	3,838	45,374	414	127,372	
18.75	41,261	15,965	-	80	27,105	10,707	9,865	2,192	12,538	16	62,493	
19.00	361,876	277,128	-	358	40,601	35,645	30,537	11,650	34,277	183	153,250	
19.25	17,647	13,346	-	257	19,566	9,781	9,029	3,639	33,026	132	75,441	
19.50	6,866	3,021	-	172	71,924	15,032	15,608	19,056	104,547	97	226,435	
19.75	14,802	8,458	-	-	60,525	41,672	24,752	11,939	212,482	108	351,478	
20.00	38,981	66,639	174	7,101	125,467	64,947	27,356	30,650	102,466	5,850	364,010	
20.25	16,686	233,423	-	3,499	147,528	66,494	28,938	18,517	272,064	26	537,066	
20.50	8,647	99,828	-	5,898	105,402	49,258	45,238	20,954	248,518	1,145	476,412	
20.75	16,872	263,329	1	8,565	80,241	69,904	39,718	10,797	166,607	312	376,145	
21.00	15,841	149,181	5	4,664	75,059	43,988	41,790	44,384	35,623	549	246,063	
21.25	18,743	198,126	0	2,936	94,358	50,016	41,631	24,009	45,218	81	258,248	
21.50	11,186	212,108	10	1,064	83,116	25,682	19,375	39,539	55,016	74	223,877	
21.75	24,293	270,767	-	4,054	92,810	71,784	43,167	20,853	106,476	139	339,284	
22.00	84,444	1,256,488	20	358	44,753	21,366	16,364	7,629	51,616	2,139	144,245	
22.25	170,176	611,540	14	3,737	42,151	36,982	50,183	13,042	45,604	101	191,815	
22.50	243,426	640,181	11	960	33,263	19,740	14,900	4,997	22,948	282	97,100	
22.75	384,915	351,942	0	3,898	26,611	23,460	25,922	9,993	72,197	418	162,499	
23.00	528,020	386,752	3	15	19,958	17,460	13,607	1,515	9,985	1,056	63,600	
23.25	581,786	198,704	16	122	28,727	25,192	21,691	43,279	63,086	301	182,415	
23.50	755,519	273,217	60	9	9,347	14,513	8,783	1,130	22,008	136	55,987	
23.75	441,457	124,340	1	2,411	24,325	34,881	14,185	8,468	24,923	1,368	110,561	
24.00	531,854	170,799	23	0	2,476	13,566	13,565	243	2,646	3,446	35,967	
24.25	236,882	49,891	11	24	5,667	11,307	13,920	1,817	5,016	26	37,787	
24.50	286,089	114,334	41	-	594	7,738	5,299	172	719	26	14,589	
24.75	151,738	32,836	25	367	1,277	9,983	6,829	792	994	13	20,280	
25.00 & above	1,084,325	783,785	8,207	344	30,639	78,022	51,555	10,885	81,635	192,519	453,805	
Total	8,457,378	9,206,162	9,645	149,768	2,459,473	1,720,554	1,275,702	581,583	2,663,758	228,234	9,088,717	
Weighted Average	18.86	18.38	25.69	17.00	15.40	16.31	13.99	16.58	17.96	34.43	-	

*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	Sep-23		Jun-24		Sep-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		766		468	-	-	331	18	111	-	-	1	461
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	360		313		-	-	111		227	-	-	-	338
04.00*	55		46		-	-	2		22	-	11	0	36
05.00*	33		32		-	-	4		24	-	-	0	29
06.00*	17		16		-	-	-		16	-	-	-	16
07.00*	-		-		-	-	-	-	-	-	-	-	-
08.00*	-		-		-	-	-	-	-	-	-	-	-
08.25	374,060		361,844		-	-	-	-	-	-	361,027	-	361,027
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	-		-		-	-	-	-	-	-	70	-	70
17.00	-		-		-	-	-	-	-	-	-	-	-
17.25	-		-		-	-	-	-	-	-	250	-	250
17.50	-		-		-	-	-	-	-	-	3	-	3
17.75	-		-		-	-	-	-	-	-	-	-	-
18.00	5,400		-		-	-	-	-	-	-	-	-	-
18.25	-		-		-	-	-	-	-	-	2	-	2
18.50	-		-		-	-	-	-	-	-	1,029	-	1,029
18.75	-		-		-	-	-	-	-	-	1,400	-	1,400
19.00	-		-		-	-	-	-	-	-	8	-	8
19.25	-		-		-	-	-	-	-	-	3,928	-	3,928
19.50	-		-		-	-	-	-	-	-	4,717	-	4,717
19.75	-		-		-	-	-	-	-	-	5,374	-	5,618
20.00	-		-		-	-	751	-	1,284	-	244	-	6,337
20.25	-		-		-	-	-	300	7	-	4,301	-	2,104
20.50	59		2		-	-	-	-	-	-	1,796	-	15,988
20.75	-		320		-	-	-	-	-	-	549	-	549
21.00	-		5,170		-	-	-	-	-	-	9,430	-	9,430
21.25	3,304		238		-	-	-	-	-	-	705	-	705
21.50	-		900		-	-	-	-	-	-	-	-	-
21.75	-		3,809		-	-	-	-	-	-	7	-	7
22.00	-		12,401		-	-	-	-	-	-	3,005	-	3,005
22.25	3,047		8,566		-	-	1,076	-	544	-	3,094	-	4,713
22.50	5,233		8,258		-	-	-	-	60	-	640	-	700
22.75	6,531		5,991		-	-	-	-	-	-	28	-	28
23.00	14,480		16,550		-	-	-	-	-	-	394	-	394
23.25	0		259		-	-	-	-	-	-	-	-	-
23.50	13,824		4,998		-	-	-	-	-	-	-	-	-
23.75	6,330		-		-	-	-	-	-	-	-	-	-
24.00	2,693		-		-	-	-	-	-	-	-	-	-
24.25	-		692		-	-	-	-	-	-	-	-	-
24.50	150		-		-	-	-	-	-	-	-	-	-
24.75	3,680		-		-	-	-	-	-	-	-	-	-
25.00 & above	3,480		-		-	-	-	-	-	-	-	-	-
Total	443,502		430,874		-	-	1,082	1,511	2,297	244	417,755	2	422,891
Weighted Average	10.48		10.48		-	-	13.89	20.10	17.53	19.75	9.90	1.72	-

*01.00 stands for 00.25 to 01.24

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*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	Sep-23	Jun-24	Sep-24 P									Total
	Total	Total	Domestic Constituents						Sub Total	Total		
			Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations			Personal		Others
00.00	858,241	894,007	-	261	115,258	11,954	760,998	1,142	95,235	-	984,848	984,848
01.00*	9,942	12,865	-	1,032	488	628	9,804	684	2,496	-	15,132	15,132
02.00*	194,231	170,605	-	-	-	1,306	154,968	356	10,307	1	166,939	166,939
03.00*	331,640	331,603	932	-	-	-	263,254	703	75,194	1	339,151	340,083
04.00*	206,218	200,231	-	-	36	3	131,468	116	61,084	1	192,708	192,708
05.00*	364,812	368,529	-	-	166	-	180,376	639	138,938	38	320,158	320,158
06.00*	71,162	95,222	-	1,107	30	172	97,491	105	12,051	-	110,957	110,957
07.00*	117,152	161,362	-	-	-	-	112,692	-	35,438	-	148,129	148,129
08.00*	132,757	47,290	-	-	20,686	6,589	39,501	-	5,146	-	71,923	71,923
08.25	396,610	370,429	-	361,027	-	-	2,461	-	19	-	363,508	363,508
08.50	1,987	35,225	-	-	37,299	-	4,505	-	21	-	42,455	42,455
08.75	488	1,184	-	-	21,042	9	4,835	-	14	-	25,901	25,901
09.00	12,577	55,405	-	-	10,325	-	50,015	-	413	-	60,753	60,753
09.25	2,623	7,795	-	-	-	-	4,023	-	34	298	4,355	4,355
09.50	1,692	25,216	-	-	9,763	-	4,705	-	118	4	14,590	14,590
09.75	719	21,451	-	-	-	-	986	-	248	-	1,235	1,235
10.00	56,822	17,519	-	-	21,797	12	9,628	-	644	-	32,081	32,081
10.25	886	1,136	-	-	29,388	-	1,158	-	221	-	30,766	30,766
10.50	1,205	3,339	-	-	10,175	-	1,878	-	194	-	12,246	12,246
10.75	41,659	50,794	-	-	8,642	-	1,089	-	497	-	10,228	10,228
11.00	16,029	12,057	-	-	-	-	5,713	-	6,195	-	11,907	11,907
11.25	1,099	2,295	-	-	-	-	358	-	1,004	-	1,362	1,362
11.50	116,157	130,458	-	-	129,666	-	1,379	-	553	-	131,599	131,599
11.75	2,618	1,087	-	-	-	-	863	-	125	-	988	988
12.00	21,721	140,145	-	-	73,535	-	17,600	-	1,199	-	92,335	92,335
12.25	2,291	11,193	-	37	-	-	634	-	222	-	893	893
12.50	2,841	1,960	-	86	140	-	5,261	-	779	63	6,329	6,329
12.75	3,558	2,942	-	34	1,778	-	1,652	270	450	-	4,184	4,184
13.00	21,729	20,304	-	-	-	-	4,257	-	806	-	5,062	5,062
13.25	67,762	66,829	-	55	64,899	-	1,676	-	1,208	-	67,838	67,838
13.50	5,432	29,491	-	-	-	-	1,504	-	1,533	-	3,037	3,037
13.75	53,858	48,386	-	-	-	-	12,597	-	2,094	-	14,691	14,691
14.00	22,385	15,041	-	-	-	-	30,359	-	4,889	-	35,248	35,248
14.25	1,668	1,029	-	-	-	-	9,625	-	865	-	10,489	10,489
14.50	3,736	2,789	-	-	-	-	148,536	-	1,843	-	150,380	150,380
14.75	7,623	8,598	-	-	-	-	7,425	-	994	-	8,419	8,419
15.00	15,261	20,434	-	-	2,575	5,002	9,578	-	3,247	-	20,402	20,402
15.25	81,491	23,334	-	-	19,479	-	2,867	225	1,734	-	24,306	24,306
15.50	9,176	9,951	-	-	2,167	4,400	12,184	-	2,707	-	21,458	21,458
15.75	46,647	8,183	-	25	-	10,001	36,092	-	1,277	-	47,394	47,394
16.00	36,710	32,180	-	2	78,870	-	47,810	14	2,593	-	129,288	129,288
16.25	54,874	32,004	-	2	-	104,615	48,766	-	717	-	154,100	154,100
16.50	103,332	52,887	-	-	17,760	48,655	236,706	-	1,890	-	305,010	305,010
16.75	14,761	15,405	-	8,028	49,659	33,558	54,643	-	1,211	-	147,099	147,099
17.00	31,136	23,751	-	5	131,515	2,379	57,869	2	4,647	525	196,941	196,941
17.25	52,656	54,599	-	2	44,833	2,774	83,940	95	991	-	132,635	132,635
17.50	202,223	374,193	-	48,005	6,482	32,000	180,619	-	2,091	-	269,196	269,196
17.75	39,639	28,935	-	-	14,900	1,122	87,207	33	741	-	104,004	104,004
18.00	157,661	88,731	-	137	65,549	5,917	119,902	-	2,967	-	194,471	194,471
18.25	50,721	36,747	-	65	-	4,399	78,671	-	2,190	-	85,326	85,326
18.50	65,340	36,604	-	-	17,743	1,499	122,304	677	5,578	-	147,801	147,801
18.75	43,338	17,150	-	-	4,030	2,738	60,250	501	5,239	4	72,762	72,762
19.00	442,776	355,667	-	1,516	71,543	883	129,653	-	11,709	1	215,304	215,304
19.25	31,286	28,266	-	10,649	4,935	1,393	75,375	2	4,585	0	96,940	96,940
19.50	7,369	3,160	-	-	113,741	618	119,598	-	4,832	0	238,789	238,789
19.75	16,193	8,487	-	116	182,786	1,816	173,309	14	6,972	67	365,080	365,080
20.00	44,764	91,387	-	9	171,791	6,074	215,947	-	12,780	0	406,602	406,602
20.25	21,304	242,591	-	39,466	285,854	28,219	216,718	1,387	5,034	-	576,678	576,678
20.50	10,477	132,362	-	76,138	145,851	12,932	270,565	276	6,297	-	512,058	512,058
20.75	17,387	321,661	-	39,941	80,748	12,688	300,992	2,446	5,519	1	442,335	442,335
21.00	34,228	180,050	-	10,017	4,518	31,210	242,755	2,264	7,143	56	297,962	297,962
21.25	26,879	217,427	-	899	10,490	4,933	268,274	924	5,722	1	291,243	291,243
21.50	11,811	217,826	-	28,942	13,401	3,927	179,783	3	9,118	1	235,175	235,175
21.75	24,381	287,598	-	268	79,816	9,059	264,637	244	4,883	1	358,907	358,907
22.00	107,442	1,339,816	-	19,958	30,561	12,486	129,966	323	9,274	-	202,567	202,567
22.25	191,479	650,870	-	43	19,121	3,778	185,226	155	7,024	0	215,347	215,347
22.50	293,320	733,062	-	55	2,621	3,033	101,725	75	10,944	1	118,455	118,455
22.75	407,709	400,640	-	4,068	53,185	2,364	119,228	4	6,643	0	185,493	185,493
23.00	885,131	437,867	-	1,793	1,778	547	55,911	-	9,573	24	69,627	69,627
23.25	640,789	220,520	-	34,617	19,188	26,802	107,238	9	10,037	0	197,892	197,892
23.50	923,690	412,330	-	34,019	122,577	5,476	123,166	-	133,281	-	418,519	418,519
23.75	536,190	137,959	-	-	4,436	660	104,099	-	11,696	1	120,892	120,892
24.00	582,583	197,136	-	-	-	598	15,973	12	26,740	1	43,324	43,324
24.25	252,774	57,262	-	-	-	236	30,608	17	14,256	2	45,119	45,119
24.50	306,344	136,907	-	-	-	151	17,673	-	7,647	3	25,473	25,473
24.75	166,041	48,271	-	-	-	342	15,706	-	11,803	2	27,853	27,853
25.00 & above	1,300,962	989,590	-	0	1,361	79	306,389	28	312,585	-	620,443	620,443
Total	11,442,207	12,069,611	932	722,425	2,431,605	450,037	7,095,191	13,746	1,158,989	1,098	11,873,092	11,874,024

*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	Sep-23	Jun-24	Sep-24 P									Sub Total	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			
00.00	296,419	255,925	-	24	39,897	3,201	240,454	-	60,542	-	344,119	344,119	
01.00*	298	2,071	-	977	-	500	417	-	-	-	1,895	1,895	
02.00*	9,416	9,003	-	-	-	22	8,254	-	229	-	8,505	8,505	
03.00*	22,743	21,349	-	-	-	-	15,587	-	5,283	-	20,870	20,870	
04.00*	14,820	13,293	-	-	-	-	11,121	-	1,542	-	12,663	12,663	
05.00*	147,340	151,457	-	-	-	-	41,691	-	42,412	-	84,103	84,103	
06.00*	8,724	11,985	-	-	-	-	12,476	-	494	-	12,970	12,970	
07.00*	16,062	28,805	-	-	-	-	22,047	-	2,816	-	24,863	24,863	
08.00*	10,167	10,470	-	-	-	6,589	3,030	-	239	-	9,858	9,858	
08.25	105	95	-	-	-	-	91	-	-	-	91	91	
08.50	279	277	-	-	-	-	271	-	-	-	271	271	
08.75	-	17	-	-	-	-	17	-	-	-	17	17	
09.00	3,937	17,152	-	-	-	-	17,976	-	-	-	17,976	17,976	
09.25	-	5	-	-	-	-	11	-	-	-	11	11	
09.50	54	1	-	-	-	-	-	-	1	-	1	1	
09.75	-	8	-	-	-	-	3	-	-	-	3	3	
10.00	291	558	-	-	-	12	302	-	1	-	314	314	
10.25	20	-	-	-	-	-	-	-	-	-	-	-	
10.50	1	10	-	-	-	-	1	-	8	-	10	10	
10.75	40,681	39,562	-	-	8,642	-	176	-	-	-	8,818	8,818	
11.00	437	320	-	-	-	-	151	-	1	-	152	152	
11.25	41	11	-	-	-	-	3	-	-	-	3	3	
11.50	102,733	127,216	-	-	129,666	-	1	-	-	-	129,666	129,666	
11.75	1	0	-	-	-	-	-	-	-	-	-	-	
12.00	18,803	74,711	-	-	47,359	-	15,458	-	0	-	62,817	62,817	
12.25	81	11	-	-	-	-	6	-	-	-	6	6	
12.50	122	11	-	-	-	-	8	-	1	-	9	9	
12.75	29	935	-	34	-	-	895	-	-	-	929	929	
13.00	10,775	14,622	-	-	-	-	393	-	17	-	410	410	
13.25	64,980	65,043	-	55	64,899	-	84	-	44	-	65,082	65,082	
13.50	21	73	-	-	-	-	10	-	7	-	17	17	
13.75	47,413	45,755	-	-	-	-	943	-	-	-	943	943	
14.00	8,948	7,089	-	-	-	-	6,042	-	6	-	6,048	6,048	
14.25	81	24	-	-	-	-	28	-	4	-	32	32	
14.50	8	48	-	-	-	-	7,447	-	-	-	7,447	7,447	
14.75	5,637	7,151	-	-	-	-	6,504	-	0	-	6,504	6,504	
15.00	5,557	10,851	-	-	2,575	4,695	3,819	-	10	-	11,099	11,099	
15.25	48,332	20,558	-	-	17,757	-	65	-	1	-	17,823	17,823	
15.50	5,893	5,898	-	-	1,278	-	5,783	-	1	-	7,062	7,062	
15.75	7,251	6,400	-	-	-	-	12,436	-	-	-	12,436	12,436	
16.00	29,336	27,770	-	-	18,871	-	14,998	-	195	-	34,064	34,064	
16.25	3,347	3,109	-	-	-	-	3,757	-	2	-	3,759	3,759	
16.50	38,805	39,609	-	-	10,000	57	27,288	-	0	-	37,345	37,345	
16.75	4,726	3,567	-	-	18,794	-	4,583	-	5	-	23,382	23,382	
17.00	9,225	6,423	-	-	18,528	153	6,017	-	52	525	25,275	25,275	
17.25	42,578	40,034	-	-	-	-	19,327	-	8	-	19,336	19,336	
17.50	188,600	242,686	-	48,000	6,482	500	82,337	-	7	-	137,326	137,326	
17.75	22,308	22,825	-	-	2,500	-	27,308	-	2	-	29,810	29,810	
18.00	80,958	77,380	-	-	30,278	208	42,099	-	61	-	72,646	72,646	
18.25	13,990	11,528	-	13	-	-	3,076	-	788	-	3,877	3,877	
18.50	19,451	17,296	-	-	-	-	19,157	10	233	-	19,400	19,400	
18.75	2,077	1,186	-	-	4,000	-	4,832	-	37	-	8,869	8,869	
19.00	80,900	78,540	-	1,500	43,341	802	16,240	-	162	-	62,046	62,046	
19.25	13,640	14,920	-	-	-	-	16,902	-	669	-	17,571	17,571	
19.50	503	139	-	-	-	-	7,251	-	386	-	7,636	7,636	
19.75	1,391	29	-	-	817	-	6,543	5	620	-	7,985	7,985	
20.00	5,783	24,748	-	9	30,000	-	6,090	-	155	-	36,255	36,255	
20.25	4,618	9,168	-	4,531	18,017	-	14,871	-	89	-	37,508	37,508	
20.50	1,771	32,532	-	2,221	1,969	298	15,131	-	40	-	19,658	19,658	
20.75	516	58,012	-	39,498	-	600	24,700	803	41	-	65,642	65,642	
21.00	18,387	25,698	-	-	622	418	39,819	364	1,247	-	42,470	42,470	
21.25	4,832	19,062	-	887	4,653	2,652	23,980	-	116	-	32,289	32,289	
21.50	625	4,817	-	1,429	3	-	9,741	-	125	-	11,298	11,298	
21.75	88	13,021	-	-	3,241	-	16,018	-	357	-	19,616	19,616	
22.00	22,998	70,926	-	115	15,000	10,535	28,955	323	390	-	55,318	55,318	
22.25	18,256	30,765	-	-	2,040	-	15,762	-	1,016	-	18,818	18,818	
22.50	44,661	84,622	-	21	-	1,150	14,033	-	5,451	-	20,655	20,655	
22.75	16,263	42,707	-	-	6,723	895	15,222	-	126	-	22,966	22,966	
23.00	342,632	34,566	-	-	1,778	0	3,283	-	572	-	5,633	5,633	
23.25	59,002	21,557	-	-	1,677	-	13,278	-	522	-	15,477	15,477	
23.50	154,348	134,115	-	33,818	100,707	4,242	96,242	-	127,523	-	362,532	362,532	
23.75	88,403	13,619	-	-	-	150	8,889	-	1,293	-	10,331	10,331	
24.00	48,036	26,337	-	-	-	557	6,140	-	660	-	7,357	7,357	
24.25	15,891	6,678	-	-	-	134	4,978	-	2,221	-	7,333	7,333	
24.50	20,105	22,573	-	-	-	-	10,470	-	414	-	10,883	10,883	
24.75	10,623	15,435	-	-	-	-	6,318	-	1,255	-	7,574	7,574	
25.00 & above	213,156	205,805	-	0	-	6	142,277	-	24,354	-	166,638	166,638	
Total	2,541,326	2,432,575	-	133,134	652,111	38,377	1,251,910	1,505	284,855	525	2,362,416	2,362,416	

*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	Sep-23	Jun-24	Sep-24 P								Sub Total	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			
00.00	561,055	637,614	-	237	75,361	8,753	520,210	1,142	34,566	-	640,269	640,269	
01.00*	9,644	10,794	-	55	488	128	9,386	684	2,496	-	13,238	13,238	
02.00*	184,815	161,602	-	-	-	1,284	146,713	356	10,079	1	158,434	158,434	
03.00*	308,538	309,941	932	-	-	-	247,667	703	69,573	1	317,943	318,875	
04.00*	191,344	186,892	-	-	36	3	120,347	116	59,506	1	180,009	180,009	
05.00*	217,439	217,040	-	-	166	-	138,686	639	96,497	38	236,026	236,026	
06.00*	62,422	83,220	-	1,107	30	172	85,015	105	11,542	-	97,970	97,970	
07.00*	101,090	132,557	-	-	-	-	90,645	-	32,621	-	123,266	123,266	
08.00*	122,590	36,820	-	-	20,686	-	36,471	-	4,908	-	62,065	62,065	
08.25	22,444	8,490	-	-	-	-	2,371	-	19	-	2,390	2,390	
08.50	1,708	34,948	-	-	37,929	-	4,233	-	21	-	42,184	42,184	
08.75	488	1,167	-	-	21,042	9	4,818	-	14	-	25,884	25,884	
09.00	8,640	38,253	-	-	10,325	-	32,040	-	413	-	42,777	42,777	
09.25	2,623	7,790	-	-	-	-	4,012	-	34	298	4,344	4,344	
09.50	1,638	25,215	-	-	9,763	-	4,705	-	117	4	14,589	14,589	
09.75	719	21,443	-	-	-	-	983	-	248	-	1,232	1,232	
10.00	56,531	16,961	-	-	21,797	-	9,326	-	643	-	31,767	31,767	
10.25	866	1,136	-	-	29,388	-	1,158	-	221	-	30,766	30,766	
10.50	1,204	3,329	-	-	10,175	-	1,877	-	185	-	12,237	12,237	
10.75	978	11,232	-	-	-	-	913	-	497	-	1,410	1,410	
11.00	15,591	11,737	-	-	-	-	5,562	-	6,193	-	11,755	11,755	
11.25	1,058	2,285	-	-	-	-	355	-	1,004	-	1,359	1,359	
11.50	13,424	3,242	-	-	-	-	1,379	-	553	-	1,932	1,932	
11.75	2,616	1,087	-	-	-	-	863	-	125	-	988	988	
12.00	2,918	65,434	-	-	26,176	-	2,142	-	1,199	-	29,517	29,517	
12.25	2,210	11,182	-	37	-	-	629	-	222	-	887	887	
12.50	2,719	1,949	-	86	140	-	5,253	-	779	63	6,321	6,321	
12.75	3,529	2,007	-	-	1,778	-	757	270	450	-	3,255	3,255	
13.00	10,954	5,682	-	-	-	-	3,864	-	789	-	4,653	4,653	
13.25	2,782	1,786	-	-	-	-	1,592	-	1,164	-	2,756	2,756	
13.50	5,412	29,418	-	-	-	-	1,494	-	1,525	-	3,020	3,020	
13.75	6,445	2,631	-	-	-	-	11,654	-	2,094	-	13,748	13,748	
14.00	13,437	7,952	-	-	-	-	24,317	-	4,883	-	29,200	29,200	
14.25	1,587	1,004	-	-	-	-	9,597	-	861	-	10,458	10,458	
14.50	3,728	2,741	-	-	-	-	141,089	-	1,843	-	142,932	142,932	
14.75	1,986	1,447	-	-	-	-	921	-	994	-	1,914	1,914	
15.00	9,704	9,583	-	-	-	307	5,758	-	3,238	-	9,304	9,304	
15.25	33,159	2,776	-	-	1,722	-	2,802	225	1,733	-	6,483	6,483	
15.50	3,283	4,053	-	-	889	4,400	6,401	-	2,706	-	14,396	14,396	
15.75	39,396	1,783	-	25	-	10,001	23,655	-	1,277	-	34,958	34,958	
16.00	7,374	4,410	-	2	59,999	-	32,812	14	2,398	-	95,224	95,224	
16.25	51,527	28,896	-	2	-	104,615	45,009	-	714	-	150,341	150,341	
16.50	64,527	13,278	-	-	7,760	48,598	209,418	-	1,890	-	267,665	267,665	
16.75	10,035	11,839	-	8,028	30,865	33,558	49,989	-	1,206	-	123,647	123,647	
17.00	21,912	17,328	-	5	112,987	2,225	51,852	2	4,595	-	171,666	171,666	
17.25	10,078	14,565	-	2	44,833	2,774	64,363	95	982	-	113,050	113,050	
17.50	13,623	131,508	-	5	-	31,500	98,280	-	2,083	-	131,868	131,868	
17.75	17,331	6,110	-	-	12,400	1,122	59,899	33	739	-	74,194	74,194	
18.00	71,303	11,351	-	137	35,271	5,709	77,803	-	2,907	-	121,826	121,826	
18.25	36,730	25,218	-	52	-	4,399	75,593	-	1,402	-	81,446	81,446	
18.50	45,889	19,309	-	-	17,743	1,499	102,118	667	5,345	-	127,372	127,372	
18.75	41,261	15,965	-	-	30	2,738	54,018	501	5,202	4	62,493	62,493	
19.00	361,876	277,128	-	15	28,201	81	113,404	-	11,547	1	153,250	153,250	
19.25	17,647	13,346	-	10,649	4,935	1,393	54,545	2	3,916	0	75,441	75,441	
19.50	6,866	3,021	-	-	113,741	618	107,630	-	4,446	0	226,435	226,435	
19.75	14,802	8,458	-	116	181,970	1,816	161,148	9	6,352	67	351,478	351,478	
20.00	38,981	66,639	-	-	141,791	6,074	203,519	-	12,625	0	364,010	364,010	
20.25	16,686	233,423	-	34,935	267,837	28,219	199,751	1,387	4,937	-	537,066	537,066	
20.50	8,647	99,828	-	73,917	143,882	12,634	239,446	276	6,257	-	476,412	476,412	
20.75	16,872	263,329	-	444	80,748	12,088	275,743	1,643	5,478	1	376,145	376,145	
21.00	15,841	149,181	-	10,017	3,896	30,791	193,506	1,900	5,896	56	246,063	246,063	
21.25	18,743	198,126	-	12	5,836	2,280	243,589	924	5,606	1	258,248	258,248	
21.50	11,186	212,108	-	27,513	13,398	3,927	170,042	3	8,993	1	223,877	223,877	
21.75	24,293	270,767	-	268	76,575	9,059	248,612	244	4,526	1	339,284	339,284	
22.00	84,444	1,256,488	-	19,843	15,561	1,951	98,006	-	8,884	-	144,245	144,245	
22.25	170,176	611,540	-	43	17,081	3,778	164,751	155	6,008	0	191,815	191,815	
22.50	243,426	640,181	-	34	2,621	1,883	86,992	75	5,493	1	97,100	97,100	
22.75	384,915	351,942	-	4,068	46,462	1,469	103,978	4	6,517	0	162,499	162,499	
23.00	528,020	386,752	-	1,793	-	547	52,235	-	9,002	24	63,600	63,600	
23.25	581,786	198,704	-	34,617	17,511	26,802	93,961	9	9,515	0	182,415	182,415	
23.50	755,519	273,217	-	201	21,870	1,233	26,923	-	5,758	-	55,987	55,987	
23.75	441,457	124,340	-	-	4,436	510	95,210	-	10,404	1	110,561	110,561	
24.00	531,854	170,799	-	-	-	42	9,832	12	26,080	1	35,967	35,967	
24.25	236,882	49,891	-	-	-	102	25,630	17	12,036	2	37,787	37,787	
24.50	286,089	114,334	-	-	-	151	7,203	-	7,233	3	14,589	14,589	
24.75	151,738	32,836	-	-	-	342	9,388	-	10,547	2	20,280	20,280	
25.00 & above	1,084,325	783,785	-	-	1,361	73	164,111	28	288,231	-	453,805	453,805	
Total	8,457,378	9,206,162	932	228,264	1,779,494	411,661	5,781,970	12,241	873,582	574	9,087,785	9,088,717	

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Sep-23	Jun-24	Sep-24 P									Total
	Total	Total	Non-Residents	Domestic Constituents						Sub Total		
				Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal		Others	
00.00	766	468	-	-	-	-	335	-	126	-	461	461
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	360	313	-	-	-	-	-	-	338	-	338	338
04.00*	55	46	-	-	-	-	-	-	36	-	36	36
05.00*	33	32	-	-	-	-	-	-	29	-	29	29
06.00*	17	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.25	374,060	361,844	-	361,027	-	-	-	-	-	-	361,027	361,027
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	-	-	-	-	-	-	70	-	-	-	70	70
17.00	-	-	-	-	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	250	-	-	-	250	250
17.50	-	-	-	-	-	-	3	-	-	-	3	3
17.75	-	-	-	-	-	-	-	-	-	-	-	-
18.00	5,400	-	-	-	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	2	-	-	-	2	2
18.50	-	-	-	-	-	-	1,029	-	-	-	1,029	1,029
18.75	-	-	-	-	-	-	1,400	-	-	-	1,400	1,400
19.00	-	-	-	-	-	-	8	-	-	-	8	8
19.25	-	-	-	-	-	-	3,928	-	-	-	3,928	3,928
19.50	-	-	-	-	-	-	4,717	-	-	-	4,717	4,717
19.75	-	-	-	-	-	-	5,618	-	-	-	5,618	5,618
20.00	-	-	-	-	-	-	6,337	-	-	-	6,337	6,337
20.25	-	-	-	-	-	-	2,096	-	7	-	2,104	2,104
20.50	59	2	-	-	-	-	15,988	-	-	-	15,988	15,988
20.75	-	320	-	-	-	-	549	-	-	-	549	549
21.00	-	5,170	-	-	-	-	9,430	-	-	-	9,430	9,430
21.25	3,304	238	-	-	-	-	705	-	-	-	705	705
21.50	-	900	-	-	-	-	-	-	-	-	-	-
21.75	-	3,809	-	-	-	-	7	-	-	-	7	7
22.00	-	12,401	-	-	-	-	3,005	-	-	-	3,005	3,005
22.25	3,047	8,566	-	-	-	-	4,713	-	-	-	4,713	4,713
22.50	5,233	8,258	-	-	-	-	700	-	-	-	700	700
22.75	6,531	5,991	-	-	-	-	28	-	-	-	28	28
23.00	14,480	16,550	-	-	-	-	394	-	-	-	394	394
23.25	0	259	-	-	-	-	-	-	-	-	-	-
23.50	13,824	4,998	-	-	-	-	-	-	-	-	-	-
23.75	6,330	-	-	-	-	-	-	-	-	-	-	-
24.00	2,693	-	-	-	-	-	-	-	-	-	-	-
24.25	-	692	-	-	-	-	-	-	-	-	-	-
24.50	150	-	-	-	-	-	-	-	-	-	-	-
24.75	3,680	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	3,480	-	-	-	-	-	-	-	-	-	-	-
Total	443,502	430,874	-	361,027	-	-	61,312	-	552	-	422,891	422,891

*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	Sep-23	Jun-24	Sep-24 P									Total
	Total	Total	Domestic Constituents						Sub Total	Total		
			Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations			Personal		Others
00.00	607,292	646,327	-	-	95,661	6,536	568,584	2	82,534	-	753,579	753,579
01.00*	8,912	10,642	-	261	488	628	7,115	684	2,044	-	11,992	11,992
02.00*	132,976	103,973	-	-	-	1,306	89,642	356	8,979	-	100,283	100,283
03.00*	252,453	252,691	-	-	-	-	198,200	73	57,100	-	255,373	255,373
04.00*	150,877	144,136	-	-	36	3	86,326	115	44,835	-	131,316	131,316
05.00*	263,733	266,980	-	-	166	-	128,835	2	84,220	-	213,223	213,223
06.00*	60,104	77,821	-	1,107	30	172	83,048	105	7,723	-	92,185	92,185
07.00*	93,020	136,654	-	-	-	-	98,000	-	12,104	-	110,105	110,105
08.00*	121,709	36,852	-	-	-	6,589	28,786	-	4,945	-	40,320	40,320
08.25	395,545	369,489	-	361,027	-	-	1,290	-	12	-	362,329	362,329
08.50	1,316	34,545	-	-	33,090	-	3,820	-	6	-	36,916	36,916
08.75	326	944	-	-	-	-	3,588	-	5	-	3,593	3,593
09.00	11,473	46,745	-	-	10,325	-	39,479	-	402	-	50,206	50,206
09.25	2,287	7,748	-	-	-	-	3,541	-	5	-	3,546	3,546
09.50	260	24,100	-	-	9,763	-	4,025	-	0	-	13,789	13,789
09.75	353	18,953	-	-	-	-	911	-	64	-	975	975
10.00	5,578	15,248	-	-	21,797	-	5,719	-	375	-	27,891	27,891
10.25	441	491	-	-	29,388	-	1,073	-	120	-	30,581	30,581
10.50	255	956	-	-	10,175	-	1,096	-	1	-	11,272	11,272
10.75	41,145	49,346	-	-	8,642	-	820	-	338	-	9,799	9,799
11.00	13,163	9,330	-	-	-	-	2,314	-	5,250	-	7,564	7,564
11.25	419	1,868	-	-	-	-	225	-	850	-	1,075	1,075
11.50	114,723	127,904	-	-	129,666	-	1,156	-	195	-	131,017	131,017
11.75	882	495	-	-	-	-	346	-	42	-	388	388
12.00	20,404	92,907	-	-	73,535	-	16,897	-	327	-	90,760	90,760
12.25	448	10,646	-	-	-	-	201	-	62	-	263	263
12.50	835	618	-	86	140	-	5,042	-	209	-	5,477	5,477
12.75	81	901	-	-	-	-	1,128	-	2	-	1,131	1,131
13.00	18,468	18,659	-	-	-	-	4,049	-	372	-	4,422	4,422
13.25	65,216	65,360	-	55	64,899	-	134	-	31	-	65,119	65,119
13.50	2,457	28,681	-	-	-	-	493	-	983	-	1,476	1,476
13.75	47,506	45,780	-	-	-	-	7,455	-	48	-	7,503	7,503
14.00	15,627	11,551	-	-	-	-	12,849	-	3,795	-	16,644	16,644
14.25	247	207	-	-	-	-	5,939	-	118	-	6,057	6,057
14.50	2,226	1,279	-	-	-	-	81,877	-	1,054	-	82,931	82,931
14.75	5,943	7,338	-	-	-	-	6,982	-	174	-	7,155	7,155
15.00	7,812	7,729	-	-	2,575	300	3,922	-	1,802	-	8,599	8,599
15.25	50,751	22,105	-	-	17,757	-	495	225	1,485	-	19,962	19,962
15.50	6,364	6,172	-	-	889	4,400	7,645	-	202	-	13,136	13,136
15.75	8,375	6,754	-	25	-	1	32,523	-	237	-	32,786	32,786
16.00	31,859	29,170	-	-	78,870	-	34,647	0	1,312	-	114,829	114,829
16.25	4,244	3,175	-	-	-	104,610	22,129	-	35	-	126,774	126,774
16.50	33,962	32,761	-	-	1,500	45,538	170,693	-	579	-	218,310	218,310
16.75	5,858	9,218	-	8,024	35,023	33,547	34,357	-	226	-	111,177	111,177
17.00	19,809	16,936	-	-	131,515	2,378	30,666	-	2,116	525	167,199	167,199
17.25	45,293	46,673	-	2	36,783	2,737	65,185	95	569	-	105,371	105,371
17.50	188,233	305,072	-	48,000	6,482	32,000	137,403	-	413	-	224,297	224,297
17.75	24,931	23,223	-	-	14,900	1,019	65,999	33	198	-	82,149	82,149
18.00	122,849	81,061	-	135	57,372	5,917	89,129	-	1,344	-	153,896	153,896
18.25	32,530	28,293	-	51	-	3,126	49,296	-	1,164	-	53,637	53,637
18.50	52,659	31,430	-	-	3,355	1,454	93,656	677	2,247	-	101,389	101,389
18.75	25,208	12,119	-	-	4,000	2,200	35,205	-	1,936	-	43,341	43,341
19.00	332,557	277,016	-	1,500	43,341	242	83,260	-	6,293	-	134,636	134,636
19.25	20,275	25,578	-	10,640	-	1,000	46,502	0	1,518	-	59,660	59,660
19.50	3,041	651	-	-	71,804	-	66,580	-	1,234	-	139,618	139,618
19.75	7,071	181	-	97	70,980	1,524	86,688	14	3,203	-	162,506	162,506
20.00	17,068	52,554	-	-	62,791	5,760	139,596	-	10,027	-	218,174	218,174
20.25	11,204	200,379	-	38,992	193,863	27,832	122,096	1,387	1,461	-	385,632	385,632
20.50	4,490	96,873	-	56,102	14,763	10,679	191,090	272	2,370	-	275,277	275,277
20.75	5,520	225,863	-	39,941	41,692	11,411	207,590	2,437	989	-	304,060	304,060
21.00	26,832	108,745	-	10,017	3,043	31,156	175,299	2,264	4,105	-	225,884	225,884
21.25	14,137	129,736	-	887	-	2,333	209,384	909	3,195	-	216,709	216,709
21.50	8,687	130,399	-	28,680	10,950	3,808	118,495	-	4,061	-	165,994	165,994
21.75	14,712	160,415	-	244	40,634	8,262	182,589	244	1,817	-	233,790	233,790
22.00	77,322	667,811	-	19,898	15,000	2,091	79,742	323	4,445	-	121,499	121,499
22.25	157,728	403,238	-	21	18,415	3,744	134,315	155	3,118	-	159,769	159,769
22.50	185,323	528,290	-	55	-	2,587	66,275	75	7,812	-	76,804	76,804
22.75	262,418	274,803	-	4,068	42,336	1,437	84,595	-	2,582	-	135,019	135,019
23.00	607,581	309,476	-	-	1,778	119	25,820	-	4,615	-	32,332	32,332
23.25	437,976	145,921	-	34,606	17,592	26,785	71,721	8	4,925	-	155,636	155,636
23.50	695,958	314,455	-	2,031	108,652	5,471	105,781	-	128,889	-	350,824	350,824
23.75	384,482	98,236	-	-	2,045	154	76,454	-	6,354	-	85,007	85,007
24.00	397,160	154,595	-	-	-	597	11,618	-	10,599	-	22,813	22,813
24.25	164,614	37,442	-	-	-	136	24,490	17	6,063	-	30,706	30,706
24.50	248,202	100,123	-	-	-	148	13,006	-	3,179	-	16,334	16,334
24.75	124,893	35,500	-	-	-	340	12,779	-	5,151	-	18,270	18,270
25.00 & above	1,015,668	764,244	-	0	-	78	291,884	3	235,734	-	527,700	527,700
Total	8,344,354	8,572,579	-	667,585	1,638,502	402,155	5,001,582	10,476	798,931	525	8,519,756	8,519,756

*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	Sep-23	Jun-24	Sep-24 P									Total
	Total	Total	Domestic Constituents						Sub Total	Total		
			Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations			Personal		Others
00.00	250,949	247,680	-	-	19,597	5,418	192,414	1,140	12,701	-	231,269	231,269
01.00*	1,031	2,223	-	-	-	-	2,689	-	452	-	3,141	3,141
02.00*	61,255	66,632	-	-	-	-	65,326	-	1,328	1	66,655	66,655
03.00*	79,187	78,912	932	-	-	-	65,054	630	18,094	1	83,778	84,710
04.00*	55,341	56,095	-	-	-	-	45,141	0	16,249	1	61,392	61,392
05.00*	101,079	101,549	-	-	-	-	51,542	637	54,718	38	106,935	106,935
06.00*	11,058	17,401	-	-	-	-	14,443	-	4,328	-	18,771	18,771
07.00*	24,132	24,707	-	-	-	-	14,691	-	23,333	-	38,024	38,024
08.00*	11,048	10,438	-	-	20,686	-	10,714	-	201	-	31,602	31,602
08.25	1,065	940	-	-	-	-	1,172	-	7	-	1,179	1,179
08.50	671	680	-	-	4,839	-	685	-	15	-	5,539	5,539
08.75	162	240	-	-	21,042	9	1,247	-	9	-	22,308	22,308
09.00	1,103	8,661	-	-	-	-	10,536	-	11	-	10,547	10,547
09.25	336	47	-	-	-	-	482	-	30	298	809	809
09.50	1,432	1,116	-	-	-	-	679	-	118	4	802	802
09.75	366	2,498	-	-	-	-	76	-	184	-	260	260
10.00	51,245	2,271	-	-	-	-	12	3,909	269	-	4,190	4,190
10.25	445	645	-	-	-	-	85	-	101	-	186	186
10.50	951	2,383	-	-	-	-	781	-	193	-	975	975
10.75	514	1,448	-	-	-	-	269	-	160	-	428	428
11.00	2,865	2,727	-	-	-	-	3,399	-	944	-	4,343	4,343
11.25	681	427	-	-	-	-	133	-	154	-	287	287
11.50	1,435	2,554	-	-	-	-	223	-	359	-	582	582
11.75	1,736	593	-	-	-	-	517	-	83	-	600	600
12.00	1,317	47,238	-	-	-	-	703	-	872	-	1,575	1,575
12.25	1,843	546	-	37	-	-	434	-	159	-	630	630
12.50	2,006	1,342	-	-	-	-	220	-	570	63	853	853
12.75	3,478	2,041	-	34	1,778	-	524	270	447	-	3,053	3,053
13.00	3,261	1,645	-	-	-	-	207	-	433	-	641	641
13.25	2,546	1,469	-	-	-	-	1,542	-	1,176	-	2,718	2,718
13.50	2,975	810	-	-	-	-	1,012	-	549	-	1,561	1,561
13.75	6,352	2,607	-	-	-	-	5,142	-	2,046	-	7,188	7,188
14.00	6,759	3,490	-	-	-	-	17,510	-	1,094	-	18,604	18,604
14.25	1,422	822	-	-	-	-	3,686	-	746	-	4,432	4,432
14.50	1,510	1,510	-	-	-	-	66,659	-	789	-	67,448	67,448
14.75	1,680	1,260	-	-	-	-	443	-	820	-	1,263	1,263
15.00	7,449	12,705	-	-	-	4,702	5,655	-	1,445	-	11,803	11,803
15.25	30,741	1,229	-	-	1,722	-	2,372	-	249	-	4,343	4,343
15.50	2,811	3,779	-	-	1,278	-	4,540	-	2,505	-	8,322	8,322
15.75	38,272	1,429	-	-	-	10,000	3,569	-	1,040	-	14,609	14,609
16.00	4,850	3,010	-	2	-	-	13,163	14	1,281	-	14,459	14,459
16.25	50,630	28,829	-	2	-	5	26,637	-	681	-	27,326	27,326
16.50	69,370	20,126	-	-	16,260	3,117	66,013	-	1,312	-	86,701	86,701
16.75	8,903	6,187	-	5	14,636	12	20,285	-	985	-	35,923	35,923
17.00	11,327	6,814	-	5	-	1	27,203	2	2,531	-	29,742	29,742
17.25	7,363	7,925	-	-	8,050	38	18,755	-	422	-	27,264	27,264
17.50	13,990	69,121	-	5	-	-	43,216	-	1,678	-	44,899	44,899
17.75	14,708	5,712	-	-	-	104	21,208	-	543	-	21,855	21,855
18.00	34,812	7,669	-	2	8,177	-	30,773	-	1,624	-	40,575	40,575
18.25	18,191	8,453	-	14	-	1,273	29,376	-	1,027	-	31,689	31,689
18.50	12,681	5,175	-	-	14,388	45	28,648	-	3,331	-	46,411	46,411
18.75	18,130	5,031	-	-	30	538	25,045	501	3,303	4	29,421	29,421
19.00	110,219	78,652	-	15	28,201	640	46,393	-	5,417	1	80,667	80,667
19.25	11,012	2,688	-	10	4,935	393	28,873	2	3,067	0	37,280	37,280
19.50	4,327	2,510	-	-	41,937	618	53,017	-	3,598	0	99,171	99,171
19.75	9,122	8,306	-	19	111,806	292	86,621	-	3,769	67	202,575	202,575
20.00	27,696	38,832	-	9	109,000	314	76,351	-	2,753	0	188,428	188,428
20.25	10,100	42,212	-	474	91,991	387	94,622	-	3,573	-	191,047	191,047
20.50	5,987	35,489	-	20,035	131,088	2,252	79,475	4	3,926	-	236,781	236,781
20.75	11,867	95,798	-	-	39,055	1,277	93,401	10	4,530	1	138,275	138,275
21.00	7,396	71,305	-	-	1,475	54	67,456	-	3,038	56	72,078	72,078
21.25	12,742	87,690	-	12	10,490	2,600	58,890	15	2,528	1	74,534	74,534
21.50	3,124	87,427	-	262	2,451	119	61,288	3	5,057	1	69,181	69,181
21.75	9,669	127,183	-	24	39,182	797	82,048	-	3,065	1	125,117	125,117
22.00	30,120	672,005	-	60	15,561	10,395	50,224	-	4,828	-	81,068	81,068
22.25	33,750	247,632	-	22	706	34	50,911	-	3,905	0	55,578	55,578
22.50	107,997	204,772	-	-	2,621	446	35,450	-	3,132	1	41,650	41,650
22.75	145,291	125,837	-	-	10,849	927	34,633	4	4,061	0	50,474	50,474
23.00	277,551	128,392	-	1,793	-	429	30,092	-	4,958	24	37,295	37,295
23.25	202,813	74,598	-	11	1,596	17	35,517	2	5,112	0	42,256	42,256
23.50	227,732	97,875	-	31,989	13,925	5	17,384	-	4,392	-	67,695	67,695
23.75	151,708	39,723	-	-	2,391	505	27,645	-	5,342	1	35,885	35,885
24.00	185,423	42,541	-	-	-	2	4,355	12	16,141	1	20,510	20,510
24.25	88,159	19,820	-	-	-	100	6,118	-	8,194	2	14,414	14,414
24.50	58,142	36,784	-	-	-	3	4,666	-	4,467	3	9,139	9,139
24.75	41,148	12,771	-	-	-	2	2,927	-	6,652	2	9,584	9,584
25.00 & above	285,294	225,347	-	-	1,361	1	14,505	25	76,851	-	92,743	92,743
Total	3,097,853	3,497,031	932	54,840	793,103	47,882	2,093,609	3,270	360,059	574	3,353,337	3,354,269

*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 September, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	277,449	6,421	3,822	697,156	984,848
01.00*	2,708	232	-	12,192	15,132
02.00*	11,619	611	471	154,237	166,939
03.00*	77,236	7,981	437	254,429	340,083
04.00*	66,499	5,532	378	120,300	192,708
05.00*	143,851	26,005	3,429	146,873	320,158
06.00*	20,826	1,399	997	87,734	110,957
07.00*	78,189	6,520	5,662	57,759	148,129
08.00*	6,025	368	59	65,471	71,923
08.25	20	0	-	363,488	363,508
08.50	19	2	-	42,434	42,455
08.75	34	-	-	25,867	25,901
09.00	23,785	843	0	36,125	60,753
09.25	342	0	-	4,012	4,355
09.50	269	63	-	14,258	14,590
09.75	229	26	-	980	1,235
10.00	857	94	37	31,093	32,081
10.25	183	39	-	30,545	30,766
10.50	179	14	30	12,022	12,246
10.75	664	10	-	9,554	10,228
11.00	5,593	747	12	5,555	11,907
11.25	938	77	-	347	1,362
11.50	535	19	-	131,045	131,599
11.75	116	15	-	857	988
12.00	15,802	63	552	75,918	92,335
12.25	217	11	-	665	893
12.50	861	119	-	5,350	6,329
12.75	424	30	-	3,730	4,184
13.00	1,191	50	16	3,805	5,062
13.25	1,176	89	-	66,573	67,838
13.50	1,388	266	-	1,383	3,037
13.75	1,957	149	0	12,585	14,691
14.00	10,664	941	0	23,743	35,248
14.25	1,169	72	12	9,236	10,489
14.50	2,806	200	0	147,373	150,380
14.75	7,471	90	-	858	8,419
15.00	6,903	232	-	13,268	20,402
15.25	1,350	232	183	22,541	24,306
15.50	6,561	52	1,056	13,789	21,458
15.75	7,463	240	24	39,667	47,394
16.00	4,780	509	992	123,007	129,288
16.25	1,469	31	60	152,540	154,100
16.50	10,365	133	10	294,502	305,010
16.75	1,852	167	26	145,053	147,099
17.00	5,244	510	507	190,680	196,941
17.25	6,269	125	110	126,131	132,635
17.50	34,154	656	8,433	225,954	269,196
17.75	17,634	800	41	85,529	104,004
18.00	11,607	501	102	182,261	194,471
18.25	4,232	91	64	80,938	85,326
18.50	15,644	480	23	131,653	147,801
18.75	7,613	462	75	64,614	72,762
19.00	24,044	1,359	401	189,499	215,304
19.25	20,446	1,015	180	75,298	96,940
19.50	8,027	442	183	230,137	238,789
19.75	9,353	705	274	354,749	365,080
20.00	19,391	1,001	229	385,981	406,602
20.25	11,126	485	380	564,687	576,678
20.50	14,174	606	626	496,652	512,058
20.75	9,182	528	467	432,159	442,335
21.00	33,004	3,338	487	261,134	297,962
21.25	17,225	697	436	272,885	291,243
21.50	14,661	1,134	146	219,234	235,175
21.75	13,117	3,012	261	342,518	358,907
22.00	31,499	1,239	91	169,738	202,567
22.25	19,180	920	207	195,040	215,347
22.50	21,076	1,575	646	95,157	118,455
22.75	15,087	658	145	169,604	185,493
23.00	13,708	1,182	145	54,592	69,627
23.25	33,854	1,654	829	161,554	197,892
23.50	227,940	2,970	459	187,151	418,519
23.75	16,934	931	546	102,482	120,892
24.00	31,074	2,948	88	9,214	43,324
24.25	23,139	1,168	666	20,146	45,119
24.50	18,836	1,372	220	5,045	25,473
24.75	18,949	1,449	501	6,954	27,853
25.00 & above	504,861	37,903	1,782	75,896	620,443
Total	2,076,318	134,509	38,018	9,625,179	11,874,024

*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	-	28	-	45	-	70	0	85,648	388
5,000 to 10,000	-	-	-	-	1	0	-	-	24,901	173
10,000 to 20,000	-	-	-	-	-	-	-	-	59,262	818
20,000 to 25,000	-	-	1	0	-	-	2	0	20,081	464
25,000 to 50,000	-	-	-	-	-	-	1	0	66,337	2,626
50,000 to 100,000	-	-	-	-	4	0	3	0	87,753	6,748
100,000 to 150,000	-	-	-	-	1	0	2	0	68,139	8,359
150,000 to 200,000	-	-	1	0	2	0	16	3	67,209	11,659
200,000 to 300,000	-	-	-	-	1	0	15	4	104,552	26,026
300,000 to 400,000	-	-	1	0	4	1	6	2	70,565	24,201
400,000 to 500,000	-	-	1	0	-	-	21	10	53,738	24,342
500,000 to 750,000	-	-	2	1	6	4	45	28	74,467	45,256
750,000 to 1,000,000	-	-	2	2	4	3	40	35	46,245	41,067
1,000,000 to 2,000,000	-	-	29	46	13	19	87	129	76,242	113,162
2,000,000 to 3,000,000	-	-	10	26	16	39	77	191	43,716	106,553
3,000,000 to 4,000,000	-	-	11	37	8	27	54	186	16,345	56,917
4,000,000 to 5,000,000	-	-	54	230	16	71	31	140	12,700	57,195
5,000,000 to 6,000,000	-	-	22	123	5	26	34	179	10,354	56,197
6,000,000 to 7,000,000	-	-	10	66	9	59	13	86	6,520	42,312
7,000,000 to 8,000,000	-	-	5	37	6	45	11	83	5,330	39,830
8,000,000 to 9,000,000	-	-	4	34	6	50	8	68	4,857	41,319
9,000,000 to 10,000,000	-	-	-	-	2	19	11	104	4,879	46,592
10,000,000 to 100,000,000	-	-	33	1,708	121	4,955	189	8,397	38,837	1,233,690
100,000,000 to 500,000,000	-	-	38	8,946	142	40,363	119	29,894	8,941	1,941,339
500,000,000 to 1,000,000,000	1	932	9	5,792	67	51,678	47	30,735	1,394	950,095
1,000,000,000 to 5,000,000,000	-	-	9	17,325	114	281,421	60	112,508	945	1,762,044
5,000,000,000 to 10,000,000,000	-	-	8	76,038	51	342,727	16	103,054	65	385,084
10,000,000,000 & Over	-	-	10	612,013	68	1,710,097	6	164,200	6	70,736
Total	2	932	288	722,425	712	2,431,605	984	450,037	1,060,028	7,095,191

*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 September, 2024

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations		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	
3,402	2	438,843	7,379	3	-	528,039	7,769	528,040	7,769	Less Than 5000
43	0	56,266	404	-	-	81,211	578	81,211	578	5,000 to 10,000
540	9	105,999	1,516	-	-	165,801	2,343	165,801	2,343	10,000 to 20,000
28	1	33,286	740	-	-	53,398	1,205	53,398	1,205	20,000 to 25,000
790	28	397,359	14,640	-	-	464,487	17,293	464,487	17,293	25,000 to 50,000
532	42	884,531	58,500	-	-	972,823	65,290	972,823	65,290	50,000 to 100,000
7	1	159,739	19,717	-	-	227,888	28,078	227,888	28,078	100,000 to 150,000
14	2	119,283	20,724	-	-	186,525	32,389	186,525	32,389	150,000 to 200,000
56	14	167,084	40,700	8	2	271,716	66,746	271,716	66,746	200,000 to 300,000
13	5	85,889	29,784	27	10	156,505	54,003	156,505	54,003	300,000 to 400,000
30	14	62,343	28,099	18	8	116,151	52,472	116,151	52,472	400,000 to 500,000
109	72	227,558	142,813	11	7	302,198	188,179	302,198	188,179	500,000 to 750,000
32	26	76,218	68,387	-	-	122,541	109,521	122,541	109,521	750,000 to 1,000,000
97	160	121,699	168,916	4	6	198,171	282,437	198,171	282,437	1,000,000 to 2,000,000
39	94	42,819	104,922	-	-	86,677	211,825	86,677	211,825	2,000,000 to 3,000,000
24	82	16,908	58,678	1	4	33,351	115,930	33,351	115,930	3,000,000 to 4,000,000
6	27	11,912	53,200	1	4	24,720	110,867	24,720	110,867	4,000,000 to 5,000,000
6	33	8,018	44,135	-	-	18,439	100,693	18,439	100,693	5,000,000 to 6,000,000
5	32	5,139	33,385	1	7	11,697	75,947	11,697	75,947	6,000,000 to 7,000,000
8	60	4,704	35,012	1	7	10,065	75,075	10,065	75,075	7,000,000 to 8,000,000
3	26	3,489	29,685	1	8	8,368	71,190	8,368	71,190	8,000,000 to 9,000,000
2	19	4,015	38,132	-	-	8,909	84,866	8,909	84,866	9,000,000 to 10,000,000
93	3,448	7,185	140,473	14	511	46,472	1,393,182	46,472	1,393,182	10,000,000 to 100,000,000
14	3,280	84	13,758	5	525	9,343	2,038,104	9,343	2,038,104	100,000,000 to 500,000,000
7	4,770	1	653	-	-	1,525	1,043,723	1,526	1,044,655	500,000,000 to 1,000,000,000
1	1,500	2	4,639	-	-	1,131	2,179,436	1,131	2,179,436	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	140	906,903	140	906,903	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	90	2,557,047	90	2,557,047	10,000,000,000 & Over
5,901	13,746	3,040,373	1,158,989	95	1,098	4,108,381	11,873,092	4,108,383	11,874,024	Total

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 30th September, 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
	Less Than 5000	418,942	6,645	94,396	1,020	114	63	14,588	42	528,040	7,769
5,000 to 10,000	70,368	500	8,067	60	2,265	14	511	4	81,211	578
10,000 to 20,000	146,306	2,078	18,507	250	16	0	972	15	165,801	2,343
20,000 to 25,000	48,617	1,097	4,536	102	8	0	237	5	53,398	1,205
25,000 to 50,000	415,028	15,201	47,652	2,027	47	2	1,760	63	464,487	17,293
50,000 to 100,000	900,076	60,508	70,796	4,640	123	9	1,828	134	972,823	65,290
100,000 to 150,000	208,890	25,724	17,792	2,207	93	11	1,113	136	227,888	28,078
150,000 to 200,000	170,732	29,638	14,622	2,549	112	20	1,059	183	186,525	32,389
200,000 to 300,000	248,881	61,119	20,612	5,078	169	39	2,054	510	271,716	66,746
300,000 to 400,000	142,346	49,099	11,997	4,155	111	37	2,051	712	156,505	54,003
400,000 to 500,000	105,080	47,488	8,861	3,986	135	57	2,075	941	116,151	52,472
500,000 to 750,000	283,378	176,545	14,424	8,949	166	104	4,230	2,582	302,198	188,179
750,000 to 1,000,000	104,080	92,969	7,691	6,711	6,453	6,018	4,317	3,823	122,541	109,521
1,000,000 to 2,000,000	164,867	236,360	19,690	25,808	640	941	12,974	19,327	198,171	282,437
2,000,000 to 3,000,000	69,952	170,466	5,387	13,185	511	1,271	10,827	26,904	86,677	211,825
3,000,000 to 4,000,000	23,291	80,870	1,989	6,937	386	1,360	7,685	26,763	33,351	115,930
4,000,000 to 5,000,000	15,684	70,273	1,502	6,693	398	1,792	7,136	32,109	24,720	110,867
5,000,000 to 6,000,000	12,347	67,572	951	5,206	349	1,911	4,792	26,004	18,439	100,693
6,000,000 to 7,000,000	7,056	45,812	601	3,911	159	1,036	3,881	25,189	11,697	75,947
7,000,000 to 8,000,000	6,333	47,215	483	3,584	154	1,159	3,095	23,116	10,065	75,075
8,000,000 to 9,000,000	5,234	44,621	280	2,386	158	1,340	2,696	22,844	8,368	71,190
9,000,000 to 10,000,000	5,452	51,877	403	3,823	235	2,216	2,819	26,950	8,909	84,866
10,000,000 to 100,000,000	13,335	310,856	662	13,055	339	9,364	32,136	1,059,907	46,472	1,393,182
100,000,000 to 500,000,000	902	197,515	35	5,039	21	4,860	8,385	1,830,690	9,343	2,038,104
500,000,000 to 1,000,000,000	71	51,676	1	653	4	2,895	1,450	989,431	1,526	1,044,655
1,000,000,000 to 5,000,000,000	37	73,133	2	2,498	1	1,500	1,091	2,102,306	1,131	2,179,436
5,000,000,000 to 10,000,000,000	8	44,987	-	-	-	-	132	861,916	140	906,903
10,000,000,000 & Over	1	14,473	-	-	-	-	89	2,542,573	90	2,557,047
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

*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	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. Short Term	2,864,271	5,849,536	2,463,053	6,379,687	2,609,897	6,362,768
1.1. Overnight	309,183	427,549	384,059	627,419	196,988	302,871
1.2. 2 days to 7 days	2,212	44,107	1,434	38,970	1,344	88,413
1.3. For 8 days & above but < 1 month	28,913	498,012	53,365	211,544	63,126	249,268
1.4. For 1 month & above but < 3 month	599,119	325,271	456,763	526,971	656,187	437,207
1.5. For 3 months & over but < 6 months	75,391	1,002,185	49,880	1,367,213	45,982	1,265,402
1.6. For 6 months & over but < one year	1,849,453	3,552,413	1,517,552	3,607,570	1,646,270	4,019,607
2. Medium Term	335,165	1,092,975	310,959	1,004,756	298,574	942,428
2.1. For one year & over but < 2 years	120,914	514,177	145,780	488,255	134,263	425,157
2.2. For 2 years & over but < 3 years	214,251	578,798	165,179	516,501	164,311	517,271
3. Long Term	1,165,839	4,499,697	1,274,534	4,685,168	1,199,912	4,568,828
3.1. For 3 years & over but < 4 years	338,010	936,887	254,482	928,077	231,041	941,945
3.2. For 4 years & over but < 5 years	227,025	630,428	372,156	706,258	383,548	677,824
3.3. For 5 years & over but < 7 years	438,077	1,155,472	466,172	1,181,220	436,219	1,120,135
3.4. For 7 years & over but < 10 years	66,229	820,252	81,247	873,024	76,860	876,002
3.5. For 10 years & over but < 15 years	21,862	616,269	24,095	670,368	25,843	676,451
3.6. For 15 years & over but < 20 years	24,818	167,348	22,163	139,029	21,014	134,051
3.7. For 20 years & over but < 25 years	47,539	158,231	50,207	170,199	21,064	119,972
3.8. For 25 years & over but < 30 years	2,012	11,462	3,740	14,238	3,956	18,087
3.9. For 30 years and over	267	3,347	272	2,756	367	4,361
Total	4,365,275	11,442,207	4,048,546	12,069,611	4,108,383	11,874,024

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. Short Term	2,640,511	4,414,984	2,178,234	4,465,794	2,292,631	4,583,372
1.1. Overnight	300,632	363,912	370,478	595,557	196,564	260,302
1.2. 2 days to 7 days	2,083	29,614	1,286	7,096	1,112	65,116
1.3. For 8 days & above but < 1 month	26,193	123,551	51,998	113,953	62,347	189,507
1.4. For 1 month & above but < 3 month	597,263	232,720	455,038	340,727	640,448	257,598
1.5. For 3 months & over but < 6 months	65,561	677,120	39,566	518,344	37,938	543,712
1.6. For 6 months & over but < one year	1,648,779	2,988,068	1,259,868	2,890,118	1,354,222	3,267,137
2. Medium Term	304,308	805,982	280,310	911,776	269,591	843,736
2.1. For one year & over but < 2 years	112,515	322,876	138,154	445,296	126,072	368,967
2.2. For 2 years & over but < 3 years	191,793	483,106	142,156	466,480	143,519	474,770
3. Long Term	957,973	3,123,387	1,065,794	3,195,009	993,683	3,092,647
3.1. For 3 years & over but < 4 years	272,464	672,109	202,016	645,485	180,988	648,595
3.2. For 4 years & over but < 5 years	188,751	401,656	328,007	464,027	341,795	459,340
3.3. For 5 years & over but < 7 years	372,175	878,221	393,624	869,734	361,133	843,416
3.4. For 7 years & over but < 10 years	54,658	589,750	66,686	629,334	63,768	604,788
3.5. For 10 years & over but < 15 years	13,420	373,799	16,838	383,746	16,908	385,208
3.6. For 15 years & over but < 20 years	14,048	90,952	13,899	83,922	13,641	83,549
3.7. For 20 years & over but < 25 years	40,911	110,579	41,733	111,123	12,504	59,974
3.8. For 25 years & over but < 30 years	1,299	5,286	2,781	6,771	2,746	6,930
3.9. For 30 years and over	247	1,035	210	868	200	848
Total	3,902,792	8,344,354	3,524,338	8,572,579	3,555,905	8,519,756

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking

(Million Rupees)

Loan Tenure	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	223,760	1,434,551	284,819	1,913,893	317,266	1,779,396
1.1. Overnight	8,551	63,637	13,581	31,863	424	42,568
1.2. 2 days to 7 days	129	14,492	148	31,874	232	23,297
1.3. For 8 days & above but < 1 month	2,720	374,461	1,367	97,591	779	59,761
1.4. For 1 month & above but < 3 month	1,856	92,551	1,725	186,244	15,739	179,609
1.5. For 3 months & over but < 6 months	9,830	325,064	10,314	848,869	8,044	721,690
1.6. For 6 months & over but < one year	200,674	564,346	257,684	717,452	292,048	752,470
2. Medium Term	30,857	286,992	30,649	92,979	28,983	98,692
2.1. For one year & over but < 2 years	8,399	191,301	7,626	42,959	8,191	56,190
2.2. For 2 years & over but < 3 years	22,458	95,692	23,023	50,021	20,792	42,501
3. Long Term	207,866	1,376,309	208,740	1,490,159	206,229	1,476,181
3.1. For 3 years & over but < 4 years	65,546	264,778	52,466	282,592	50,053	293,351
3.2. For 4 years & over but < 5 years	38,274	228,772	44,149	242,231	41,753	218,484
3.3. For 5 years & over but < 7 years	65,902	277,250	72,548	311,486	75,086	276,719
3.4. For 7 years & over but < 10 years	11,571	230,503	14,561	243,690	13,092	271,215
3.5. For 10 years & over but < 15 years	8,442	242,470	7,257	286,623	8,935	291,243
3.6. For 15 years & over but < 20 years	10,770	76,396	8,264	55,106	7,373	50,502
3.7. For 20 years & over but < 25 years	6,628	47,652	8,474	59,076	8,560	59,998
3.8. For 25 years & over but < 30 years	713	6,176	959	7,467	1,210	11,157
3.9. For 30 years and over	20	2,312	62	1,888	167	3,513
Total	462,483	3,097,853	524,208	3,497,031	552,478	3,354,269

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 30th September, 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
	1. Short Term	2,283,272	783,694	248,220	28,521	9,091	17,476	69,314	5,533,076	2,609,897	6,362,768
1.1. Overnight	176,858	35,479	17,906	1,407	43	62	2,181	265,923	196,988	302,871
1.2. 2 days to 7 days	951	958	96	63	29	24	268	87,368	1,344	88,413
1.3. For 8 days & above but < 1 month	42,444	19,229	18,669	791	53	420	1,960	228,828	63,126	249,268
1.4. For 1 month & above but < 3 month	582,787	76,899	68,677	6,770	41	1,054	4,682	352,485	656,187	437,207
1.5. For 3 months & over but < 6 months	29,864	32,917	1,580	2,640	14	179	14,524	1,229,666	45,982	1,265,402
1.6. For 6 months & over but < one year	1,450,368	618,213	141,292	16,850	8,911	15,738	45,699	3,368,806	1,646,270	4,019,607
2. Medium Term	269,412	200,491	24,279	9,345	56	382	4,827	732,210	298,574	942,428
2.1. For one year & over but < 2 years	114,010	133,872	17,421	5,129	23	198	2,809	285,959	134,263	425,157
2.2. For 2 years & over but < 3 years	155,402	66,620	6,858	4,216	33	185	2,018	446,251	164,311	517,271
3. Long Term	1,034,610	1,092,133	99,440	96,643	4,020	20,159	61,842	3,359,894	1,199,912	4,568,828
3.1. For 3 years & over but < 4 years	177,666	159,923	28,066	22,884	107	610	25,202	758,528	231,041	941,945
3.2. For 4 years & over but < 5 years	338,692	242,340	34,698	19,921	123	273	10,035	415,290	383,548	677,824
3.3. For 5 years & over but < 7 years	397,603	334,924	23,156	16,389	897	1,096	14,563	767,725	436,219	1,120,135
3.4. For 7 years & over but < 10 years	63,650	82,512	6,789	8,777	606	2,728	5,815	781,986	76,860	876,002
3.5. For 10 years & over but < 15 years	17,468	76,134	2,093	8,199	578	3,709	5,704	588,409	25,843	676,451
3.6. For 15 years & over but < 20 years	18,128	91,863	2,043	8,638	539	3,874	304	29,676	21,014	134,051
3.7. For 20 years & over but < 25 years	17,663	91,447	2,202	9,843	1,149	7,496	50	11,185	21,064	119,972
3.8. For 25 years & over but < 30 years	3,534	12,266	380	1,960	21	372	21	3,489	3,956	18,087
3.9. For 30 years and over	206	725	13	30	-	-	148	3,606	367	4,361
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. CONVENTIONAL	3,902,792	8,344,354	3,524,338	8,572,579	3,555,905	8,519,756
2. ISLAMIC	462,483	3,097,853	524,208	3,497,031	552,478	3,354,269
A. Ijara Finance	67,065	124,261	71,693	105,499	66,698	104,832
B. Diminishing Musharaka	74,617	849,711	69,540	915,661	68,192	920,710
C. Istisna	5,023	294,912	5,336	370,426	5,295	340,298
D. Mudaraba	76	1,907	81	1,629	83	1,551
E. Murabaha	12,008	214,671	13,748	137,298	13,585	120,740
F. Musawamah finance	26,015	79,926	25,812	74,994	25,992	84,186
G. Musharaka Finance	19,392	403,359	16,234	281,555	15,353	277,651
H. Salam Finance	1,335	31,675	1,583	77,199	1,479	53,084
I. Commodity Murabahah / Tawwaruq	202,360	18,810	259,364	23,076	294,046	24,928
J. Advance against financing	1,101	17,211	1,123	9,568	1,184	8,756
K. Other Islamic Modes of Financing	53,491	1,061,409	59,694	1,500,128	60,571	1,417,533
Total	4,365,275	11,442,207	4,048,546	12,069,611	4,108,383	11,874,024

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 30th September, 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	3,121,518	1,679,734	327,031	100,886	10,103	16,461	97,253	6,722,674	3,555,905	8,519,756
2. ISLAMIC	465,776	396,584	44,908	33,623	3,064	21,557	38,730	2,902,505	552,478	3,354,269
A. Ijara Finance	55,421	64,999	4,450	5,055	10	11	6,817	34,768	66,698	104,832
B. Diminishing Musharaka	53,214	80,364	4,869	6,227	649	2,123	9,460	831,997	68,192	920,710
C. Istisna	425	8,062	10	1,769	19	405	4,841	330,061	5,295	340,298
D. Mudaraba	83	1,551	-	-	-	-	-	-	83	1,551
E. Murabaha	7,295	14,733	364	594	86	356	5,840	105,056	13,585	120,740
F. Musawamah finance	21,107	7,952	3,180	704	-	-	1,705	75,530	25,992	84,186
G. Musharaka Finance	12,577	14,767	1,525	1,305	13	84	1,238	261,495	15,353	277,651
H. Salam Finance	53	1,200	-	-	-	-	1,426	51,884	1,479	53,084
I. Commodity Murabahah / Tawwaruq	270,196	23,163	23,849	1,764	-	-	1	1	294,046	24,928
J. Advance against financing	1,058	1,575	66	35	-	-	60	7,146	1,184	8,756
K. Other Islamic Modes of Financing	44,347	178,218	6,595	16,170	2,287	18,577	7,342	1,204,568	60,571	1,417,533
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

of Interest/Return and Rate of Margin

Banks
30th September, 2024

(Million Rupees)

	Rate of Margin											Total	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		
53,811	3,392	5,676	4,282	1,962	3,527	5,678	1,690	1,199	1,254	1,750	988,896	00.00	
58	29	22	12	18	13	9	12	47	75	1	15,132	01.00*	
2,286	2,398	31	616	17	50	701	8	5	0	22	166,939	02.00*	
1,651	2,868	2,095	207	170	375	106	386	311	336	120	339,151	03.00*	
2,969	266	1,391	602	844	586	220	104	766	21	354	192,708	04.00*	
3,605	1,413	431	614	1,665	252	191	128	73	79	28	320,158	05.00*	
3,006	550	1,137	1,112	31	845	37	117	105	43	471	110,957	06.00*	
11,285	1,795	1,660	905	270	240	156	571	56	70	72	148,129	07.00*	
2	0	487	26	-	306	-	-	-	-	0	71,923	08.00*	
238	-	8	185	-	343	0	-	-	75	261	492,617	09.00*	
54	7	5	254	-	13	13	4	25	3	1	52,261	10.00*	
2	5	-	8	8	3	1	6	-	0	-	30,766	10.25	
10	15	12	4	24	12	16	5	2	6	-	12,246	10.50	
15	-	-	8	1	255	4	1	1	2	-	10,228	10.75	
657	14	22	29	20	24	17	11	1	0	13	11,907	11.00	
55	14	6	2	2	-	9	1	3	2	-	1,362	11.25	
14	11	-	6	208	9	5	3	1	0	11	131,599	11.50	
-	2	1	22	1	11	-	1	-	-	-	988	11.75	
1,066	23	21	29	28	112	11	7	11	11	190	92,335	12.00	
21	-	2	1	2	6	3	-	9	-	-	893	12.25	
41	30	38	23	24	8	12	3	1	0	8	6,329	12.50	
112	-	1	1	3	1	-	1	1	0	-	4,184	12.75	
51	5	1	9	1	2	2	4	12	0	38	5,062	13.00	
200	-	-	-	1	1	1	4	0	0	-	67,838	13.25	
79	12	1	2	6	5	0	48	-	3	-	3,037	13.50	
278	9	10	18	4	16	202	2	103	14	-	14,691	13.75	
5,915	5	1	2	2	1	1	3	-	-	-	35,248	14.00	
657	4	-	4	3	13	2	1	11	-	-	10,489	14.25	
967	30	176	3,787	41	1	38	7	499	0	0	150,380	14.50	
53	-	9	17	-	1	-	-	-	-	-	8,419	14.75	
149	7	61	3	3	8	1	2	1	0	-	20,402	15.00	
397	86	71	57	63	102	18	7	1	1	-	24,306	15.25	
24	8	80	3,002	41	1	21	-	2	1	-	21,458	15.50	
158	52	13	17	9	19	11	7	1	-	226	47,394	15.75	
144	40	1,347	2,307	15	403	37	3	0	0	62	129,288	16.00	
540	0	-	800	130	-	-	2	5	-	100	154,100	16.25	
5,114	750	873	2,709	1,189	420	647	583	337	623	206	301,894	16.50	
487	17	3	499	346	4	250	-	-	-	-	147,099	16.75	
1,434	1,330	7,088	25	188	317	25	2	16	2	50	196,941	17.00	
1,992	15	81	330	55	204	606	44	15	76	1	132,635	17.25	
50,439	530	6	44	811	108	262	44	402	98	107	269,196	17.50	
449	1,150	188	169	2	437	32	0	-	14	100	104,004	17.75	
1,214	67	50	205	55	4	59	7	-	9	87	194,471	18.00	
2,017	636	280	16	34	186	24	-	41	3	632	85,326	18.25	
3,212	189	480	153	396	117	104	76	33	29	100	147,801	18.50	
1,526	16	1,413	188	1	40	183	4	17	0	20	72,762	18.75	
1,966	657	1,608	700	283	90	488	388	309	130	116	215,304	19.00	
1,256	830	167	91	146	170	61	26	86	44	1	96,940	19.25	
766	1,240	2,452	520	58	97	6	183	19	10	2	238,789	19.50	
2,327	529	182	999	745	32	172	23	19	37	152	365,080	19.75	
2,654	1,641	929	423	226	324	372	446	9	12	247	406,602	20.00	
1,076	2,465	878	642	236	149	1,538	85	187	187	33	576,678	20.25	
6,596	2,638	1,905	1,312	1,731	244	314	272	556	201	562	512,058	20.50	
8,305	573	898	2,241	1,795	614	222	578	312	573	208	442,335	20.75	
17,481	688	2,067	244	889	181	1,400	818	31	922	2,611	297,962	21.00	
6,165	863	4,715	1,195	930	1,290	1,311	396	711	691	285	291,243	21.25	
2,712	230	455	760	316	278	205	264	537	36	126	235,175	21.50	
3,306	1,086	2,800	754	176	1,690	100	558	254	410	273	358,907	21.75	
2,957	1,241	847	428	206	152	520	154	365	49	118	202,567	22.00	
2,884	1,439	933	1,067	1,963	435	1,130	563	591	669	117	215,347	22.25	
2,245	205	1,256	563	68	313	205	306	270	64	210	118,455	22.50	
1,494	541	4,182	709	962	523	427	479	822	103	57	185,493	22.75	
1,771	274	291	270	471	206	323	99	892	89	206	69,627	23.00	
2,721	563	375	304	571	517	833	200	193	153	37	197,892	23.25	
2,359	137	597	161	232	150	2,229	127	92	27	1	418,519	23.50	
1,912	1,159	1,129	436	244	149	134	137	61	89	16	120,892	23.75	
1,327	173	454	441	148	255	124	225	276	23	1	43,324	24.00	
3,073	579	430	408	429	780	404	277	273	68	223	45,119	24.25	
1,258	220	331	319	116	475	70	73	160	9	2	25,473	24.50	
1,927	358	245	283	465	242	356	107	117	107	10	27,853	24.75	
19,667	3,455	3,892	2,835	1,454	1,506	1,084	904	863	901	146	620,443	25.00 & over	
258,660	41,572	59,293	41,418	23,556	20,260	23,740	11,596	12,117	8,455	10,792	11,874,024	Total	

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 30th September, 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	2,787,357	940,012	308,553	58,436	9,318	7,168	46,066	4,464,739	3,151,294	5,470,354
05.00	45,866	60,339	1,999	3,578	9	534	8,512	108,448	56,386	172,899
10.00	77,842	134,245	6,679	10,548	402	2,009	9,692	508,497	94,615	655,299
15.00	17,416	57,599	9,824	13,429	86	969	5,311	378,319	32,637	450,316
20.00	351,443	239,924	27,928	16,520	516	4,255	15,393	1,005,537	395,280	1,266,236
25.00	86,526	317,956	5,575	12,194	1,152	10,995	29,430	2,089,180	122,683	2,430,325
30.00	52,108	88,138	3,747	7,008	138	1,615	5,958	348,470	61,951	445,231
33.33	391	2,226	42	313	1	475	42	4,559	476	7,574
35.00	13,481	29,840	855	1,523	643	3,006	2,825	134,395	17,804	168,763
40.00	34,588	38,889	1,023	2,183	107	3,303	4,683	159,032	40,401	203,407
45.00	6,563	26,442	598	1,486	376	2,071	997	62,163	8,534	92,161
50.00	86,204	115,742	2,245	3,413	242	1,533	2,336	137,973	91,027	258,660
55.00	5,168	9,139	550	786	29	329	318	31,318	6,065	41,572
60.00	5,502	11,904	536	884	27	155	638	46,351	6,703	59,293
65.00	4,791	8,443	496	709	19	94	389	32,173	5,695	41,418
70.00	2,498	4,643	253	350	33	216	363	18,347	3,147	23,556
75.00	2,324	4,610	247	506	24	97	463	15,047	3,058	20,260
80.00	1,986	4,014	216	221	9	15	811	19,490	3,022	23,740
85.00	1,268	2,267	135	119	6	16	373	9,194	1,782	11,596
90.00	1,532	2,339	123	110	7	14	514	9,654	2,176	12,117
95.00	1,923	1,656	232	186	8	7	306	6,606	2,469	8,455
99.99	623	273	83	8	19	1	453	10,509	1,178	10,792
Total	3,587,400	2,100,639	371,939	134,509	13,171	38,876	135,873	9,599,999	4,108,383	11,874,024

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 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
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	150,273	35,878	23	74	-	-	150,296	35,952
05.00	-	-	14	5	-	-	14	5
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	8,481	5,921	254	504	-	-	8,735	6,425
25.00	11,969	17,017	2,219	2,302	-	-	14,188	19,319
35.00	2,419	2,237	9,157	6,088	-	-	11,576	8,326
45.00	14,151	1,272	-	-	-	-	14,151	1,272
55.00	47,564	23,328	-	-	-	-	47,564	23,328
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	760	668	-	-	760	668
99.99	-	-	-	-	-	-	-	-
Total	234,857	85,653.0	12,428	9,645.1	-	-	247,285	95,298.0
Weighted Average		21.34		32.54				22.48
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	94	7,260	-	-	94	7,260
05.00	-	-	94	2,341	-	-	94	2,341
10.00	1	220	53	3,069	-	-	54	3,289
15.00	-	-	3	163	-	-	3	163
20.00	-	-	21	9,788	-	-	21	9,788
25.00	2	1,526	141	3,660	-	-	143	5,186
35.00	8	1,040	31	3,682	-	-	39	4,722
45.00	2	291	24	6,640	-	-	26	6,931
55.00	-	-	9	1,880	-	-	9	1,880
65.00	1	200	4	3,181	-	-	5	3,381
75.00	1	82	1	20	-	-	2	102
85.00	1	182	-	-	-	-	1	182
95.00	-	-	-	-	-	-	-	-
99.99	1	22	-	-	-	-	1	22
Total	17	3,562.7	475	41,683.8	-	-	492	45,246.6
Weighted Average		33.94		24.30				25.06
Securities Shares and Other Financial Instruments - To Others								
00.00	3	192	15	2,555	-	-	18	2,747
05.00	-	-	20	17	-	-	20	17
10.00	7	357	27	2,330	-	-	34	2,687
15.00	-	-	4	797	-	-	4	797
20.00	3	754	56	78,062	-	-	59	78,815
25.00	21	11,702	25	4,426	-	-	46	16,128
35.00	7	79	71	8,391	-	-	78	8,470
45.00	3	795	27	1,622	-	-	30	2,417
55.00	2	13	12	2,580	-	-	14	2,593
65.00	-	-	4	7,196	-	-	4	7,196
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	0	-	-	1	0
99.99	-	-	14	109	-	-	14	109
Total	46	13,891.4	276	108,084.1	-	-	322	121,975.5
Weighted Average		24.92		24.05				24.15
Merchandise - Food Items								
00.00	49	100,832	7,408	278,961	-	-	7,457	379,793
05.00	-	-	1,033	8,755	-	-	1,033	8,755
10.00	5	218	591	56,266	-	-	596	56,484
15.00	25	1,433	1,029	42,781	-	-	1,054	44,214
20.00	318	8,359	1,408	89,161	-	-	1,726	97,520
25.00	425	46,833	1,942	90,798	-	-	2,367	137,632
35.00	56	3,937	1,805	35,757	-	-	1,861	39,694
45.00	25	855	501	22,873	-	-	526	23,728
55.00	151	59,521	249	10,422	-	-	400	69,943
65.00	1	34	171	9,467	-	-	172	9,501
75.00	-	-	34	1,631	-	-	34	1,631
85.00	4	175	74	714	-	-	78	889
95.00	4	77	29	938	-	-	33	1,015
99.99	1	16	6	225	-	-	7	241
Total	1,064	222,290.7	16,280	648,747.7	-	-	17,344	871,038.4
Weighted Average		20.36		13.60				15.33

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 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
Merchandise - Raw Materials								
00.00	124	8,711	3,133	214,971	1	706	3,258	224,388
05.00	-	-	886	7,150	-	-	886	7,150
10.00	38	2,318	588	42,063	-	-	626	44,381
15.00	27	39	439	42,245	-	-	466	42,284
20.00	245	7,368	547	44,341	-	-	792	51,709
25.00	12,335	113,554	1,356	126,801	-	-	13,691	240,355
35.00	57	2,736	683	34,690	-	-	740	37,426
45.00	45	380	390	26,960	-	-	435	27,340
55.00	492	4,206	133	7,926	-	-	625	12,133
65.00	1	126	74	8,853	-	-	75	8,979
75.00	1	125	12	2,512	-	-	13	2,637
85.00	6	500	15	2,083	-	-	21	2,582
95.00	8	743	17	380	-	-	25	1,123
99.99	-	-	19	790	1	45	20	835
Total	13,379	140,806.6	8,292	561,764.9	2	751.5	21,673	703,323.0
Weighted Average		24.49		15.63		6.01		17.40
Merchandise - Finished/Manufactured Goods								
00.00	73	4,082	3,727	256,518	5	331	3,805	260,931
05.00	-	-	487	15,917	-	-	487	15,917
10.00	42	1,299	1,272	76,388	-	-	1,314	77,687
15.00	34	2,090	1,556	120,321	-	-	1,590	122,411
20.00	462	8,424	4,028	217,986	-	-	4,490	226,410
25.00	896	107,103	5,907	309,643	-	-	6,803	416,747
35.00	56	4,951	2,881	134,529	-	-	2,937	139,480
45.00	64	913	1,539	64,160	-	-	1,603	65,073
55.00	321	16,301	784	24,400	-	-	1,105	40,701
65.00	8	3,103	100	16,925	-	-	108	20,028
75.00	14	926	125	4,250	-	-	139	5,175
85.00	8	565	160	3,988	-	-	168	4,553
95.00	47	1,334	189	2,578	-	-	236	3,912
99.99	1	0	25	1,358	-	-	26	1,358
Total	2,026	151,092.2	22,780	1,248,960.8	5	330.8	24,811	1,400,383.8
Weighted Average		28.65		20.12		-		21.04
Fixed Assets Including Machinery								
00.00	9,275	85,477	77,375	237,643	76	129	86,726	323,250
05.00	-	-	5,788	16,396	-	-	5,788	16,396
10.00	425	1,280	58,331	119,575	6	5	58,762	120,860
15.00	11,653	16,510	5,350	67,321	-	-	17,003	83,831
20.00	9,148	40,406	20,046	300,295	2	1	29,196	340,702
25.00	5,805	148,089	46,401	678,075	3	1,376	52,209	827,540
35.00	25,701	21,376	22,318	127,217	-	-	48,019	148,593
45.00	9,113	6,466	14,277	60,673	-	-	23,390	67,139
55.00	1,131	5,764	24,642	64,350	-	-	25,773	70,113
65.00	168	1,769	9,738	22,071	-	-	9,906	23,840
75.00	71	942	4,419	11,070	-	-	4,490	12,012
85.00	68	2,811	2,926	12,416	-	-	2,994	15,226
95.00	67	1,226	1,947	3,423	-	-	2,014	4,649
99.99	7	7	325	30	-	-	332	37
Total	72,632	332,122.0	293,883	1,720,553.8	87	1,511.3	366,602	2,054,187.1
Weighted Average		19.62		22.38		22.80		21.93
Real Estate - Land								
00.00	1,265	50,578	1,718	17,246	-	-	2,983	67,824
05.00	1	2	332	2,478	-	-	333	2,481
10.00	28	357	3,241	16,403	-	-	3,269	16,761
15.00	497	988	1,401	18,456	-	-	1,898	19,444
20.00	124	5,634	6,394	45,194	-	-	6,518	50,828
25.00	4,574	52,697	7,068	119,306	2	544	11,644	172,547
35.00	618	5,399	5,156	60,310	2	60	5,776	65,768
45.00	932	3,453	2,356	20,666	-	-	3,288	24,119
55.00	349	9,791	14,357	27,346	-	-	14,706	37,137
65.00	47	126	698	2,437	-	-	745	2,563
75.00	44	84	289	4,158	-	-	333	4,241
85.00	50	120	198	1,391	-	-	248	1,511
95.00	47	134	448	914	-	-	495	1,048
99.99	13	11	194	1,267	-	-	207	1,278
Total	8,589	129,372.0	43,850	337,572.3	4	604.0	52,443	467,548.4
Weighted Average		17.65		27.38		25.99		24.69

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 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
Real Estate - Building								
00.00	44,617	118,906	20,176	176,089	119	338	64,912	295,333
05.00	15	79	2,288	19,514	-	-	2,303	19,593
10.00	138	1,096	14,709	116,345	-	-	14,847	117,441
15.00	73	791	8,342	81,757	3	22	8,418	82,570
20.00	439	13,996	10,126	170,139	8	48	10,573	184,182
25.00	1,611	49,740	9,352	192,629	2	1,284	10,965	243,653
35.00	340	10,644	7,113	81,272	-	-	7,453	91,916
45.00	231	5,153	2,990	47,937	-	-	3,221	53,090
55.00	1,880	8,240	1,622	16,553	-	-	3,502	24,792
65.00	144	783	1,004	14,919	-	-	1,148	15,702
75.00	170	3,998	827	10,487	-	-	997	14,485
85.00	219	3,041	662	6,203	-	-	881	9,244
95.00	245	3,805	569	2,356	-	-	814	6,161
99.99	83	1,665	191	1,932	-	-	274	3,596
Total	50,205	221,934.9	79,971	938,129.5	132	1,693.0	130,308	1,161,757.4
Weighted Average		16.21		19.94		19.73		19.22
Against Fixed Deposits								
00.00	37	158	8,794	329,326	1	244	8,832	329,727
05.00	-	-	176	3,198	-	-	176	3,198
10.00	46	2,371	3,957	130,909	-	-	4,003	133,280
15.00	4	1,169	183	23,070	-	-	187	24,238
20.00	6	30	704	42,510	-	-	710	42,540
25.00	75	9,235	3,920	19,527	-	-	3,995	28,762
35.00	3	20	309	7,963	-	-	312	7,983
45.00	4	23	220	17,270	-	-	224	17,293
55.00	18	865	1,997	2,479	-	-	2,015	3,345
65.00	5	3	90	3,208	-	-	95	3,211
75.00	1	0	88	422	-	-	89	422
85.00	3	20	65	138	-	-	68	158
95.00	2	0	67	598	-	-	69	598
99.99	90	19	36	554	-	-	126	573
Total	294	13,913.3	20,606	581,171.1	1	243.5	20,901	595,327.9
Weighted Average		23.09		7.65		-		8.01
Against Insurance Policies								
00.00	-	-	4	1	-	-	4	1
05.00	-	-	3	8	-	-	3	8
10.00	-	-	1	2	-	-	1	2
15.00	-	-	-	-	-	-	-	-
20.00	-	-	2	4	-	-	2	4
25.00	-	-	22	231	-	-	22	231
35.00	-	-	2	1	-	-	2	1
45.00	-	-	1	1	-	-	1	1
55.00	-	-	12	163	-	-	12	163
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	-	-	47	411.9	-	-	47	411.9
Weighted Average		-		36.14		-		36.14
Other Secured Advances								
00.00	27	940	65,053	560,795	27	361,038	65,107	922,772
05.00	-	-	43,339	97,033	-	-	43,339	97,033
10.00	1	0	6,671	82,366	1	59	6,673	82,425
15.00	5	600	455	29,758	-	-	460	30,358
20.00	8	2,714	1,081	48,001	1	3,072	1,090	53,786
25.00	194	54,948	2,372	266,282	2	831	2,568	322,061
35.00	4	8	780	69,170	-	-	784	69,178
45.00	2	3	270	7,142	-	-	272	7,145
55.00	35	4,370	684	9,697	-	-	719	14,066
65.00	2	1	78	6,274	-	-	80	6,274
75.00	-	-	56	2,963	-	-	56	2,963
85.00	1	1	35	837	-	-	36	838
95.00	1	1	45	1,226	-	-	46	1,227
99.99	1	7	12	2,729	-	-	13	2,737
Total	281	63,592.5	120,931	1,184,271.1	31	364,999.8	121,243	1,612,863.3
Weighted Average		26.05		11.24		0.23		9.33

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 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
Advances Secured by Guarantee(s)								
00.00	246,307	825,245	52,104	1,479,487	122	52,756	298,533	2,357,487
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	-	-	-	-	-	-	-	-
Total	246,307	825,244.7	52,104	1,479,487.0	122	52,755.7	298,533	2,357,487.4
Weighted Average								
Unsecured Advances								
00.00	100,912	19,332	2,154,050	228,234	12	2	2,254,974	247,567
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	-	-	-	-	-	-	-	-
Total	100,912	19,331.7	2,154,050	228,234.0	12	1.5	2,254,974	247,567.3
Weighted Average								
Grand Total	730,609	2,222,808	2,825,973	9,088,717	396	422,891	3,556,978	11,734,416
Weighted Average		13.03		14.40		0.40		13.64

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**
<u>Conventional Banking</u>									
2023									
Sep	13.77	21.60	16.92	17.82	15.40	18.10	18.52	32.73	17.89
	(13.77)	(21.30)	(16.32)	(17.47)	(15.39)	(17.79)	(19.87)	(32.73)	(17.68)
Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
2024									
Sep	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
	(15.98)	(17.89)	(15.39)	(14.73)	(13.53)	(15.76)	(18.02)	(33.69)	(16.15)
<u>Islamic Banking</u>									
2023									
Sep		21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
		(21.42)	(17.00)	(17.61)	(15.32)	(11.55)	(19.05)	(31.40)	(17.15)
Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48
2024									
Sep	-	(18.70)	(17.04)	(17.91)	(15.82)	(19.69)	(18.26)	(29.47)	(17.47)
	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
	-	(18.56)	(14.84)	(17.14)	(14.77)	(15.45)	(17.07)	(32.01)	(15.96)
<u>Overall Banking</u>									
2023									
Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	(13.77)	(21.31)	(16.54)	(17.52)	(15.37)	(16.98)	(19.65)	(32.58)	(17.53)
Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
2024									
Sep	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
	(15.98)	(17.91)	(15.21)	(15.63)	(13.91)	(15.71)	(17.79)	(33.48)	(16.09)

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	8,856	861,885	8,943	860,945	8,698	902,757
1.1. Export finance schemes	4,782	652,790	4,985	612,688	4,377	640,207
1.2. Others	4,074	209,095	3,958	248,258	4,321	262,550
2. Import financing	8,696	594,418	9,270	647,596	8,809	596,490
3. Government self employment schemes	45,395	43,368	51,599	58,652	52,357	59,187
4. Working capital/short term	2,905,117	4,772,132	2,504,170	5,256,873	2,567,344	4,904,856
4.1. Small Loans	1,117,239	381,508	874,687	359,330	942,759	358,682
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)	577	17,953	537	16,854	589	13,577
4.4. Others	1,787,301	4,372,671	1,628,540	3,523,259	1,623,666	3,393,293
4.5. Commodity Operations Financing			406	1,357,430	330	1,139,304
5. Fixed investment/long term	1,397,211	5,170,404	1,474,564	5,245,544	1,471,175	5,410,734
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,738	627,766	22,348	570,448	22,442	552,527
5.2. Financing Power Plants Using Renewable Energy	2,355	88,402	2,677	93,045	2,838	95,738
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	44	1,009	65	1,799	52	976
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,222	3,481	1,644	5,105	1,032	4,346
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	136	3,428	162	4,193	174	4,420
5.6. Small Loans	345,536	247,100	393,574	262,467	400,038	273,456
5.7. Others	910,994	3,470,645	926,857	3,512,291	916,712	3,677,360
5.8. Financing for Construction Purposes	113,553	669,884	117,932	681,375	118,733	686,991
5.9. SME Asaan Finance (SAAF) Scheme	633	58,690	8,878	37,696	8,732	34,784
5.10 Machinery	592	12,913	427	77,127	422	80,134
Total	4,365,275	11,442,207	4,048,546	12,069,611	4,108,383	11,874,024

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	6,636	618,800	6,702	634,753	6,661	675,835
1.1. Export finance schemes	2,867	426,909	3,073	410,917	2,669	435,325
1.2. Others	3,769	191,891	3,629	223,836	3,992	240,510
2. Import financing	8,009	542,183	8,478	610,196	8,167	562,958
3. Government self employment schemes	45,247	42,455	51,120	57,307	51,456	57,083
4. Working capital/short term	2,690,714	3,511,593	2,235,548	3,585,740	2,266,406	3,394,062
4.1. Small Loans	924,169	282,839	628,102	256,768	662,887	264,566
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)	502	13,800	473	13,139	584	13,566
4.4. Others	1,766,043	3,214,954	1,606,748	2,496,529	1,602,746	2,488,931
4.5. Commodity Operations Financing			225	819,305	189	626,998
5. Fixed investment/long term	1,152,186	3,629,324	1,222,490	3,684,583	1,223,215	3,829,818
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,759	449,740	19,382	407,885	19,333	393,307
5.2. Financing Power Plants Using Renewable Energy	1,830	56,276	2,011	58,107	2,158	61,588
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	34	644	29	742	29	654
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,210	3,318	1,624	4,858	1,004	4,071
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	115	1,528	123	1,942	132	1,920
5.6. Small Loans	278,331	162,440	316,718	174,370	322,512	176,673
5.7. Others	765,496	2,519,434	787,068	2,531,986	782,129	2,691,376
5.8. Financing for Construction Purposes	84,920	395,689	88,499	428,231	88,790	426,284
5.9. SME Asaan Finance (SAAF) Scheme	491	40,255	6,734	30,156	6,816	27,951
5.10 Machinery	-	-	302	46,306	312	45,994
Total	3,902,792	8,344,354	3,524,338	8,572,579	3,555,905	8,519,756

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,220	243,086	2,241	226,193	2,037	226,922
1.1. Export finance schemes	1,915	225,881	1,912	201,771	1,708	204,882
1.2. Others	305	17,205	329	24,422	329	22,041
2. Import financing	687	52,236	792	37,400	642	33,532
3. Government self employment schemes	148	913	479	1,345	901	2,105
4. Working capital/short term	214,403	1,260,539	268,622	1,671,133	300,938	1,510,794
4.1. Small Loans	193,070	98,668	246,585	102,561	279,872	94,115
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)	75	4,154	64	3,715	5	11
4.4. Others	21,258	1,157,717	21,792	1,026,731	20,920	904,361
4.5. Commodity Operations Financing	-	-	181	538,125	141	512,306
5. Fixed investment/long term	245,025	1,541,080	252,074	1,560,961	247,960	1,580,915
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,979	178,026	2,966	162,563	3,109	159,220
5.2. Financing Power Plants Using Renewable Energy	525	32,126	666	34,938	680	34,150
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	10	365	36	1,057	23	322
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	12	162	20	246	28	275
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	21	1,900	39	2,251	42	2,500
5.6. Small Loans	67,205	84,660	76,856	88,097	77,526	96,783
5.7. Others	145,498	951,210	139,789	980,304	134,583	985,984
5.8. Financing for Construction Purposes	28,633	274,195	29,433	253,144	29,943	260,707
5.9. SME Asaan Finance (SAAF) Scheme	142	18,435	2,144	7,540	1,916	6,834
5.10 Machinery	-	-	125	30,821	110	34,140
Total	462,483	3,097,853	524,208	3,497,031	552,478	3,354,269

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Category of Financing	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	828	40,764	51	657	27	2,320	7,792	859,017	8,698	902,757
1.1. Export finance schemes	560	27,721	20	355	12	1,337	3,785	610,794	4,377	640,207
1.2. Others	268	13,042	31	302	15	983	4,007	248,222	4,321	262,550
2. Import financing	637	14,187	97	487	6	294	8,069	581,523	8,809	596,490
3. Government self employment schemes	48,348	45,371	2,797	2,880	9	18	1,203	10,919	52,357	59,187
4. Working capital/short term	2,302,374	810,780	204,211	30,576	7,359	9,381	53,400	4,054,119	2,567,344	4,904,856
4.1. Small Loans	830,150	196,161	96,482	9,152	6,953	6,040	9,174	147,329	942,759	358,682
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	479	77	76	-	-	430	13,023	589	13,577
4.4. Others	1,472,073	613,034	107,652	21,348	405	3,325	43,536	2,755,587	1,623,666	3,393,293
4.5. Commodity Operations Financing	69	1,106	-	-	1	16	260	1,138,181	330	1,139,304
5. Fixed investment/long term	1,235,107	1,165,217	164,783	99,911	5,766	26,005	65,519	4,119,601	1,471,175	5,410,734
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,669	28,549	12	111	1	-	10,760	523,868	22,442	552,527
5.2. Financing Power Plants Using Renewable Energy	601	1,514	35	73	10	303	2,192	93,849	2,838	95,738
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	5	98	-	-	-	-	47	878	52	976
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	225	1,107	631	396	1	9	175	2,835	1,032	4,346
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	431	-	-	1	30	133	3,960	174	4,420
5.6. Small Loans	329,254	158,274	59,049	16,347	574	1,754	11,161	97,081	400,038	273,456
5.7. Others	780,159	508,742	96,180	44,603	2,605	2,155	37,768	3,121,860	916,712	3,677,360
5.8. Financing for Construction Purposes	106,072	440,256	8,667	37,520	2,573	21,750	1,421	187,465	118,733	686,991
5.9. SME Asaan Finance (SAAF) Scheme	7,049	26,204	208	856	-	-	1,475	7,724	8,732	34,784
5.10 Machinery	33	43	1	4	1	5	387	80,082	422	80,134
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	-	-	1,458	1,458	-	-	664	664	-	-	586	586
2. DOMESTIC CONSTITUENTS	132,114	42,837	231,593	406,543	118,963	28,328	215,147	362,439	112,649	39,402	247,649	399,699
I. GOVERNMENT	-	28	-	28	-	22	-	22	-	268	-	268
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	18,237	155	0	18,392	14,856	-	0	14,856	15,849	-	0	15,849
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	113,877	42,654	231,593	388,123	104,107	28,307	215,147	347,561	96,800	39,133	247,649	383,582
A. Agriculture, forestry and fishing	41	-	222	262	59	33	610	703	27	131	312	470
B. Mining and quarrying	7	1,322	77	1,406	16	1,322	-	1,338	-	1,322	-	1,322
C. Manufacturing	73,660	29,509	200,906	304,076	65,056	19,731	199,755	284,542	57,976	31,909	227,428	317,312
1 - Manufacture of food products	12,080	5,283	12,120	29,483	10,976	3,330	11,680	25,986	8,889	5,625	18,168	32,682
2 - Manufacture of beverages	1,306	469	15	1,789	973	468	8	1,449	100	465	21	586
3 - Manufacture of textiles	42,454	8,951	157,401	208,806	35,856	4,643	154,441	194,939	32,128	8,861	173,215	214,204
4 - Manufacture of wearing apparel	896	1,832	21,444	24,172	545	1,748	24,258	26,551	594	2,376	26,116	29,086
5 - Manufacture of leather and related products	-	1,316	3,694	5,010	11	700	3,390	4,100	22	938	3,829	4,789
6 - Manufacture of paper and paper products	198	1,074	360	1,632	-	274	102	376	-	698	99	796
7 - Manufacture of coke and refined petroleum products	948	4,247	-	5,195	479	1,240	-	1,719	563	2,013	-	2,576
8 - Manufacture of chemicals and chemical products	10,798	1,027	247	12,072	8,513	1,419	304	10,235	10,303	3,049	796	14,148
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	203	102	390	104	578	167	848	103	965	193	1,261
10 - Manufacture of rubber and plastics products	238	1,204	655	2,096	159	1,115	1,456	2,731	-	1,359	1,589	2,948
11 - Manufacture of non-metallic mineral products	20	416	1,757	2,193	13	237	892	1,142	73	355	782	1,210
12 - Manufacture of basic metals	214	1,014	94	1,322	163	1,354	380	1,898	787	2,502	-	3,289
13 - Manufacture of fabricated metal products, except machinery and equipment	367	47	16	430	297	0	-	298	230	131	-	361
14 - Manufacture of computer, electronic and optical products	128	19	-	148	55	355	95	505	55	19	95	170
15 - Manufacture of electrical equipment	128	1,048	122	1,298	112	973	86	1,171	157	935	87	1,179
16 - Manufacture of machinery and equipment	-	55	391	446	-	69	298	367	21	47	338	406
17 - Manufacture of motor vehicles, trailers and semi-trailers	530	1,146	119	1,795	382	1,136	15	1,533	390	1,362	28	1,779
18 - Manufacture of furniture	10	83	-	93	10	-	-	10	10	13	-	23
19 - Other manufacturing n.e.s	3,261	74	2,370	5,705	6,409	92	2,182	8,683	3,552	195	2,071	5,819
D. Electricity, gas, steam and air conditioning supply	127	135	315	577	127	-	265	392	227	-	115	342
E. Water supply; sewerage, waste management and remediation activities	-	80	-	80	-	53	-	53	-	138	-	138
F. Construction	-	5	-	5	-	190	-	190	-	120	-	120
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	18,175	9,042	28,681	55,898	13,549	4,516	13,038	31,103	13,126	4,440	17,365	34,930
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	885	79	964	-	0	100	100	47	67	31	145
2 - Wholesale trade, except of motor vehicles and motorcycles	7,407	7,687	4,599	19,693	4,324	4,283	4,472	13,079	4,219	3,799	4,352	12,371
3 - Retail trade, except of motor vehicles and motorcycles	10,768	471	24,003	35,242	9,225	233	8,466	17,923	8,859	574	12,981	22,415
H. Transportation and storage	7	1,772	120	1,899	6	1,772	172	1,950	7	576	168	751
I. Accommodation and food service activities	-	203	-	203	-	120	-	120	-	115	-	115
J. Information and communication	11,285	223	673	12,180	17,411	106	356	17,873	17,277	101	1,428	18,806
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1	223	254	477	536	436	25	996	761	270	21	1,053
M. Administrative and support service activities	4,001	136	286	4,423	3,644	7	919	4,570	3,595	7	762	4,364
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,574	-	59	6,633	3,703	16	7	3,726	3,803	1	50	3,854
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	132,114	42,837	233,050	408,001	118,963	28,328	215,812	363,103	112,649	39,402	248,235	400,285

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	40,858	12,490	12,407	65,755	32,242	3,019	8,962	44,223	30,456	6,630	9,590	46,676
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,400	155	-	8,555	5,399	-	-	5,399	5,399	-	-	5,399
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	32,458	12,334	12,407	57,200	26,842	3,019	8,962	38,823	25,057	6,630	9,590	41,276
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	28,846	8,241	12,148	49,235	23,393	1,527	8,586	33,505	21,272	4,294	9,228	34,794
1 - Manufacture of food products	2,417	-	2	2,419	3,319	-	102	3,421	3,259	-	152	3,411
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	17,007	3,024	8,409	28,440	13,796	234	6,314	20,344	11,273	1,777	7,178	20,228
4 - Manufacture of wearing apparel	478	-	1,260	1,738	91	-	755	846	131	-	685	816
5 - Manufacture of leather and related products	-	804	134	938	7	123	125	254	4	372	104	480
6 - Manufacture of paper and paper products	-	997	246	1,244	-	187	102	289	-	487	99	585
7 - Manufacture of coke and refined petroleum products	948	2,645	-	3,593	369	179	-	547	563	566	-	1,129
8 - Manufacture of chemicals and chemical products	7,866	-	-	7,866	5,691	-	-	5,691	5,912	-	-	5,912
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	94	-	94	-	200	-	200	-	490	-	490
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	229	1,740	1,969	-	159	860	1,018	-	156	769	924
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	19	-	29	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	32	132	100	-	19	119	100	-	20	120
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	10	-	-	10
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	10	-	-	10	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	324	334	-	-	309	309	-	-	222	222
D. Electricity, gas, steam and air conditioning supply	125	-	-	125	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	729	2,772	213	3,714	555	170	376	1,101	873	1,014	352	2,239
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	729	2,727	213	3,669	555	125	376	1,056	873	970	352	2,194
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	45	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	221	-	-	221	233	-	-	233	250	-	10	260
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	47	47	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	40,858	12,490	12,407	65,755	32,242	3,019	8,962	44,223	30,456	6,630	9,590	46,676

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	-	-	1,458	1,458	-	-	664	664	-	-	586	586
2. DOMESTIC CONSTITUENTS	80,714	30,347	219,119	330,181	73,450	25,310	206,119	304,879	74,835	32,772	237,993	345,600
I. GOVERNMENT	-	28	-	28	-	22	-	22	-	268	-	268
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	9,837	-	0	9,837	9,457	-	0	9,457	10,450	-	0	10,450
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	70,877	30,320	219,119	320,316	63,993	25,288	206,119	295,400	64,385	32,504	237,993	334,882
A. Agriculture, forestry and fishing	41	-	222	262	59	33	610	703	27	131	312	470
B. Mining and quarrying	7	-	77	84	16	-	-	16	-	-	-	-
C. Manufacturing	34,314	21,269	188,692	244,275	28,622	18,205	191,103	237,929	29,455	27,615	218,134	275,204
1 - Manufacture of food products	3,310	5,283	12,118	20,712	1,585	3,330	11,578	16,493	1,671	5,625	18,016	25,312
2 - Manufacture of beverages	100	469	15	584	100	468	8	576	100	465	21	586
3 - Manufacture of textiles	25,447	5,927	148,926	180,301	22,060	4,409	148,061	174,530	20,855	7,084	165,971	193,910
4 - Manufacture of wearing apparel	418	1,832	20,184	22,434	454	1,748	23,503	25,705	463	2,376	25,431	28,270
5 - Manufacture of leather and related products	-	511	3,560	4,071	4	577	3,265	3,846	17	567	3,726	4,310
6 - Manufacture of paper and paper products	198	77	113	388	-	87	-	87	-	211	-	211
7 - Manufacture of coke and refined petroleum products	-	1,602	-	1,602	110	1,061	-	1,171	-	1,447	-	1,447
8 - Manufacture of chemicals and chemical products	2,824	1,027	247	4,098	2,769	1,419	304	4,491	4,319	3,049	796	8,165
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	108	102	296	104	378	167	649	103	474	193	771
10 - Manufacture of rubber and plastics products	238	1,204	655	2,096	159	1,115	1,456	2,731	-	1,359	1,589	2,948
11 - Manufacture of other non-metallic mineral products	20	187	17	224	13	78	33	123	73	199	14	285
12 - Manufacture of basic metals	214	1,013	94	1,321	163	1,354	380	1,897	787	2,502	-	3,289
13. Manufacture of fabricated metal products, except machinery and equipment	367	47	16	430	297	0	-	298	230	131	-	361
14 - Manufacture of computer, electronic and optical products	118	-	-	118	45	335	95	476	45	-	95	140
15 - Manufacture of electrical equipment	28	1,048	90	1,166	12	973	67	1,052	57	935	67	1,059
16 - Manufacture of machinery and equipment	-	55	391	446	-	69	298	367	11	47	338	396
17 - Manufacture of motor vehicles, trailers and semi-trailers	530	720	119	1,369	382	710	15	1,107	390	935	28	1,353
18 - Manufacture of furniture	-	83	-	83	-	-	-	-	-	13	-	13
19. Other manufacturing n.e.s	417	74	2,046	2,537	365	92	1,873	2,330	334	195	1,849	2,378
D. Electricity, gas, steam and air conditioning supply	2	135	315	452	2	-	265	267	102	-	115	217
E. Water supply; sewerage, waste management and remediation activities	-	80	-	80	-	53	-	53	-	138	-	138
F. Construction	-	5	-	5	-	190	-	190	-	120	-	120
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,446	6,270	28,468	52,185	12,994	4,346	12,661	30,002	12,253	3,426	17,013	32,691
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	885	79	964	-	0	100	100	47	67	31	145
2 - Wholesale trade, except of motor vehicles and motorcycles	6,678	4,960	4,386	16,024	3,770	4,157	4,096	12,023	3,347	2,830	4,000	10,176
3 - Retail trade, except of motor vehicles and motorcycles	10,768	426	24,003	35,197	9,225	188	8,466	17,879	8,859	529	12,981	22,370
H. Transportation and storage	7	1,772	120	1,899	6	1,772	172	1,950	7	576	168	751
I. Accommodation and food service activities	-	203	-	203	-	120	-	120	-	115	-	115
J. Information and communication	8,705	223	673	9,601	14,644	106	356	15,106	14,631	101	1,428	16,160
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1	223	254	477	536	436	25	996	761	270	21	1,053
M. Administrative and support service activities	3,780	136	286	4,202	3,411	7	919	4,337	3,345	7	752	4,105
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,574	-	12	6,586	3,703	16	7	3,726	3,803	1	50	3,854
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	80,714	30,347	220,577	331,638	73,450	25,310	206,784	305,543	74,835	32,772	238,579	346,186

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Sep-23				Jun-24				Sep-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	10,542	-	66	10,608	13,272	-	66	13,337	7,358	-	66	7,423
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	10,542	-	66	10,608	13,272	-	66	13,337	7,358	-	66	7,423
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	10,500	-	66	10,566	13,042	-	66	13,107	7,249	-	66	7,314
1 - Manufacture of food products	6,352	-	-	6,352	6,072	-	-	6,072	3,959	-	-	3,959
2 - Manufacture of beverages	1,206	-	-	1,206	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	108	-	-	108	53	-	-	53	71	-	-	71
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics 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	2,834	-	-	2,834	6,043	-	-	6,043	3,218	-	-	3,218
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	42	-	-	42	230	-	-	230	109	-	-	109
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	-	-	-	-	-	-	-	-	-	-	-	-
Total	10,542	-	66	10,608	13,272	-	66	13,337	7,358	-	66	7,423

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	18,429,400	19,047,445	18,780,785	25,649,888	27,013,423	26,401,194	25,013,074	25,837,368	25,932,142
1) Treasury Bills	5,350,881	5,595,911	5,396,373	8,567,558	9,476,806	8,726,977	8,697,364	9,308,822	8,822,741
2) Pakistan Investment Bonds (PIBs)	13,062,413	13,435,461	13,367,897	17,079,494	17,533,781	17,671,331	16,291,613	16,504,450	17,083,574
a. Fixed Rate	2,983,874	3,207,438	2,925,889	5,251,522	5,550,293	5,443,118	4,953,584	4,963,337	5,274,809
b. Floating Rate	10,078,540	10,228,024	10,442,008	11,827,972	11,983,487	12,228,213	11,338,029	11,541,113	11,808,765
3) Others	16,106	16,072	16,515	2,836	2,836	2,886	24,097	24,095	25,827
II. Provincial Government	0	0	0	0	0	0	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	435,926	319,499	454,875	405,767	292,117	486,294	429,251	290,128	484,506
1) Quoted On The Stock Exchange	240,239	131,692	253,162	186,008	81,679	258,624	207,961	74,903	254,079
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,709	12,611	20,768	21,695	16,182	36,423	22,864	16,698	30,781
NFPSEs	31,622	16,742	30,825	27,134	10,372	33,911	29,610	7,853	34,557
Private Sector	116,352	45,605	118,264	106,206	39,956	140,735	114,092	34,375	140,928
2) Unquoted On The Stock Exchange	195,687	187,807	201,714	219,759	210,439	227,670	221,290	215,225	230,427
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,804	21,139	24,452	43,900	38,202	45,066	45,286	40,513	46,307
NFPSEs	23,796	23,677	31,723	128,540	128,424	137,377	27,729	27,615	36,609
Private Sector	11,208	8,137	11,388	6,414	5,073	8,297	8,921	7,550	9,868
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	107,590	109,733	112,488	104,699	107,004	103,999	101,853	103,921	102,336
IX. MUTUAL FUNDS	11,941	10,484	11,960	10,905	10,853	11,901	12,311	12,258	13,128
X. OTHERS	42,530	42,530	42,955	2,196	2,196	2,237	2,154	2,154	2,262
XI. Islamic Banking Products - Investments	3,885,383	3,883,817	4,143,917	4,727,903	4,717,279	4,905,459	4,903,422	4,913,434	5,213,842
a. Government Islamic Securities	3,342,704	3,345,689	3,506,651	4,178,597	4,173,348	4,326,039	4,396,937	4,410,436	4,677,624
1. GOP Ijara Sukuk	3,273,202	3,276,315	3,435,564	4,144,297	4,134,379	4,289,992	4,336,837	4,344,138	4,615,343
a. Variable Rental Rate	2,561,849	2,560,488	2,678,986	2,875,001	2,854,324	3,002,777	2,976,531	2,979,051	3,217,778
b. Fixed Rental Rate	711,353	715,827	756,578	1,269,296	1,280,055	1,287,215	1,360,306	1,365,086	1,397,564
2. Bai Muajjal - Government	-	-	-	-	-	-	24,521	24,521	25,324
3. Islamic Naya Pakistan Certificate	69,503	69,375	71,087	34,300	38,969	36,047	35,579	41,777	36,957
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	479,379	475,252	572,637	507,629	503,608	536,499	468,565	468,438	493,338
1) Diminishing Musharaka Sukuk	150,651	148,132	158,282	149,352	147,291	153,882	123,097	118,922	128,876
2) Ijarah Sukuk	190,288	187,801	268,290	198,871	196,383	215,186	187,606	187,525	200,001
3) Modaraba Sukuk	10,760	10,769	11,286	10,932	10,941	11,183	10,379	10,382	10,861
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	127,680	128,551	134,778	148,474	148,994	156,249	147,483	151,609	153,599
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,165	8,165	8,433	9,370	9,370	9,616	9,139	9,139	9,572
h. Other Islamic Mode of Investments	55,135	54,711	56,196	32,306	30,953	33,305	28,781	25,421	33,309
Total	22,912,778	23,413,512	23,546,989	30,901,368	32,142,881	31,911,094	30,462,073	31,159,270	31,748,223

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	6,096,049	6,287,982	6,096,774	6,472,064	6,867,396	6,688,271	6,295,360	6,658,790	6,541,567
1) Treasury Bills	1,717,800	1,818,597	1,750,122	1,296,602	1,555,040	1,400,263	1,562,512	1,784,641	1,669,474
2) Pakistan Investment Bonds (PIBs)	4,378,248	4,469,385	4,346,652	5,175,462	5,312,356	5,288,008	4,732,847	4,874,149	4,872,093
a. Fixed Rate	822,024	870,278	756,572	996,162	1,062,327	992,734	905,257	973,603	946,908
b. Floating Rate	3,556,225	3,599,107	3,590,080	4,179,300	4,250,029	4,295,274	3,827,591	3,900,546	3,925,185
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	131,844	64,144	126,867	77,220	7,212	105,137	78,882	7,187	100,398
1) Quoted On The Stock Exchange	117,950	57,405	112,942	66,085	3,518	92,969	69,101	2,494	88,277
of which:									
Financial Institutions	2,596	640	1,865	2,413	582	2,198	3,009	573	2,841
NFPSEs	18,449	10,535	17,699	9,585	269	15,453	12,196	223	16,511
Private Sector	48,358	6,118	46,422	44,082	2,298	63,106	44,947	1,314	58,038
2) Unquoted On The Stock Exchange	13,894	6,739	13,925	11,135	3,695	12,168	9,781	4,693	12,120
of which:									
Financial Institutions	6,936	5,169	6,963	6,731	3,525	7,076	7,739	4,525	8,686
NFPSEs	120	1	120	119	1	164	119	1	206
Private Sector	4,423	1,542	4,425	1,862	142	2,502	1,862	142	3,157
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	39,417	39,786	40,388	33,863	34,425	30,529	32,424	32,751	28,422
IX. MUTUAL FUNDS	268	268	286	66	66	81	66	66	85
X. OTHERS	34,785	34,785	34,785	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	157,302	155,243	162,372	195,473	193,470	191,189	256,063	259,086	226,237
a. Government Islamic Securities	107,096	106,934	109,255	148,886	149,120	141,358	209,656	215,247	177,305
1. GOP Ijara Sukuk	100,301	100,138	102,278	146,201	146,435	138,627	206,834	212,425	174,382
a. Variable Rental Rate	65,762	65,788	69,293	79,062	79,050	79,372	114,171	118,040	104,225
b. Fixed Rental Rate	34,538	34,350	32,985	67,140	67,385	59,255	92,662	94,385	70,158
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	6,796	6,796	6,976	2,684	2,684	2,732	2,822	2,822	2,922
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	22,260	23,186	23,844	19,344	18,521	21,482	22,688	23,532	20,657
1) Diminishing Musharaka Sukuk	5,456	5,456	5,740	4,426	4,437	4,522	4,205	4,212	4,446
2) Ijaraha Sukuk	150	150	162	150	150	154	150	150	162
3) Modaraba Sukuk	2,578	2,576	2,677	2,541	2,544	2,663	2,441	2,444	2,548
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	14,077	15,005	15,265	12,228	11,389	14,144	15,893	16,726	13,503
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	27,858	25,035	29,185	27,155	25,742	28,261	23,631	20,219	28,187
Total	6,459,666	6,582,209	6,461,474	6,778,687	7,102,572	7,015,209	6,662,796	6,957,881	6,896,710

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	11,490,367	11,897,443	11,841,062	17,349,105	18,145,849	17,879,096	17,623,968	17,967,833	18,288,059
1) Treasury Bills	2,818,061	2,943,395	2,831,400	5,471,956	5,953,139	5,523,295	6,055,108	6,328,186	6,064,834
2) Pakistan Investment Bonds (PIBs)	8,656,200	8,937,976	8,993,147	11,874,313	12,189,874	12,352,915	11,544,762	11,615,551	12,197,398
a. Fixed Rate	2,150,193	2,324,660	2,157,527	4,233,275	4,465,466	4,427,609	4,042,207	3,983,484	4,321,702
b. Floating Rate	6,506,007	6,613,316	6,835,620	7,641,039	7,724,408	7,925,306	7,502,555	7,632,067	7,875,697
3) Others	16,106	16,072	16,515	2,836	2,836	2,886	24,097	24,095	25,827
II. Provincial Government	0	0	0	0	0	0	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	304,082	255,355	328,008	328,547	284,905	381,156	350,369	282,941	384,108
1) Quoted On The Stock Exchange	122,288	74,287	140,219	119,922	78,161	165,655	138,860	72,409	165,802
of which:									
Financial Institutions	16,113	11,972	18,903	19,281	15,600	34,225	19,855	16,125	27,940
NFPSEs	13,173	6,208	13,126	17,549	10,103	18,458	17,414	7,630	18,046
Private Sector	67,994	39,487	71,843	62,124	37,658	77,629	69,145	33,061	82,891
2) Unquoted On The Stock Exchange	181,793	181,068	187,789	208,624	206,744	215,501	211,509	210,532	218,307
of which:									
Financial Institutions	16,868	15,969	17,489	37,169	34,676	37,990	37,547	35,987	37,621
NFPSEs	23,677	23,676	31,603	128,420	128,423	137,213	27,609	27,614	36,402
Private Sector	6,784	6,595	6,963	4,552	4,931	5,795	7,059	7,408	6,712
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	68,172	69,947	72,100	70,837	72,579	73,470	69,429	71,170	73,914
IX. MUTUAL FUNDS	11,672	10,216	11,674	10,839	10,786	11,820	12,245	12,191	13,043
X. OTHERS	7,745	7,745	8,170	2,196	2,196	2,237	2,153	2,153	2,261
XI. Islamic Banking Products - Investments	3,728,082	3,728,574	3,981,545	4,532,430	4,523,809	4,714,270	4,647,359	4,654,348	4,987,605
a. Government Islamic Securities	3,235,608	3,238,756	3,397,396	4,029,711	4,024,228	4,184,681	4,187,281	4,195,189	4,500,319
1. GOP Ijara Sukuk	3,172,901	3,176,177	3,333,285	3,998,096	3,987,944	4,151,365	4,130,004	4,131,713	4,440,960
a. Variable Rental Rate	2,496,087	2,494,699	2,609,693	2,795,939	2,775,274	2,923,405	2,862,360	2,861,012	3,113,554
b. Fixed Rental Rate	676,814	681,477	723,593	1,202,157	1,212,670	1,227,960	1,267,644	1,270,701	1,327,407
2. Bai Muajjal - Government	-	-	-	-	-	-	24,521	24,521	25,324
3. Islamic Naya Pakistan Certificate	62,707	62,579	64,111	31,615	36,284	33,316	32,757	38,955	34,035
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	457,120	452,066	548,793	488,285	485,087	515,017	445,877	444,906	472,681
1) Diminishing Musharaka Sukuk	145,195	142,676	152,542	144,927	142,853	149,360	118,892	114,709	124,431
2) Ijaraha Sukuk	190,138	187,651	268,128	198,721	196,233	215,032	187,456	187,375	199,839
3) Modaraba Sukuk	8,183	8,193	8,609	8,391	8,396	8,520	7,938	7,938	8,314
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	113,604	113,546	119,514	136,246	137,605	142,105	131,590	134,884	140,097
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,077	8,077	8,345	9,282	9,282	9,528	9,051	9,051	9,484
h. Other Islamic Mode of Investments	27,277	29,676	27,010	5,151	5,211	5,044	5,150	5,202	5,121
Total	15,610,127	15,969,284	16,242,566	22,293,961	23,040,132	23,062,058	22,705,531	22,990,644	23,748,998

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	842,985	862,019	842,949	1,828,719	2,000,178	1,833,827	1,093,747	1,210,746	1,102,516
1) Treasury Bills	815,020	833,919	814,851	1,799,000	1,968,628	1,803,419	1,079,743	1,195,996	1,088,433
2) Pakistan Investment Bonds (PIBs)	27,965	28,100	28,098	29,719	31,550	30,408	14,004	14,750	14,083
a. Fixed Rate	11,657	12,500	11,790	22,085	22,500	22,775	6,120	6,250	6,199
b. Floating Rate	16,308	15,600	16,308	7,633	9,050	7,633	7,883	8,500	7,883
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) Ijaraha 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	-	-	-	-	-	-	-	-	-
Total	842,985	862,019	842,949	1,828,719	2,000,178	1,833,827	1,093,747	1,210,746	1,102,516

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	293,342	971,601	631,777	6,248,413	1,841,837	1,949,694	2,184,549	4,446,816
1) Treasury Bills	176,205	954,690	520,279	6,084,375	1,087,192	-	-	-
2) Pakistan Investment Bonds (PIBs)	114,038	16,911	111,498	164,038	754,645	1,926,967	2,184,549	4,446,816
a. Fixed Rate	-	-	8,307	673	149,405	674,399	595,753	1,012,809
b. Floating Rate	114,038	16,911	103,191	163,365	605,240	1,252,568	1,588,796	3,434,007
3) Others	3,099	-	-	-	-	22,727	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	19,677	726	262	260	-	-	-	-
1) Quoted On The Stock Exchange	17,807	726	0	241	-	-	-	-
Financial Institutions	869	-	-	238	-	-	-	-
NFPSEs	2,765	80	-	-	-	-	-	-
Private Sector	9,998	647	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	1,870	-	262	19	-	-	-	-
Financial Institutions	1,713	-	182	18	-	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	151	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,960	-	764	10,914	279	5,959	4,381	2,498
IX. MUTUAL FUNDS	2,743	-	-	2	7,478	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	84,522	6,241	5,219	72,833	618,813	279,099	403,015	133,662
a. Government Islamic Securities	78,507	6,205	5,219	72,533	617,315	247,219	399,413	117,684
1) GOP Ijara Sukuk	54,661	6,205	5,219	72,533	617,315	247,219	392,958	117,684
a. Variable Rental Rate	2	-	5,219	29,429	132,964	220,179	300,638	61,339
b. Fixed Rental Rate	54,659	6,205	-	43,104	484,352	27,040	92,320	56,344
2) Bai Muajjal - Government	-	-	-	-	-	-	3,532	-
3) Islamic Naya Pakistan Certificate	23,846	-	-	-	-	-	2,922	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	491	37	-	300	1,235	31,881	2,997	15,978
1) Diminishing Musharaka Sukuk	89	-	-	-	38	16,681	1,218	1,349
2) Ijarah Sukuk	-	-	-	-	-	9,436	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,087	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	402	37	-	300	1,197	3,677	1,778	14,630
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,516	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	263	-	605	-
Total	402,248	978,569	638,022	6,332,422	2,468,411	2,234,753	2,591,944	4,582,976

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

September, 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
2,915,870	3,434,210	1,004,473	2,705	6,855	-	-	-	25,932,142
-	-	-	-	-	-	-	-	8,822,741
2,915,870	3,434,210	1,004,473	2,705	6,855	-	-	-	17,083,574
535,092	1,972,057	316,755	2,705	6,855	-	-	-	5,274,809
2,380,778	1,462,154	687,718	-	-	-	-	-	11,808,765
-	-	-	-	-	-	-	-	25,827
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	7,183	117,191	-	1,352	-	48,849	289,006	484,506
-	802	12,238	-	598	-	11,846	209,821	254,079
-	800	-	-	-	-	2,535	26,340	30,781
-	-	2,623	-	-	-	2,386	26,704	34,557
-	2	9,422	-	-	-	6,926	113,931	140,928
-	6,381	104,953	-	754	-	37,003	79,186	230,427
-	4,279	2,618	-	750	-	2,058	34,690	46,307
-	-	6	-	-	-	33,047	3,550	36,609
-	2,102	105	-	-	-	1,898	5,611	9,868
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
9,043	30,351	13,686	10,555	349	3,396	4,271	3,929	102,336
-	-	1,397	-	-	-	-	1,507	13,128
198	316	1,747	-	-	-	-	-	2,262
3,160,386	84,355	311,469	13,218	445	751	27,821	11,991	5,213,842
3,090,435	-	12,719	-	-	-	27,261	3,113	4,677,624
3,088,830	-	12,719	-	-	-	-	-	4,615,343
2,463,983	-	4,025	-	-	-	-	-	3,217,778
624,847	-	8,694	-	-	-	-	-	1,397,564
-	-	-	-	-	-	21,792	-	25,324
1,605	-	-	-	-	-	5,470	3,113	36,957
-	-	-	-	-	-	-	-	-
65,251	79,501	288,953	2,950	357	751	560	2,098	493,338
5,104	10,769	90,577	2,950	-	102	-	-	128,876
130	48,480	141,955	-	-	-	-	-	200,001
2,065	3,566	843	-	-	-	254	2,047	10,861
-	-	-	-	-	-	-	-	-
57,952	16,686	55,579	-	357	649	305	51	153,599
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
579	-	3,389	-	88	-	-	-	9,572
4,121	4,855	6,409	10,268	-	-	-	6,779	33,309
6,085,498	3,556,415	1,449,964	26,479	9,001	4,147	80,941	306,432	31,748,223

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	-	532,044	127,813	915,923	209,320	339,949	1,268,693	1,506,082
1) Treasury Bills	-	532,044	127,813	912,947	96,669	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	2,975	112,651	339,949	1,268,693	1,506,082
a. Fixed Rate	-	-	-	-	4,759	16,020	95,672	421,040
b. Floating Rate	-	-	-	2,975	107,892	323,929	1,173,021	1,085,043
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	898	726	-	260	-	-	-	-
1) Quoted On The Stock Exchange	819	726	-	241	-	-	-	-
Financial Institutions	177	-	-	238	-	-	-	-
NFPSEs	155	80	-	-	-	-	-	-
Private Sector	282	647	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	79	-	-	19	-	-	-	-
Financial Institutions	-	-	-	18	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	79	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	353	-	-	-	122	1,204	886	2,062
IX. MUTUAL FUNDS	83	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	6,205	5,219	13,201	17,700	-	23,736	1,756
a. Government Islamic Securities	-	6,205	5,219	13,201	17,437	-	22,897	1,620
1) GOP Ijara Sukuk	-	6,205	5,219	13,201	17,437	-	19,974	1,620
a. Variable Rental Rate	-	-	5,219	13,162	3,406	-	19,375	1,291
b. Fixed Rental Rate	-	6,205	-	39	14,030	-	600	329
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	2,922	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	234	136
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	136
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	234	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificatess	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	263	-	605	-
Total	1,334	538,976	133,032	929,386	227,142	341,153	1,293,315	1,509,901

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
September, 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
1,202,429	182,946	250,461	-	5,908	-	-	-	6,541,567
-	-	-	-	-	-	-	-	1,669,474
1,202,429	182,946	250,461	-	5,908	-	-	-	4,872,093
245,228	18,282	140,000	-	5,908	-	-	-	946,908
957,201	164,664	110,461	-	-	-	-	-	3,925,185
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,352	-	-	97,162	100,398
-	-	-	-	598	-	-	85,893	88,277
-	-	-	-	-	-	-	2,426	2,841
-	-	-	-	-	-	-	16,277	16,511
-	-	-	-	-	-	-	57,106	58,038
-	-	-	-	754	-	-	11,269	12,120
-	-	-	-	750	-	-	7,918	8,686
-	-	-	-	-	-	-	206	206
-	-	-	-	-	-	-	3,077	3,157
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
5,201	7,208	7,307	-	-	-	150	3,929	28,422
-	-	-	-	-	-	-	-	85
-	-	-	-	-	-	-	-	0
103,153	5,810	31,201	10,268	88	-	-	7,900	226,237
102,032	-	8,694	-	-	-	-	-	177,305
102,032	-	8,694	-	-	-	-	-	174,382
61,771	-	-	-	-	-	-	-	104,225
40,261	-	8,694	-	-	-	-	-	70,158
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,922
-	-	-	-	-	-	-	-	-
1,084	1,984	16,098	-	-	-	-	1,120	20,657
107	316	3,887	-	-	-	-	-	4,446
-	162	-	-	-	-	-	-	162
-	641	786	-	-	-	-	1,120	2,548
-	-	-	-	-	-	-	-	-
977	866	11,426	-	-	-	-	-	13,503
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
36	3,826	6,409	10,268	-	-	-	6,779	28,187
1,310,783	195,964	288,969	10,268	7,348	-	150	108,990	6,896,710

**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	285,903	308,432	463,061	4,421,431	1,631,247	1,604,816	913,154	2,937,646
1) Treasury Bills	170,858	291,521	351,563	4,260,369	990,522	-	-	-
2) Pakistan Investment Bonds (PIBs)	111,945	16,911	111,498	161,062	640,725	1,582,088	913,154	2,937,646
a. Fixed Rate	-	-	8,307	673	143,377	653,449	500,081	591,769
b. Floating Rate	111,945	16,911	103,191	160,389	497,347	928,639	413,072	2,345,877
3) Others	3,099	-	-	-	-	22,727	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	18,779	-	262	-	-	-	-	-
1) Quoted On The Stock Exchange	16,987	-	0	-	-	-	-	-
Financial Institutions	691	-	-	-	-	-	-	-
NFPSEs	2,610	-	-	-	-	-	-	-
Private Sector	9,715	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	1,791	-	262	-	-	-	-	-
Financial Institutions	1,713	-	182	-	-	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	72	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,608	-	764	10,914	157	4,755	3,494	436
IX. MUTUAL FUNDS	2,660	-	-	-	7,478	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	84,522	37	-	59,632	601,114	279,099	379,278	131,906
a. Government Islamic Securities	78,507	-	-	59,332	599,879	247,219	376,516	116,063
1) GOP Ijara Sukuk	54,661	-	-	59,332	599,879	247,219	372,983	116,063
a. Variable Rental Rate	2	-	-	16,267	129,557	220,179	281,264	60,048
b. Fixed Rental Rate	54,659	-	-	43,065	470,321	27,040	91,720	56,015
2) Bai Muajjal - Government	-	-	-	-	-	-	3,532	-
3) Islamic Naya Pakistan Certificate	23,846	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	491	37	-	300	1,235	31,881	2,762	15,842
1) Diminishing Musharaka Sukuk	89	-	-	-	38	16,681	1,218	1,213
2) Ijarah Sukuk	-	-	-	-	-	9,436	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,087	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	402	37	-	300	1,197	3,677	1,544	14,630
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,516	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
Total	393,475	308,468	464,087	4,491,977	2,240,000	1,888,670	1,295,926	3,069,988

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

September, 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
1,713,441	3,251,265	754,012	2,705	947	-	-	-	18,288,059
-	-	-	-	-	-	-	-	6,064,834
1,713,441	3,251,265	754,012	2,705	947	-	-	-	12,197,398
289,864	1,953,775	176,755	2,705	947	-	-	-	4,321,702
1,423,577	1,297,490	577,257	-	-	-	-	-	7,875,697
-	-	-	-	-	-	-	-	25,827
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	7,183	117,191	-	-	-	48,849	191,845	384,108
-	802	12,238	-	-	-	11,846	123,928	165,802
-	800	-	-	-	-	2,535	23,915	27,940
-	-	2,623	-	-	-	2,386	10,427	18,046
-	2	9,422	-	-	-	6,926	56,825	82,891
-	6,381	104,953	-	-	-	37,003	67,917	218,307
-	4,279	2,618	-	-	-	2,058	26,772	37,621
-	-	6	-	-	-	33,047	3,343	36,402
-	2,102	105	-	-	-	1,898	2,534	6,712
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,843	23,143	6,379	10,555	349	3,396	4,121	-	73,914
-	-	1,397	-	-	-	-	1,507	13,043
198	316	1,747	-	-	-	-	-	2,261
3,057,234	78,545	280,268	2,950	357	751	27,821	4,091	4,987,605
2,988,403	-	4,025	-	-	-	27,261	3,113	4,500,319
2,986,798	-	4,025	-	-	-	-	-	4,440,960
2,402,212	-	4,025	-	-	-	-	-	3,113,554
584,586	-	-	-	-	-	-	-	1,327,407
-	-	-	-	-	-	21,792	-	25,324
1,605	-	-	-	-	-	5,470	3,113	34,035
-	-	-	-	-	-	-	-	-
64,166	77,517	272,854	2,950	357	751	560	977	472,681
4,997	10,453	86,690	2,950	-	102	-	-	124,431
130	48,318	141,955	-	-	-	-	-	199,839
2,065	2,925	56	-	-	-	254	927	8,314
-	-	-	-	-	-	-	-	-
56,974	15,820	44,153	-	357	649	305	51	140,097
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
579	-	3,389	-	-	-	-	-	9,484
4,085	1,028	-	-	-	-	-	-	5,121
4,774,716	3,360,451	1,160,995	16,210	1,653	4,147	80,791	197,442	23,748,998

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	7,440	131,125	40,903	911,059	1,269	4,930	2,703	3,087
1) Treasury Bills	5,347	131,125	40,903	911,059	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	2,093	-	-	-	1,269	4,930	2,703	3,087
a. Fixed Rate	-	-	-	-	1,269	4,930	-	-
b. Floating Rate	2,093	-	-	-	-	-	2,703	3,087
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	-	-	-	-	-	-	-	-
Total	7,440	131,125	40,903	911,059	1,269	4,930	2,703	3,087

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)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P			(Billion Rupees)
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Overall	Foreign	51	693	744	66	783	849	72	773	845	
	Govt.	87	3,622	3,709	109	4,271	4,380	113	4,413	4,526	
	NFPEs	32	1,459	1,491	66	1,818	1,884	188	1,663	1,851	
	NBFCs & Fin Aux.	2	1,002	1,004	4	1,389	1,393	2	1,192	1,194	
	Private Sector	426	5,273	5,699	537	6,107	6,644	523	6,059	6,582	
	Trust Fund	12	631	643	15	723	738	16	700	715	
	Personal	1,946	10,291	12,237	2,304	11,902	14,205	2,411	12,392	14,802	
	Others	16	54	70	19	70	89	19	61	80	
	Total	2,571	23,024	25,595	3,119	27,062	30,181	3,343	27,253	30,596	
	Punjab	Foreign	38	270	307	49	309	358	53	319	371
Govt.		24	1,468	1,491	33	1,701	1,734	29	1,674	1,703	
NFPEs		5	781	786	15	869	884	28	867	895	
NBFCs & Fin Aux.		0	165	165	1	149	150	0	161	161	
Private Sector		263	2,115	2,379	315	2,408	2,723	320	2,579	2,699	
Trust Fund		6	223	229	8	288	295	8	262	270	
Personal		1,121	5,311	6,432	1,304	6,061	7,365	1,364	6,312	7,675	
Others		2	18	20	2	31	33	2	25	27	
Total		1,460	10,349	11,810	1,725	11,815	13,540	1,804	11,999	13,802	
Sindh		Foreign	2	308	310	2	340	342	3	327	330
	Govt.	13	853	866	17	1,076	1,093	22	1,162	1,184	
	NFPEs	5	289	294	23	349	372	16	283	298	
	NBFCs & Fin Aux.	1	803	804	0	1,163	1,163	0	949	949	
	Private Sector	64	2,207	2,271	87	2,513	2,600	81	2,553	2,634	
	Trust Fund	2	274	276	2	293	295	2	290	292	
	Personal	168	2,930	3,098	238	3,470	3,708	241	3,556	3,797	
	Others	0	10	10	0	5	5	0	3	3	
	Total	255	7,674	7,929	369	9,210	9,579	364	9,124	9,488	
	Khyber Pakhtunkhwa	Foreign	5	18	23	6	22	28	7	23	29
Govt.		21	294	315	23	377	400	25	410	435	
NFPEs		1	22	23	0	26	26	113	29	142	
NBFCs & Fin Aux.		0	2	2	1	4	5	0	2	2	
Private Sector		55	155	210	75	190	265	72	166	238	
Trust Fund		2	28	29	2	32	34	2	35	36	
Personal		341	758	1,100	403	889	1,291	431	953	1,385	
Others		2	13	15	1	14	16	1	12	14	
Total		426	1,291	1,717	511	1,554	2,065	651	1,631	2,282	

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

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P			(Billion Rupees)
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Balochistan	Foreign	0	2	2	0	2	2	0	2	2	
	Govt.	19	141	160	24	187	211	25	187	212	
	NFPSEs	1	16	16	1	13	14	1	10	12	
	NBFCs & Fin Aux.	0	2	2	0	0	0	0	0	0	
	Private Sector	20	75	96	31	99	130	24	87	110	
	Trust Fund	0	4	4	0	9	9	0	9	9	
	Personal	68	199	267	83	245	328	87	252	339	
	Others	12	1	12	15	1	16	16	1	17	
	Total	120	439	559	155	556	711	153	548	701	
Islamabad	Foreign	0	81	81	1	93	94	1	83	84	
	Govt.	3	821	823	3	886	888	2	935	937	
	NFPSEs	0	345	345	0	549	549	2	464	466	
	NBFCs & Fin Aux.	-	22	22	-	60	60	-	66	66	
	Private Sector	3	683	686	5	838	843	4	825	829	
	Trust Fund	1	98	99	1	96	97	1	97	98	
	Personal	20	767	787	29	857	886	31	925	956	
	Others	0	12	12	0	18	19	0	19	19	
	Total	26	2,828	2,855	40	3,396	3,435	41	3,414	3,455	
Gilgit-Balistan	Foreign	0	0	0	0	0	1	0	0	1	
	Govt.	6	20	26	8	21	29	9	21	31	
	NFPSEs	1	6	7	0	10	10	0	9	9	
	NBFCs & Fin Aux.	1	3	4	2	5	7	1	8	9	
	Private Sector	4	7	12	7	16	23	6	11	17	
	Trust Fund	1	1	1	1	1	2	1	1	2	
	Personal	19	38	58	27	55	82	30	59	89	
	Others	0	0	0	0	0	0	0	0	0	
	Total	32	76	108	46	107	153	48	110	158	
AJK	Foreign	6	14	20	8	17	25	8	18	27	
	Govt.	1	25	26	1	23	25	1	23	24	
	NFPSEs	19	1	20	27	2	29	28	1	29	
	NBFCs & Fin Aux.	0	6	6	0	8	8	0	6	6	
	Private Sector	15	31	46	16	44	60	16	39	54	
	Trust Fund	1	3	4	1	5	6	1	5	7	
	Personal	209	287	495	220	325	544	227	335	562	
	Others	0	0	0	0	0	0	0	0	0	
	Total	252	366	617	273	424	697	282	428	710	

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)

		(Billion Rupees)								
Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	4	4	-	1	1
	Govt.	9	1,718	1,727	2	973	975	0	722	722
	NFSEs	-	1,562	1,562	-	2,398	2,398	11	2,421	2,432
	NBFCs & Fin Aux.	0	296	296	0	255	255	2	448	450
	Private Sector	274	6,444	6,718	312	6,973	7,285	307	6,788	7,095
	Trust Fund	-	13	13	0	15	15	0	13	14
	Personal	79	1,046	1,125	80	1,056	1,136	97	1,062	1,159
	Others	1	1	2	1	2	2	1	1	1
	Total	362	11,080	11,442	395	11,675	12,070	418	11,456	11,874
	Punjab	Foreign	-	0	0	-	-	-	-	-
Govt.		-	833	833	-	313	313	-	127	127
NFSEs		-	496	496	-	1,002	1,002	-	978	978
NBFCs & Fin Aux.		-	30	30	-	43	43	-	39	39
Private Sector		174	2,745	2,918	211	3,035	3,247	205	2,944	3,149
Trust Fund		-	4	4	0	6	7	0	6	6
Personal		33	342	375	35	336	370	36	359	396
Others		1	0	1	1	0	1	1	0	1
Total		208	4,451	4,658	247	4,735	4,982	242	4,452	4,694
Sindh		Foreign	-	-	-	-	4	4	-	1	1
	Govt.	9	419	428	2	287	289	0	225	226
	NFSEs	-	788	788	-	1,069	1,069	11	1,141	1,152
	NBFCs & Fin Aux.	0	177	177	0	144	144	2	338	340
	Private Sector	39	2,896	2,935	39	3,067	3,106	58	3,044	3,101
	Trust Fund	-	4	4	-	3	3	-	3	3
	Personal	28	609	638	28	626	654	48	620	668
	Others	-	1	1	-	2	2	-	1	1
	Total	77	4,894	4,970	69	5,201	5,269	119	5,372	5,491
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	0	0	-	0	0	-	-	-
NFSEs		-	18	18	-	18	18	-	18	18
NBFCs & Fin Aux.		-	0	0	-	0	0	-	0	0
Private Sector		52	61	113	52	71	122	36	70	105
Trust Fund		-	0	0	-	0	0	-	0	0
Personal		6	51	57	7	50	57	7	38	45
Others		-	-	-	-	-	-	-	-	-
Total		58	131	189	58	139	197	42	126	169

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

Provinces/Regions	Category	(Billion Rupees)								
		Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	2	2	-	0	0
	NFSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4	5	9	5	6	11	4	6	10
	Trust Fund	-	0	0	-	-	-	-	-	-
	Personal	8	5	13	8	5	13	3	3	6
	Others	0	-	0	0	-	0	-	-	-
	Total	12	13	25	13	13	25	7	9	15
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	464	464	-	371	371	-	369	369
	NFSEs	-	260	260	-	310	310	-	285	285
	NBFCs & Fin Aux.	-	89	89	-	68	68	-	72	72
	Private Sector	0	715	715	0	767	768	0	699	700
	Trust Fund	-	4	4	-	5	5	-	4	4
	Personal	0	33	33	0	33	33	0	35	35
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,563	1,564	1	1,554	1,555	1	1,465	1,466
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	6	3	3	7	3	2	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	1	2	1	2	2	1	2	3
	Others	-	-	-	-	-	-	-	-	-
	Total	4	4	9	4	5	9	4	5	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	20	21	1	24	25	1	23	24
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	7	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	3	25	28	3	28	32	3	27	30

Notes:
"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	
Jul-Sep 2024	Punjab	4,925.42	38.60	4,508.01	91.53	350.24	7.11	423.82	4,858.25	39.42	100.13
	Sindh	6,377.09	49.98	5,476.14	85.87	976.14	15.31	178.51	6,452.28	45.20	88.67
	KPK	61.86	0.48	58.02	93.80	3.56	5.76	491.51	61.58	4.39	888.31
	Balochistan	10.10	0.08	9.65	95.57	0.40	3.92	118.90	10.05	1.03	1,273.09
	Islamabad	1,370.45	10.74	1,081.55	78.92	281.22	20.52	149.49	1,362.77	9.84	89.83
	Gilgit-Baltistan	5.16	0.04	5.07	98.21	0.09	1.69	0.05	5.16	0.04	99.15
	AJK	9.68	0.08	9.68	99.97	..	0.03	0.74	9.68	0.08	107.64
Total		12,759.76	100.00	11,148.12	87.37	1,363.03	12.63	1,363.03	12,759.76	100.00	
Apr-Jun 2024	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
Total		11,735.94	100.00	11,033.00	94.01	702.94	5.99	702.94	11,735.94	100.00	
Jul-Sep 2023	Punjab	4,938.97	40.40	4,731.26	95.79	207.71	4.21	573.66	5,304.92	43.39	107.41
	Sindh	5,649.45	46.21	5,135.29	90.90	514.16	9.10	197.40	5,332.69	43.62	94.39
	KPK	64.33	0.53	61.84	96.13	2.49	3.87	48.15	109.99	0.90	170.97
	Balochistan	12.88	0.11	12.47	96.86	0.40	3.14	136.90	149.37	1.22	1,159.92
	Islamabad	1,546.97	12.65	1,073.96	69.42	473.00	30.58	237.74	1,311.71	10.73	84.79
	Gilgit-Baltistan	4.59	0.04	4.52	98.61	0.06	1.39	0.85	5.37	0.04	117.10
	AJK	8.80	0.07	8.80	99.98	..	0.02	3.12	11.92	0.10	135.46
Total		12,225.98	100.00	11,028.16	90.20	1,197.82	9.80	1,197.82	12,225.98	100.00	

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	Jul-Sep 2024 ^P		Apr-Jun 2024		Jul-Sep 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,508.01	92.79	4,631.09	94.70	4,731.26	95.79
	Sindh	150.40	3.10	154.04	3.15	173.87	3.52
	KPK	34.94	0.72	6.10	0.12	10.84	0.22
	Balochistan	28.50	0.59	0.61	0.01	0.22	-
	Islamabad	135.92	2.80	97.71	2.00	20.31	0.41
	Gilgit-Baltistan	0.02	..	0.15	-	0.02	-
	AJK	0.45	0.01	0.41	0.01	2.44	0.05
Punjab Total		4,858.25	100.00	4,890.10	100.00	4,938.97	100.00
Sindh	Punjab	327.94	5.29	167.47	3.10	141.14	2.50
	Sindh	5,476.14	88.27	5,098.28	94.51	5,135.29	90.90
	KPK	320.60	5.17	17.32	0.32	19.59	0.35
	Balochistan	67.14	1.08	89.76	1.66	136.60	2.42
	Islamabad	11.54	0.19	19.68	0.36	215.33	3.81
	Gilgit-Baltistan	0.01	..	1.75	0.03	0.83	0.01
	AJK	0.28	..	0.42	0.01	0.66	0.01
Sindh Total		6,203.66	100.00	5,394.68	100.00	5,649.45	100.00
KPK	Punjab	0.06	0.09	0.10	0.08	0.05	0.08
	Sindh	1.51	2.45	0.90	0.71	0.39	0.61
	KPK	58.02	94.22	122.76	97.46	61.84	96.13
	Balochistan	0.03	0.05	-	-	-	-
	Islamabad	1.95	3.16	2.20	1.75	2.04	3.18
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.02	0.01	0.010	0.01	0.01
KPK Total		61.58	100.00	125.97	100.00	64.33	100.00
Balochistan	Punjab	..	0.03	..	0.04	..	-
	Sindh	0.39	3.91	0.08	0.82	0.40	3.14
	KPK	-	-	-	-	-	-
	Balochistan	9.65	96.06	9.67	99.14	12.47	96.86
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	-	-	-	-	-
Balochistan Total		10.05	100.00	9.75	100.00	12.88	100.00
Islamabad	Punjab	95.82	7.03	87.28	6.74	432.46	27.96
	Sindh	26.21	1.92	39.81	3.08	22.73	1.47
	KPK	135.96	9.98	17.01	1.31	17.71	1.14
	Balochistan	23.22	1.70	-	-	0.08	-
	Islamabad	1,081.55	79.36	1,150.18	88.86	1,073.96	69.42
	Gilgit-Baltistan	0.01	..	..	-	..	-
	AJK	-	-	0.03	-	0.02	-
Islamabad Total		1,362.77	100.00	1,294.31	100.00	1,546.97	100.00
Gilgit-Baltistan	Punjab	..	0.03	..	-	..	0.03
	Sindh	-	-	-	-	-	-
	KPK	0.01	0.19	0.01	0.17	..	0.01
	Balochistan	..	..	..	-	..	-
	Islamabad	0.08	1.56	0.09	2.03	0.06	1.34
	Gilgit-Baltistan	5.07	98.21	4.33	97.80	4.52	98.61
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.16	100.00	4.42	100.00	4.59	100.00
AJK	Punjab	..	0.02	..	-	..	0.01
	Sindh	..	..	-	-	-	-
	KPK	-	-	..	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	..	0.01	0.05	..	0.01
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.68	99.97	16.70	99.95	8.80	99.98
AJK Total		9.68	100.00	16.71	100.00	8.80	100.00
Grand Total		12,511.15	-	11,735.94	-	12,225.98	-

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	Jul-Sep 2024 ^P		Apr-Jun 2024		Jul-Sep 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,508.01	91.41	4,631.09	94.78	4,731.26	89.19
	Sindh	327.94	6.65	167.47	3.43	141.14	2.66
	KPK	0.06	-	0.10	-	0.05	-
	Balochistan	..	-	..	-	..	-
	Islamabad	95.82	1.94	87.28	1.79	432.46	8.15
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	..	-	..	-	..	-
Punjab Total		4,931.83	100.00	4,885.94	100.00	5,304.92	100.00
Sindh	Punjab	150.40	2.66	154.04	2.91	173.87	3.26
	Sindh	5,476.14	96.84	5,098.28	96.32	5,135.29	96.30
	KPK	1.51	0.03	0.90	0.02	0.39	0.01
	Balochistan	0.39	0.01	0.08	-	0.40	0.01
	Islamabad	26.21	0.46	39.81	0.75	22.73	0.43
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	-	-	-	-	-
Sindh Total		5,654.65	100.00	5,293.10	100.00	5,332.69	100.00
KPK	Punjab	34.94	6.36	6.10	3.74	10.84	9.86
	Sindh	320.60	58.34	17.32	10.61	19.59	17.82
	KPK	58.02	10.56	122.76	75.23	61.84	56.23
	Balochistan	-	-	-	-	-	-
	Islamabad	135.96	24.74	17.01	10.42	17.71	16.10
	Gilgit-Baltistan	0.01	-	0.01	-	..	-
	AJK	-	-	..	-	-	-
KPK Total		549.54	100.00	163.19	100.00	109.99	100.00
Balochistan	Punjab	28.50	22.17	0.61	0.61	0.22	0.15
	Sindh	67.14	52.23	89.76	89.73	136.60	91.45
	KPK	0.03	0.03	-	-	-	-
	Balochistan	9.65	7.51	9.67	9.66	12.47	8.35
	Islamabad	23.22	18.07	-	-	0.08	0.05
	Gilgit-Baltistan	..	..	..	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		128.55	100.00	100.04	100.00	149.37	100.00
Islamabad	Punjab	135.92	11.04	97.71	7.69	20.31	1.55
	Sindh	11.54	0.94	19.68	1.55	215.33	16.42
	KPK	1.95	0.16	2.20	0.17	2.04	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	1,081.55	87.86	1,150.18	90.58	1,073.96	81.88
	Gilgit-Baltistan	0.08	0.01	0.09	0.01	0.06	-
	AJK	..	..	0.01	-	..	-
Islamabad Total		1,231.04	100.00	1,269.87	100.00	1,311.71	100.00
Gilgit-Baltistan	Punjab	0.02	0.46	0.15	2.47	0.02	0.35
	Sindh	0.01	0.28	1.75	28.08	0.83	15.41
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.21	..	0.04	..	0.03
	Gilgit-Baltistan	5.07	99.05	4.33	69.41	4.52	84.22
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.12	100.00	6.23	100.00	5.37	100.00
AJK	Punjab	0.45	4.33	0.41	2.32	2.44	20.47
	Sindh	0.28	2.67	0.42	2.41	0.66	5.54
	KPK	0.01	0.13	0.01	0.07	0.01	0.05
	Balochistan	..	..	-	-	-	-
	Islamabad	-	-	0.03	0.14	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.68	92.88	16.70	95.05	8.80	73.81
AJK Total		10.42	100.00	17.57	100.00	11.92	100.00
Grand Total		12,511.14	-	11,735.94	-	12,225.98	-

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	Sep-23	Jun-24	Sep-24 P
Assets	779,374,599	883,891,919	889,926,794
I. Currency and Deposits	81,936,006	96,150,676	66,201,287
1. Currency	8,846,808	11,382,701	11,311,338
2. Transferable Deposits	56,257,899	76,724,429	43,233,154
3. Restricted/ compulsory deposits	374,711	747,488	6,913,932
4 Other Deposits	16,456,589	7,296,058	4,742,863
II. Securities (other than shares)	137,929,465	165,626,969	183,160,290
1. Short-term	48,913,702	92,899,670	113,518,142
2. Long-term	89,015,763	72,727,299	69,642,148
III. Loans extended (Advances)¹	466,691,036	507,192,430	524,704,931
1. Short-term	305,153,702	323,499,609	364,551,479
A) Money at call	1,113,902	4,062,034	9,687,494
B) Reverse Repo	5,725,697	9,108,169	14,619,366
C) Bills purchased and discounted	-	-	216,403
D) Other short-term loans	298,314,103	310,329,406	340,028,216
2. Long-term	161,537,334	183,692,821	160,153,452
IV. Shares and other equity	-	164,238	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	164,238	-
V. Insurance Technical Reserve	153,957	173,979	146,842
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	35,730,912	52,046,424	57,261,127
1. Trade credit and advances	74,239	45,009	272,793
2. Others	35,656,673	52,001,415	56,988,334
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	46,069	5,705,708	5,699,368
D) Miscellaneous assets residents sector	35,610,604	46,295,707	51,288,966
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	56,933,223	62,537,203	58,452,318
1. Produced assets	55,053,274	60,652,892	56,621,148
A) Tangible fixed assets	44,147,864	48,518,125	44,588,067
a) Dwellings	2,554,500	3,160,323	3,196,700
i) Building on freehold land	-	253,420	253,420
ii) Building on leasehold land	2,554,500	2,906,903	2,943,280
b) Other buildings and structures	10,067,868	10,886,978	9,021,522
i) Building on freehold land	918,060	920,633	920,633
ii) Building on leasehold land	9,149,808	9,966,345	8,100,889
c) Machinery and equipment	23,952,587	26,795,633	24,354,145
i) Transport equipment	1,746,609	1,792,976	1,776,510
ii) Furniture & Fixtures	2,827,066	2,926,213	3,853,252
iii) Office equipment	12,402,445	15,184,325	13,335,897
iv) Other machinery & equipment	6,976,467	6,892,120	5,388,486
d) Other tangible fixed assets n.e.s	7,572,909	7,675,191	8,015,700
B) Intangible fixed assets	10,905,410	12,134,766	12,033,081
a) Computer software	9,556,271	10,641,243	10,448,931
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,349,139	1,493,523	1,584,150
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,879,949	1,602,830	1,824,646
A) Tangible non-produced assets	1,857,690	1,580,571	1,802,387
a) Land	343,470	90,050	90,050
i) Land underlying Buildings and structures	343,470	90,050	90,050
1. Freehold land	343,470	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	1,514,220	1,490,521	1,712,337
B) Intangible non-produced assets	22,259	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	22,259	22,259
3. Capital work in progress	-	281,481	6,524

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Liabilities	779,374,599	883,891,919	889,926,794
I. Deposits²	545,972,489	652,679,180	662,254,676
1. Transferable Deposits	344,245,296	395,364,687	527,505,710
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	201,727,193	257,314,493	134,748,966
II. Securities (other than shares bonds/ debentures etc.)	8,032,658	6,893,084	7,819,359
1. Short-term	-	-	-
2. Long-term	8,032,658	6,893,084	7,819,359
III. Loans (Borrowings)	71,501,372	42,375,914	43,644,823
1. Short-term	7,410,772	14,531,294	18,284,709
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	992,532	-	3,763,420
C) Other short-term borrowings	6,418,240	14,531,294	14,521,289
2. Long-term borrowings	64,090,600	27,844,620	25,360,114
IV. Financial Derivatives	-	-	-
V. Other accounts payable	111,211,377	161,318,049	151,935,281
1. Provision for losses	29,626,935	51,127,000	45,779,481
A) Provision for loan losses-Specific	25,842,413	50,521,974	40,948,143
B) Provision for loan losses-General	3,784,522	605,026	4,830,492
C) Provision for other losses	-	-	846
2. Accumulated Depreciation	31,190,347	35,454,662	31,446,034
3. Other accounts payable to other resident Sectors	50,394,095	74,736,388	74,709,766
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	187,974	154,570	131,493
D) Miscellaneous liability items	50,206,121	74,581,818	74,578,273
a) Suspense account	2,051	-	0
b) Provision for expected costs	1,431,909	2,236,206	1,430,947
c) Deferred tax liabilities	-	-	-
d) Accrued wages	355,062	276,281	296,040
e) Accrued rent	74	12,919	1,816
f) Accrued taxes	550,454	896,001	872,555
g) Other miscellaneous liability items	47,866,571	71,160,405	71,976,915
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	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	42,656,704	20,625,698	24,272,655
1. Quoted	13,003,447	19,003,447	19,003,447
2. Non quoted	24,312,407	29,359,107	30,488,403
3. Investment fund shares	-	-	-
4. Retained earnings	(48,939,110)	(77,557,916)	(73,706,850)
5. Current year result	(3,229,137)	(9,264,667)	(12,387,499)
6. General and special reserve	57,224,212	58,619,030	59,664,316
7. Valuation adjustments	284,885	466,698	1,210,838

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	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
A. Mark-Up/Return/Interest Earned	54,420,089	76,623,468	64,770,178
1. Loans and advances	30,160,557	44,776,803	35,813,926
2. Investments	8,503,960	12,752,114	9,155,066
3. Lendings to financial institutions	207,176	652,448	995,917
4. Balances with banks	2,281,204	942,023	1,356,271
5. Income from inter-office lending	12,919,976	17,459,410	17,087,766
6. Other	347,216	40,671	361,232
B. Mark-Up/Return/Interest Expensed	38,717,705	49,230,386	44,151,774
1. Deposits	20,950,387	28,532,797	24,447,714
2. Borrowings	3,671,413	1,857,710	1,610,830
3. Subordinated debt	660,725	765,518	614,717
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	181,945	345,492	382,636
6. Expense on inter-office borrowing	12,919,976	17,459,408	17,087,767
7. Other	333,259	269,461	8,110
I. Net Mark-UP/Return/Interest Income (A - B)	15,702,383	27,393,082	20,618,404
C. Non Mark-UP/Return/Interest Income	9,213,737	11,917,717	9,368,987
1. Fee & Commission Income	5,983,557	5,456,342	5,367,387
i. Branch banking customer fees	1,629,481	4,080,200	4,115,971
ii. Consumer finance related fees	203,807	247,779	293,665
iii. Card related fees	87,924	114,581	114,135
iv. Credit related fees	751,321	617,615	607,447
v. Investment banking fee	-	-	-
vi. Commission on trade	234	242	178
vii. Commission on guarantees	-	-	127
viii. Commission on cash management	5,087	4,258	4,925
ix. Commission on remittances including home remittances	435	117	300
x. Commission on utility bills	581,754	850	2,149
xi. Commission income - Bancassurance	2,063	3,986	4,730
xii. Rent on lockers	644	264	284
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,720,807	386,451	223,475
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	7,659	2,138	(130,160)
i. Realised	3,104	1,716	(234,412)
ii. Unrealised - held for trading	4,555	422	104,252
6. Other Income	3,222,521	6,459,237	4,131,760
i. Rent on property	-	-	8
ii. Gain on sale of fixed assets-net	(3,552)	17,303	(15,844)
iii. Loss on termination of lease liability against right of use assets	17,458	6,346	-
iv. Gain on sale of non banking assets - net	-	0	(2)
v. Other	3,208,615	6,435,588	4,147,598
II. Total Income (I + C)	24,916,120	39,310,799	29,987,391

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
D. Non Mark-UP/Return/Interest Expenses	24,010,589	37,466,026	30,104,844
1. Operating expenses	23,926,285	37,371,518	30,002,445
i. Total compensation expense	6,555,165	7,092,830	7,451,299
ii. Property expense	5,249,970	6,137,900	4,437,321
a. Rent and taxes	324,173	152,080	160,653
b. Insurance	547,528	843,799	664,687
c. Utilities cost	730,299	657,492	819,722
d. Lease rental	70,129	-	-
e. Fuel expense generators	120,709	107,950	127,702
f. Security (including guards)	414,005	603,564	597,803
g. Repair and maintenance (including janitorial charges)	1,134,641	1,665,351	600,393
h. Depreciation on right-of-use assets	398,496	483,667	545,198
i. Depreciation	1,509,991	1,623,996	921,163
iii. Information technology expenses	833,981	1,238,919	2,859,179
iv. Other operating expenses	11,287,169	22,901,869	15,254,646
2. Workers welfare fund	71,803	73,040	90,429
3. Other charges	12,501	21,468	11,971
i. Penalties imposed by State Bank of Pakistan	12,417	1,270	4,119
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	84	20,198	7,852
III. Profit before provisions (II - D)	905,531	1,844,773	(117,453)
E. Provisions / (reversals) and write offs - net	1,984,259	6,239,296	8,968,997
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	1,999,750	6,990,360	9,898,722
4. (Reversals) / provisions against off balance sheet items	-	23,575	121,522
5. Reversals against other assets	248,845	-	-
6. Recovery of written off / charged off bad debts	(264,336)	(774,639)	(1,051,247)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(1,078,727)	(4,394,522)	(9,086,450)
G. Taxation	(561,055)	1,391,306	(7,965,667)
1. Current	634,443	1,527,885	898,046
2. Prior	-	-	-
3. Deferred	(1,195,498)	(136,579)	(8,863,713)
V. Profit After Taxation (IV - G)	(517,672)	(5,785,829)	(1,120,784)
Notes on Human Resources			
Number of Employees*	27,403	25,565	25,552
1. Permanent	19,711	19,113	18,814
a. Male	17,206	16,558	16,231
b. Female	2,505	2,555	2,583
2. Contractual	7,692	6,452	6,738
a. Male	6,475	5,413	5,618
b. Female	1,217	1,039	1,120

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

Type of Account	(Thousand Rupees)					
	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	98,979,240	134,242,936	109,039,131	182,929,731	112,860,771	183,057,236
II. Call Deposits	1,728	862,137	1,770	994,791	1,693	264,073
III. Other Deposit Accounts	111	9,262	-	-	-	-
IV. Saving Deposits	2,990,979	178,626,470	924,672	184,631,543	939,604	177,780,243
V. Fixed or Term Deposits	108,729	215,801,950	113,540	269,134,089	117,068	286,010,851
1) Less Than Three Months	1,219	4,981,934	1,452	4,550,628	1,308	2,286,676
2) For Three Months and Over but Less Than Six Months	2,033	9,343,169	1,781	6,631,652	2,249	7,269,765
3) For Six Months and Over but Less Than One Year	5,202	19,853,465	5,410	11,927,269	6,817	23,426,493
4) For One Year & Over but Less Than Two Years	51,681	125,138,328	69,482	192,992,163	73,223	201,751,177
5) For Two Years & Over but Less Than Three Years	3,850	5,817,408	3,234	6,044,490	2,892	5,628,121
6) For Three Years & Over but Less Than Four Years	37,016	44,633,469	26,812	42,629,297	25,717	41,765,554
7) For Four Years & Over but Less Than Five Years	42	30,828	15	18,583	13	21,010
8) For Five Years & Over but Less Than Ten Years	7,686	6,003,349	5,354	4,340,007	4,849	3,862,054
9) For Ten Years and Over	-	-	-	-	-	-
Total	102,080,787	529,542,755	110,079,113	637,690,154	113,919,136	647,112,402

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 30th September, 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	77,923,480	137,787,627.75	34,895,244	28,183,583.24	9,623	859,249.02	32,424	16,226,776.19	112,860,771	183,057,236
II. Call Deposits	1,260	202,329	18	7,195	5	8,941	410	45,608	1,693	264,073
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	606,158	58,809,782	306,219	15,148,067	9,875	7,782,726	17,352	96,039,667	939,604	177,780,243
V. Fixed or Term Deposits	72,247	107,096,192	33,619	42,589,179	9,104	22,443,605	2,098	113,881,874	117,068	286,010,851
1) Less Than Three Months	880	1,505,638	333	459,510	48	35,080	47	286,448	1,308	2,286,676
2) For Three Months and Over but Less Than Six Months	1,376	2,780,264	679	1,096,996	149	321,830	45	3,070,675	2,249	7,269,765
3) For Six Months and Over but Less Than One Year	4,319	7,727,462	2,035	4,213,798	284	536,896	179	10,948,336	6,817	23,426,493
4) For One Year & Over but Less Than Two Years	44,525	63,413,597	20,549	24,977,952	6,753	15,158,533	1,396	98,201,095	73,223	201,751,177
5) For Two Years & Over but Less Than Three Years	1,802	3,397,761	945	1,234,722	123	607,392	22	388,247	2,892	5,628,121
6) For Three Years & Over but Less Than Four Years	16,932	26,537,730	7,758	9,755,385	825	4,776,250	202	696,189	25,717	41,765,554
7) For Four Years & Over but Less Than Five Years	8	5,790	2	420	3	14,800	-	-	13	21,010
8) For Five Years and Over but Less Than Ten Years	2,405	1,727,950	1,318	850,396	919	992,824	207	290,884	4,849	3,862,054
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	78,603,145	303,895,931	35,235,100	85,928,024	28,607	31,094,521	52,284	226,193,926	113,919,136	647,112,402

8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	529,542,755	637,690,154	183,057,236	264,073	-	177,780,243
I. GOVERNMENT	33,167,980	30,118,950	5,761,605	220	-	4,520,730
A. Federal Government	14,036,012	9,970,649	3,336,844	-	-	1,303,242
B. Provincial Governments	18,925,216	19,907,390	2,424,582	100	-	3,199,174
C. Local Bodies	206,752	240,911	178	120	-	18,315
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,241,233	32,788,207	709,603	33	-	3,718,716
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	173	464,316	4,961	-	-	420,038
Utilities	-	4,793	669,374	-	-	-
Transport, storage and communications	4,149	117,263	32,639	-	-	22,026
Manufacturing	1,105,752	32,187,430	-	-	-	3,272,856
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	2	2	-	-	-
Others	2,131,124	14,370	2,627	-	-	3,795
III. NON-BANK FINANCIAL INSTITUTIONS	90,423,388	81,373,540	323,104	60	-	66,407,386
Mutual Funds and AMCs	51,220,716	46,172,608	2,782	-	-	42,801,261
Insurance & Pension Funds	2,295,970	1,862,349	230,049	60	-	1,437,654
MFIs and DFIs	5,321,095	7,461,177	63,273	-	-	6,835,759
Stock Exchange & Brokerage Houses	11,610	8,724	129	-	-	5,983
Modarabas	180,555	77,707	38	-	-	34,110
Other NBFIs	31,393,443	25,790,974	26,833	-	-	15,292,619
IV. PRIVATE SECTOR (BUSINESS)	41,280,122	47,272,025	8,456,958	133,215	-	14,790,592
A. Agriculture, forestry and fishing	4,031,883	6,287,402	1,697,226	55	-	1,775,298
1. Crop and animal production, hunting and related service activities	3,609,446	5,577,926	1,697,201	55	-	1,722,717
Growing of Wheat, Rice, Sugar Cane & Cotton	2,315,523	2,262,909	422,427	53	-	1,069,677
Growing of tropical, subtropical, pome and stone fruits & vegetables	3,588	9,260	7,326	-	-	615
Growing of other fruits, vegetables and crops	53,591	30,777	4,838	2	-	40,900
Raising of livestock and other related activities	315,925	2,184,417	1,178,527	-	-	75,368
Other agricultural support activities	920,819	1,090,564	84,084	-	-	536,156
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	422,437	709,476	25	-	-	52,581
B. Mining and quarrying	8,024	41,543	3,623	16	-	37,901
05 - Mining of coal and lignite	-	3	2	-	-	-
06 - Extraction of crude petroleum and natural gas	7,140	41,367	1,295	-	-	37,901
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	20	56	46	-	-	-
09 - Mining support service activities	864	117	2,279	16	-	-
C. Manufacturing	3,066,404	1,972,210	292,550	8,539	-	897,065
10 - Manufacture of food products	90,114	211,446	42,068	2,131	-	107,370
11 - Manufacture of beverages	17,317	3,915	825	-	-	1,531
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	465,859	457,300	19,820	-	-	455,080
Preparation and spinning of textile fibres	65,947	24,380	1,962	-	-	12,879
Weaving of textiles	32,124	30,949	7,452	-	-	27,955
Finishing of textiles	294	686	285	-	-	411
Manufacture of knitted and crocheted fabrics	357	2,743	2,543	-	-	-
Manufacture of made-up textile articles, except apparel	15,754	15,602	4,863	-	-	9,558
Manufacture of carpets and rugs	345,420	379,853	0	-	-	404,186
Manufacture of other textiles n.e.c.	5,963	3,087	2,716	-	-	91
14 - Manufacture of wearing apparel	338,383	169,265	130,241	-	-	1,164
15 - Manufacture of leather and related products	1,344	3,165	348	-	-	2,843

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
9,556,441	23,426,493	201,751,177	5,628,121	41,765,554	21,010	3,862,054	-	286,010,851	647,112,402
334,064	4,267,119	14,914,610	54,000	66,774	-	47,000	-	19,683,566	29,966,121
64,754	1,774,452	2,506,750	26,000	25,000	-	45,000	-	4,441,955	9,082,041
269,310	2,492,667	12,260,460	-	-	-	2,000	-	15,024,437	20,648,293
-	-	147,400	28,000	41,774	-	-	-	217,174	235,787
-	-	25,415,300	-	-	-	-	-	25,415,300	29,843,651
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	424,999
-	-	-	-	-	-	-	-	-	669,374
-	-	-	-	-	-	-	-	-	54,665
-	-	24,000,000	-	-	-	-	-	24,000,000	27,272,856
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2
-	-	1,415,300	-	-	-	-	-	1,415,300	1,421,723
2,147,300	4,327,400	7,725,268	-	-	-	-	-	14,199,968	80,930,518
-	-	600,000	-	-	-	-	-	600,000	43,404,043
250,000	25,000	504,500	-	-	-	-	-	779,500	2,447,263
-	40,000	1,686,700	-	-	-	-	-	1,726,700	8,625,732
-	-	-	-	-	-	-	-	-	6,112
-	-	70,675	-	-	-	-	-	70,675	104,823
1,897,300	4,262,400	4,863,393	-	-	-	-	-	11,023,093	26,342,545
2,494,124	4,712,859	16,179,545	528,893	949,062	19,710	26,343	-	24,910,536	48,291,302
195,705	385,632	1,110,040	24,982	185,427	16,460	10,751	-	1,928,997	5,401,576
195,705	385,632	530,040	24,982	159,927	16,460	10,751	-	1,323,497	4,743,470
12,601	56,249	460,294	20,477	150,235	16,460	10,751	-	727,067	2,219,224
-	-	-	-	-	-	-	-	-	7,941
-	1,000	1,000	2,100	850	-	-	-	4,950	50,690
1,331	9,144	37,330	750	8,467	-	-	-	57,022	1,310,917
181,773	319,239	31,416	1,655	375	-	-	-	534,458	1,154,698
-	-	-	-	-	-	-	-	-	-
-	-	580,000	-	25,500	-	-	-	605,500	658,106
-	-	-	-	-	-	-	-	-	41,540
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	39,196
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	46
-	-	-	-	-	-	-	-	-	2,295
685,554	349,092	218,451	35,000	4,992	-	-	-	1,293,089	2,491,243
14,400	111,450	2,287	-	808	-	-	-	128,945	280,515
-	-	1,100	-	-	-	-	-	1,100	3,456
-	-	-	-	-	-	-	-	-	-
-	550	21,400	-	-	-	-	-	21,950	496,850
-	-	12,000	-	-	-	-	-	12,000	26,841
-	-	1,000	-	-	-	-	-	1,000	36,407
-	-	-	-	-	-	-	-	-	696
-	-	-	-	-	-	-	-	-	2,543
-	550	8,400	-	-	-	-	-	8,950	23,371
-	-	-	-	-	-	-	-	-	404,186
-	-	-	-	-	-	-	-	-	2,806
-	1,000	21,400	-	300	-	-	-	22,700	154,105
-	-	-	-	-	-	-	-	-	3,191

8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Sep-23	Jun-24	Sep-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	80	87	76	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	468	659	152	-	-	525
Manufacture of footwear	796	2,419	120	-	-	2,316
a. Leather wear	795	2,418	119	-	-	2,316
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	969	629	411	-	-	5
17 - Manufacture of paper and paper products	288	450	2,470	-	-	4
18 - Printing and reproduction of recorded media	5,751	9,137	2,515	23	-	715
Printing and other service activities related to printing	5,751	9,134	2,473	23	-	715
Reproduction of recorded media	-	3	42	-	-	-
19 - Manufacture of coke and refined petroleum products	1,575	3,722	1,727	-	-	151
20 - Manufacture of chemicals and chemical products	1,337,003	47,221	6,218	75	-	8,209
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,126	9,192	1,233	4,480	-	56
22 - Manufacture of rubber and plastics products	13,490	7,415	5,527	8	-	42
23 - Manufacture of other non-metallic mineral products	31,500	50,012	46,190	1,800	-	130
24 - Manufacture of basic metals	9,327	4,264	1,309	-	-	4,099
25 - Manufacture of fabricated metal products, except machinery and equipment	20	16	16	-	-	-
26 - Manufacture of computer, electronic and optical products	6,945	3,980	1,205	-	-	17,442
27 - Manufacture of electrical equipment	6,984	10,985	2,176	-	-	6,877
28 - Manufacture of machinery and equipment	516	507	10	-	-	468
29 - Manufacture of motor vehicles, trailers and semi-trailers	390	451	272	11	-	-
30 - Manufacture of other transport equipment	540	2	0	-	-	2
31 - Manufacture of furniture	4,252	12,171	765	-	-	4,593
32 - Other manufacturing	729,703	966,236	27,188	11	-	286,283
Manufacture of jewellery and related articles	19,556	91,868	5,250	-	-	16,915
Manufacture of imitation jewellery and related articles	714	749	7	-	-	762
Manufacture of musical instruments	34	5	-	-	-	4
Manufacture of sports goods	3	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,240	6,027	1,488	-	-	537
Manufacture of Handicrafts	1,662	1,928	461	-	-	106
Other manufacturing n.e.c.	704,493	865,657	19,979	11	-	267,959
33 - Repair and installation of machinery and equipment	7	729	14	-	-	-
D. Electricity, gas, steam and air conditioning supply	13,866	21,516	2,335	-	-	4,993
Electric power generation, transmission and distribution	13,835	7,985	2,335	-	-	4,993
a) Hydal	3,704	6,188	736	-	-	4,991
b) Thermal	-	49	27	-	-	3
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	9,391	1,742	1,566	-	-	-
f) Other	740	6	7	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	26	13,526	-	-	-	-
Steam and air conditioning supply	5	5	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	2,501	225	236	-	-	-
36 - Water collection, treatment and supply	2,461	210	209	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	40	15	27	-	-	-
F. Construction	907,970	1,914,681	226,031	80,032	-	154,522
41 - Construction of buildings	808,124	1,614,848	91,210	30,565	-	144,714
42 - Civil engineering	99,377	298,916	134,608	49,467	-	9,646
43 - Specialized construction activities	469	917	212	-	-	162

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
-	-	-	-	-	-	-	-	-	77
-	-	-	-	-	-	-	-	-	677
-	-	-	-	-	-	-	-	-	2,436
-	-	-	-	-	-	-	-	-	2,435
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	416
-	-	-	-	-	-	-	-	-	2,474
-	-	5,000	-	-	-	-	-	5,000	8,254
-	-	5,000	-	-	-	-	-	5,000	8,211
-	-	-	-	-	-	-	-	-	42
-	-	-	-	-	-	-	-	-	1,878
-	-	35,000	-	-	-	-	-	35,000	49,502
-	-	-	-	3,284	-	-	-	3,284	9,053
250,000	6,000	-	-	-	-	-	-	256,000	304,120
-	-	-	-	-	-	-	-	-	5,409
-	-	-	-	-	-	-	-	-	16
-	-	1,000	-	-	-	-	-	1,000	19,647
-	-	-	-	-	-	-	-	-	9,053
-	-	-	-	-	-	-	-	-	478
-	-	-	-	-	-	-	-	-	283
-	-	-	-	-	-	-	-	-	2
-	6,600	160	-	-	-	-	-	6,760	12,118
421,154	223,492	131,104	35,000	600	-	-	-	811,350	1,124,832
3,500	500	9,300	1,000	-	-	-	-	14,300	36,465
-	-	-	-	-	-	-	-	-	769
-	-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
700	-	200	700	-	-	-	-	1,600	3,625
-	-	300	-	600	-	-	-	900	1,467
416,954	222,992	121,304	33,300	-	-	-	-	794,550	1,082,499
-	-	800	100	600	-	-	-	1,500	8,829
-	-	800	100	600	-	-	-	1,500	8,829
-	-	800	-	-	-	-	-	800	6,526
-	-	-	-	-	-	-	-	-	30
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	2,266
-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	236
-	-	-	-	-	-	-	-	-	209
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	27
199,700	66,120	503,000	22,500	46,300	-	-	-	837,620	1,298,204
199,700	66,120	502,900	22,500	46,300	-	-	-	837,520	1,104,008
-	-	100	-	-	-	-	-	100	193,821
-	-	-	-	-	-	-	-	-	374

8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles						
45 - Wholesale and retail trade and repair of motor vehicles and	7,674,446	9,641,691	2,019,384	38,578	-	3,361,700
46 - Wholesale trade, except of motor vehicles and motorcycles	79,458	127,162	37,757	-	-	71,792
47 - Retail trade, except of motor vehicles and motorcycles	3,697,209	5,505,975	521,620	10,544	-	2,306,975
49 - Land transport and transport via pipelines	3,897,779	4,008,554	1,460,008	28,034	-	982,933
H. Transportation and storage	78,147	90,180	62,656	56	-	13,945
50 - Water transport	36,066	40,343	39,527	56	-	1,355
51 - Air transport	-	29	29	-	-	-
52 - Warehousing and support activities for transportation	7,523	9,574	2,927	-	-	-
53 - Courier activities other than national post activities	13,384	12,323	980	-	-	12,551
I. Accommodation and food service activities	21,174	27,911	19,193	-	-	39
55 - Accommodation	472,395	294,908	15,062	4	-	27,850
56 - Food and beverage service activities	455,658	267,748	6,496	-	-	16,373
J. Information and communication	16,737	27,160	8,565	4	-	11,477
58 - Publishing activities	5,936,775	8,033,411	736,171	908	-	3,503,032
59 - Motion picture, video and television programme production, sound recording and music publishing activities	189,047	5,376	5,327	-	-	338
60 - Programming and broadcasting activities	641	271	342	-	-	7
61 - Telecommunications	5	990	990	-	-	-
62 - Computer programming, consultancy and related activities	4,388,370	5,093,985	22,109	400	-	1,591,622
63 - Information service activities	319,607	810,734	511,481	508	-	1,061,045
K. Real estate activities	1,039,105	2,122,056	195,921	-	-	850,020
L. Professional, scientific and technical activities	210,244	332,695	5,789	13	-	79,888
69 - Legal and accounting activities	1,573,457	1,097,913	52,918	2,843	-	440,040
70 - Activities of head offices; management consultancy activities	466,808	574,792	26,067	1,173	-	186,111
71 - Architectural and engineering activities; technical testing and analysis	218,326	160,100	6,812	-	-	137,273
72 - Scientific research and development	119,207	168,202	8,840	1,670	-	41,831
73 - Advertising and market research	24	3,380	21	-	-	1,357
74 - Other professional, scientific and technical activities	35,431	60,218	8,987	-	-	37,135
75 - Veterinary activities	733,658	131,218	2,190	-	-	36,333
M. Administrative and support service activities	2	2	2	-	-	-
77 - Rental and leasing activities	740,277	688,793	163,361	363	-	240,468
78 - Employment activities	33,714	39,126	546	-	-	1,276
79 - Travel agency, tour operator, reservation service and related activities	156,976	1,012	499	-	-	46,808
80 - Security and investigation activities	79,180	113,540	19,200	34	-	51,521
81 - Services to buildings and landscape activities	62,363	68,706	48,873	-	-	22,112
82 - Office administrative, office support and other business support activities	2,565	1,521	508	24	-	228
N. Education	405,479	464,888	93,735	305	-	118,522
O. Human health and social work activities	3,663,447	2,428,586	174,637	274	-	762,148
86 - Human health activities	708,414	1,762,918	65,948	1,350	-	372,277
87 - Residential care activities	662,964	1,601,382	64,220	1,350	-	365,361
88 - Social work activities with and without accommodation	8,960	131,135	55	-	-	5,779
P. Arts, entertainment and recreation	36,490	30,401	1,673	-	-	1,137
Q. Other service activities	4,061	9,527	3,774	-	-	2,536
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	12,187,812	12,653,827	2,935,257	185	-	3,116,929
A. Private Trusts and Non-profit Organizations	46,752,546	54,416,783	2,369,992	5,618	-	11,391,715
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	25,652,540	32,020,191	362,006	5,517	-	6,675,114
VI. PERSONAL	21,100,006	22,396,592	2,007,986	101	-	4,716,600
A. Salaried persons	255,731,371	315,168,871	95,159,074	124,792	-	74,153,929
B. Self employed	29,482,551	35,434,427	3,202,768	1,210	-	9,016,292
C. Other Personal	99,479,086	123,068,847	12,989,455	68,046	-	39,332,673
VII. OTHER	126,769,733	156,665,597	78,966,850	55,536	-	25,804,963
Total	58,946,115	76,551,779	70,276,900	134	-	2,797,175
Total	529,542,755	637,690,154	183,057,236	264,073	-	177,780,243

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
657,429	1,910,692	2,377,112	63,186	149,100	3,050	9,047	-	5,169,616	10,589,278
100	17,900	15,950	50	-	-	-	-	34,000	143,548
601,837	1,721,466	617,584	57,136	52,750	3,050	4,070	-	3,057,893	5,897,032
55,492	171,326	1,743,578	6,000	96,350	-	4,977	-	2,077,723	4,548,697
-	-	16,000	-	900	-	-	-	16,900	93,557
-	-	16,000	-	900	-	-	-	16,900	57,838
-	-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	-	2,927
-	-	-	-	-	-	-	-	-	13,531
-	-	-	-	-	-	-	-	-	19,233
3,200	9,070	276,575	-	-	-	-	-	288,845	331,761
200	-	276,575	-	-	-	-	-	276,775	299,644
3,000	9,070	-	-	-	-	-	-	12,070	32,117
200	508,500	2,997,063	1,500	-	-	-	-	3,507,263	7,747,374
200	500	-	-	-	-	-	-	700	6,366
-	-	-	-	-	-	-	-	-	349
-	-	-	-	-	-	-	-	-	990
-	500,000	2,500,000	-	-	-	-	-	3,000,000	4,614,132
-	8,000	-	-	-	-	-	-	8,000	1,581,034
-	-	497,063	1,500	-	-	-	-	498,563	1,544,503
8,970	5,450	59,350	195,500	10,000	-	-	-	279,270	364,960
165,657	356,663	210,192	16,250	1,333	-	-	-	750,095	1,245,895
128,290	132,558	128,450	16,250	-	-	-	-	405,548	618,899
-	3,500	3,500	-	-	-	-	-	7,000	151,085
27,045	65,425	48,742	-	-	-	-	-	141,212	193,552
-	-	-	-	-	-	-	-	-	1,378
-	94,630	500	-	-	-	-	-	95,130	141,252
10,322	60,550	29,000	-	1,333	-	-	-	101,205	139,728
-	-	-	-	-	-	-	-	-	2
1,800	24,301	174,740	16,250	6,624	-	1,000	-	224,715	628,907
-	5,000	-	15,000	-	-	-	-	20,000	21,822
-	-	-	-	-	-	-	-	-	47,307
1,100	-	-	-	5,600	-	1,000	-	7,700	78,455
700	6,000	1,250	-	-	-	-	-	7,950	78,936
-	-	1,000	-	-	-	-	-	1,000	1,760
-	13,301	172,490	1,250	1,024	-	-	-	188,065	400,627
193,321	161,164	1,211,226	6,129	3,325	-	5,545	-	1,580,710	2,517,769
127,204	273,004	847,315	786	1,500	-	-	-	1,249,809	1,689,385
127,204	273,004	717,315	786	1,500	-	-	-	1,119,809	1,550,741
-	-	130,000	-	-	-	-	-	130,000	135,834
-	-	-	-	-	-	-	-	-	2,810
-	-	-	-	-	-	-	-	-	6,310
255,384	663,171	6,177,681	146,710	538,961	200	-	-	7,782,107	13,834,479
259,212	1,429,789	35,336,837	105,347	502,789	-	224,875	-	37,858,850	51,626,175
141,000	824,000	20,201,450	50,000	371,540	-	177,803	-	21,765,794	28,808,432
118,212	605,789	15,135,387	55,347	131,249	-	47,071	-	16,093,056	22,817,743
4,244,906	8,478,328	97,136,694	4,886,082	39,982,259	1,300	3,512,319	-	158,241,888	327,679,682
790,779	1,707,147	15,042,351	963,278	7,180,214	550	174,820	-	25,859,138	38,079,408
1,066,122	2,246,967	45,448,921	2,845,823	21,183,064	-	549,415	-	73,340,312	125,730,486
2,388,006	4,524,214	36,645,423	1,076,981	11,618,981	750	2,788,084	-	59,042,438	163,869,788
76,834	210,999	5,042,923	53,800	264,670	-	51,518	-	5,700,744	78,774,953
9,556,441	23,426,493	201,751,177	5,628,121	41,765,554	21,010	3,862,054	-	286,010,851	647,112,402

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th September, 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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	78,603,145	303,895,931	35,235,100	85,928,024	28,607	31,094,521	52,284	226,193,926	113,919,136	647,112,402
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	391	9,082,041	391	9,082,041
B. Provincial Governments	-	-	-	-	-	-	783	20,648,293	783	20,648,293
C. Local Bodies	-	-	-	-	-	-	80	235,787	80	235,787
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	83	29,843,651	83	29,843,651
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	12	424,999	12	424,999
Utilities	-	-	-	-	-	-	3	669,374	3	669,374
Transport, storage and communications	-	-	-	-	-	-	5	54,665	5	54,665
Manufacturing	-	-	-	-	-	-	45	27,272,856	45	27,272,856
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	16	1,421,723	16	1,421,723
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	1,294	80,930,518	1,294	80,930,518
Mutual Funds and AMCs	-	-	-	-	-	-	165	43,404,043	165	43,404,043
Insurance & Pension Funds	-	-	-	-	-	-	582	2,447,263	582	2,447,263
MFIs and DFIs	-	-	-	-	-	-	157	8,625,732	157	8,625,732
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12	6,112	12	6,112
Modarabas	-	-	-	-	-	-	15	104,823	15	104,823
Other NBFIs	-	-	-	-	-	-	363	26,342,545	363	26,342,545
IV. PRIVATE SECTOR (BUSINESS)	1,974,616	15,755,056	288,167	4,896,284	5,173	2,039,159	16,072	25,608,802	2,284,028	48,291,302
A. Agriculture, forestry and fishing	615,525	3,897,606	99,521	1,096,040	3,474	394,675	83	13,255	718,603	5,401,576
1. Crop and animal production, hunting and related service activities	615,415	3,239,501	99,520	1,096,039	3,474	394,675	83	13,255	718,492	4,743,470
Growing of Wheat, Rice, Sugar Cane & Cotton	394,573	1,524,992	48,086	334,361	3,283	359,836	1	35	445,943	2,219,224
Growing of tropical, subtropical, pome and stone fruits & vegetables	308	7,531	63	65	1	1	32	344	404	7,941
Growing of other fruits, vegetables and crops	2,472	49,432	204	230	-	-	16	1,028	2,692	50,690
Raising of livestock and other related activities	87,582	743,444	36,367	544,466	135	16,258	18	6,750	124,102	1,310,917
Other agricultural support activities	130,480	914,103	14,800	216,917	55	18,580	16	5,098	145,351	1,154,698
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	110	658,105	1	1	-	-	-	-	111	658,106
B. Mining and quarrying	47	41,504	-	-	-	-	6	36	53	41,540
05 - Mining of coal and lignite	3	1	-	-	-	-	2	2	5	2
06 - Extraction of crude petroleum and natural gas	37	39,193	-	-	-	-	1	3	38	39,196
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	4	15	-	-	-	-	3	31	7	46
09 - Mining support service activities	3	2,295	-	-	-	-	-	-	3	2,295
C. Manufacturing	137,986	1,193,221	23,518	217,877	44	68,285	430	1,011,859	161,978	2,491,243
10 - Manufacture of food products	48,482	117,555	11,658	19,565	4	284	56	143,111	60,200	280,515
11 - Manufacture of beverages	908	1,403	22	2,046	-	-	7	7	937	3,456
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,447	35,369	2,831	23,052	7	13,980	79	424,449	4,364	496,850
Preparation and spinning of textile fibres	15	12,189	-	-	3	12	54	14,640	72	26,841
Weaving of textiles	40	22,430	2	4	3	13,968	2	5	47	36,407
Finishing of textiles	25	87	-	-	-	-	7	609	32	696
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	2,543	3	2,543
Manufacture of made-up textile articles, except apparel	591	357	2,689	22,806	1	-	1	208	3,282	23,371
Manufacture of carpets and rugs	1	-	-	-	-	-	2	404,186	3	404,186
Manufacture of other textiles n.e.c.	775	306	140	242	-	-	10	2,258	925	2,806
14 - Manufacture of wearing apparel	5,854	2,906	2,818	25,013	2	2	59	126,185	8,733	154,105
15 - Manufacture of leather and related products	909	3,104	38	14	1	71	5	2	953	3,191

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th September, 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	187	70	27	6	-	-	2	2	216	77
Manufacture of luggage, handbags and the like, saddlery and harness	76	677	-	-	-	-	-	-	76	677
Manufacture of footwear	646	2,357	11	8	1	71	3	0	661	2,436
a. Leather wear	644	2,356	11	8	1	71	3	0	659	2,435
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	706	416	1	0	-	-	1	0	708	416
17 - Manufacture of paper and paper products	3	16	-	-	-	-	3	2,458	6	2,474
18 - Printing and reproduction of recorded media	553	7,177	10	4	-	-	64	1,072	627	8,254
Printing and other service activities related to printing	550	7,135	9	4	-	-	62	1,072	621	8,211
Reproduction of recorded media	3	42	1	-	-	-	2	0	6	42
19 - Manufacture of coke and refined petroleum products	35	1,878	-	-	-	-	-	-	35	1,878
20 - Manufacture of chemicals and chemical products	252	36,809	1	1	-	-	27	12,692	280	49,502
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	86	7,870	1	25	-	-	6	1,158	93	9,053
22 - Manufacture of rubber and plastics products	145	325	1	-	-	-	6	5,252	152	5,577
23 - Manufacture of other non-metallic mineral products	520	40,937	7	6,000	1	5	14	257,178	542	304,120
24 - Manufacture of basic metals	944	5,132	1	-	1	1	16	275	962	5,409
25 - Manufacture of fabricated metal products, except machinery and equipment	12	9	-	-	-	-	1	7	13	16
26 - Manufacture of computer, electronic and optical	182	19,394	277	18	-	-	3	235	462	19,647
27 - Manufacture of electrical equipment	103	8,934	2	21	-	-	3	98	108	9,053
28 - Manufacture of machinery and equipment	7	475	-	-	-	-	2	3	9	478
29 - Manufacture of motor vehicles, trailers and semi-trailers	12	15	-	-	-	-	6	268	18	283
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,507	1,989	10	6,602	3	3,513	2	14	2,522	12,118
32 - Other manufacturing	74,298	901,496	5,840	135,515	25	50,429	68	37,392	80,231	1,124,832
Manufacture of jewellery and related articles	1,073	34,597	38	1,814	2	-	17	54	1,130	36,465
Manufacture of imitation jewellery and related articles	8	769	-	-	-	-	3	0	11	769
Manufacture of musical instruments	2	-	-	-	1	4	-	-	3	4
Manufacture of sports goods	12	-	-	-	-	-	2	2	14	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	8,567	1,831	1,157	1,793	2	1	1	0	9,727	3,625
Manufacture of Handicrafts	164	74	57	1,025	-	-	1	368	222	1,467
Other manufacturing n.e.c.	64,472	864,225	4,588	130,883	20	50,424	42	36,967	69,122	1,082,499
33 - Repair and installation of machinery and equipment	18	12	-	-	-	-	1	2	19	14
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	90	8,829	90	8,829
Electric power generation, transmission and distribution	-	-	-	-	-	-	90	8,829	90	8,829
a) Hydal	-	-	-	-	-	-	23	6,526	23	6,526
b) Thermal	-	-	-	-	-	-	8	30	8	30
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	57	2,266	57	2,266
f) Other	-	-	-	-	-	-	2	7	2	7
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	7	235	13	236
36 - Water collection, treatment and supply	4	-	-	-	1	1	5	208	10	209
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	27	2	27
F. Construction	1,200	471,256	14	11,568	18	33,526	423	781,854	1,655	1,298,204
41 - Construction of buildings	902	301,904	13	11,568	10	23,828	369	766,708	1,294	1,104,008
42 - Civil engineering	296	169,203	1	-	8	9,698	49	14,920	354	193,821
43 - Specialized construction activities	2	149	-	-	-	-	5	225	7	374

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th September, 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	682,825	5,385,842	71,762	1,563,196	323	241,075	9,042	3,399,165	763,952	10,589,278
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,538	113,276	41	6,570	4	393	118	23,309	11,701	143,548
46 - Wholesale trade, except of motor vehicles and motorcycles	545,730	3,998,910	62,229	1,485,238	235	183,239	781	229,646	608,975	5,897,032
47 - Retail trade, except of motor vehicles and motorcycles	125,557	1,273,656	9,492	71,389	84	57,443	8,143	3,146,210	143,276	4,548,697
H. Transportation and storage	474	31,250	6	0	2	20	113	62,287	595	93,557
49 - Land transport and transport via pipelines	432	18,456	3	0	2	20	68	39,361	505	57,838
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	5	2,927	5	2,927
52 - Warehousing and support activities for transportation	37	12,794	3	-	-	-	12	737	52	13,531
53 - Courier activities other than national post activities	4	-	-	-	-	-	27	19,233	31	19,233
I. Accommodation and food service activities	6,079	133,640	99	16,717	25	174,148	107	7,255	6,310	331,761
55 - Accommodation	4,803	119,450	31	265	25	174,148	83	5,780	4,942	299,644
56 - Food and beverage service activities	1,276	14,190	68	16,452	-	-	24	1,475	1,368	32,117
J. Information and communication	913	392,437	26	12,648	178	459,592	868	6,882,697	1,985	7,747,374
58 - Publishing activities	45	862	1	-	-	-	51	5,504	97	6,366
59 - Motion picture, video and television programme production, sound recording and music publishing activities	262	289	2	0	-	-	6	61	270	349
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	830	3	990
61 - Telecommunications	356	5,278	-	-	-	-	392	4,608,853	748	4,614,132
62 - Computer programming, consultancy and related activities	201	329,696	18	9,286	3	9,929	187	1,232,123	409	1,581,034
63 - Information service activities	48	56,152	5	3,362	175	449,663	230	1,035,326	458	1,544,503
K. Real estate activities	525	135,955	38	50	14	5,523	51	223,432	628	364,960
L. Professional, scientific and technical activities	4,137	842,008	203	189,376	32	7,177	251	207,334	4,623	1,245,895
69 - Legal and accounting activities	1,119	456,850	108	123,646	23	7,151	54	31,252	1,304	618,899
70 - Activities of head offices; management consultancy activities	48	107,373	11	36,579	1	18	22	7,115	82	151,085
71 - Architectural and engineering activities; technical testing and analysis	2,628	168,361	27	17,866	8	8	85	7,316	2,748	193,552
72 - Scientific research and development	7	43	2	1,322	-	-	1	13	10	1,378
73 - Advertising and market research	44	3,579	2	5	-	-	37	137,668	83	141,252
74 - Other professional, scientific and technical activities	280	105,800	53	9,958	-	-	52	23,970	385	139,728
75 - Veterinary activities	11	2	-	-	-	-	-	-	11	2
M. Administrative and support service activities	1,951	289,707	151	17,184	568	42,350	312	279,665	2,982	628,907
77 - Rental and leasing activities	22	21,289	-	-	1	-	18	533	41	21,822
78 - Employment activities	22	56	1	-	-	-	5	47,251	28	47,307
79 - Travel agency, tour operator, reservation service and related activities	89	2,589	3	4	555	41,860	90	34,001	737	78,455
80 - Security and investigation activities	290	32,028	5	22	3	-	43	46,886	341	78,936
81 - Services to buildings and landscape activities	236	1,662	1	0	2	1	13	97	252	1,760
82 - Office administrative, office support and other business support activities	1,292	232,082	141	17,158	7	489	143	150,898	1,583	400,627
N. Education	2,700	221,327	1,837	195,095	26	11,510	666	2,089,837	5,229	2,517,769
O. Human health and social work activities	2,382	480,637	582	262,215	23	5,907	121	940,626	3,108	1,689,385
86 - Human health activities	2,380	480,636	577	261,815	17	5,864	87	802,426	3,061	1,550,741
87 - Residential care activities	-	-	2	400	6	43	7	135,391	15	135,834
88 - Social work activities with and without accommodation	2	1	3	-	-	-	27	2,809	32	2,810
P. Arts, entertainment and recreation	50	234	8	-	-	-	13	6,076	71	6,310
Q. Other service activities	517,817	2,238,432	90,402	1,314,317	445	595,370	3,489	9,686,360	612,153	13,834,479
VI. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	30,141	51,626,175	30,141	51,626,175
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	740	28,808,432	740	28,808,432
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	29,401	22,817,743	29,401	22,817,743
VI. PERSONAL	42,728,587	230,393,048	19,058,879	69,180,699	19,480	28,103,575	45	2,360	61,806,991	327,679,682
A. Salaried persons	279,728	28,437,434	49,490	7,586,459	1,273	2,054,797	10	719	330,501	38,079,408
B. Self employed	3,934,705	92,262,651	1,372,413	25,585,754	4,489	7,880,654	26	1,427	5,311,633	125,730,486
C. Other Personal	38,514,154	109,692,963	17,636,976	36,008,486	13,718	18,168,125	9	214	56,164,857	163,869,788
VII. OTHER	33,899,942	57,747,827	15,888,054	11,851,042	3,954	951,786	3,425	8,224,298	49,795,375	78,774,953
Total	78,603,145	303,895,931	35,235,100	85,928,024	28,607	31,094,521	52,284	226,193,926	113,919,136	647,112,402

* 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	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,610	30,558	33,168	3,767	26,352	30,119	4,116	25,850	29,966
	NFPSEs	-	3,241	3,241	23,689	9,100	32,788	24,776	5,068	29,844
	NBFCs & Fin Aux.	225	90,199	90,423	875	80,499	81,374	601	80,329	80,931
	Private Sector	2,151	39,129	41,280	2,983	44,289	47,272	2,675	45,617	48,291
	Trust Fund	1,290	45,463	46,753	1,497	52,919	54,417	2,449	49,177	51,626
	Personal	71,880	183,851	255,731	90,188	224,981	315,169	93,950	233,729	327,680
	Others	792	58,154	58,946	1,690	74,861	76,552	1,527	77,248	78,775
	Total	78,948	450,595	529,543	124,688	513,002	637,690	130,094	517,018	647,112
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	8	432	440	15	1,563	1,578	14	1,117	1,131
	NFPSEs	-	2,064	2,064	23,689	106	23,795	24,776	216	24,992
	NBFCs & Fin Aux.	0	4,045	4,046	1	12,791	12,791	2	13,823	13,825
	Private Sector	1,358	18,334	19,693	1,488	21,348	22,836	1,299	21,727	23,026
	Trust Fund	554	13,972	14,527	352	14,820	15,172	392	13,881	14,272
	Personal	42,098	58,772	100,870	51,271	68,807	120,078	52,297	68,246	120,543
	Others	122	2,379	2,501	135	3,506	3,641	155	5,571	5,726
	Total	44,141	99,998	144,140	76,950	122,941	199,892	78,934	124,581	203,516
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	603	606	39	633	672	27	800	827
	NFPSEs	-	1,050	1,050	-	8,421	8,421	-	2,436	2,436
	NBFCs & Fin Aux.	1	78,048	78,049	4	57,553	57,557	213	51,460	51,674
	Private Sector	383	12,190	12,573	532	14,049	14,581	546	13,004	13,551
	Trust Fund	219	18,758	18,977	533	25,843	26,376	725	18,339	19,064
	Personal	17,899	45,961	63,861	22,868	56,604	79,472	24,484	57,345	81,830
	Others	113	53,609	53,722	61	67,389	67,450	49	67,682	67,731
	Total	18,618	210,220	228,838	24,037	230,492	254,529	26,045	211,066	237,112
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	1,809	14,591	16,400	2,862	13,667	16,529	3,303	13,539	16,842
	NFPSEs	-	1	1	-	8	8	-	1,266	1,266
	NBFCs & Fin Aux.	0	646	646	270	0	270	4	0	4
	Private Sector	238	513	751	731	653	1,384	650	780	1,431
	Trust Fund	302	485	787	376	602	978	1,040	778	1,819
	Personal	6,533	6,093	12,626	9,247	7,417	16,663	10,168	7,919	18,087
	Others	359	527	886	1,263	826	2,089	1,017	1,034	2,051
	Total	9,242	22,856	32,098	14,749	23,173	37,921	16,184	25,316	41,500
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	184	184	0	1	1	0	1	1
	NFPSEs	-	-	-	-	-	-	-	50	50
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	6	6	1	152	153	0	95	95
	Trust Fund	-	389	389	0	723	723	0	915	915
	Personal	402	365	767	436	380	816	374	399	773
	Others	0	1	2	-	1	1	-	4	4
	Total	402	945	1,347	437	1,256	1,694	374	1,465	1,839
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	8,552	8,552	-	4,701	4,701	-	3,645	3,645
	NFPSEs	-	121	121	-	565	565	-	1,079	1,079
	NBFCs & Fin Aux.	-	254	254	-	2,699	2,699	-	5,140	5,140
	Private Sector	-	6,192	6,192	-	6,744	6,744	-	8,669	8,669
	Trust Fund	-	9,499	9,499	-	8,185	8,185	-	12,546	12,546
	Personal	-	64,931	64,931	-	82,468	82,468	-	90,462	90,462
	Others	-	958	958	-	2,769	2,769	-	2,419	2,419
	Total	-	90,507	90,507	-	108,131	108,131	-	123,959	123,959

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign				-	-	-	-	-	-
	Govt.	790	4,837	5,627	850	4,236	5,087	772	5,355	6,127
	NFPSEs		4	4	0	0	0	0	21	21
	NBFCs & Fin Aux.	223	5,595	5,818	600	5,605	6,205	382	6,874	7,255
	Private Sector	170	873	1,043	229	812	1,041	178	604	782
	Trust Fund	211	2,271	2,482	233	2,558	2,791	288	2,714	3,002
	Personal	4,913	4,406	9,319	6,257	5,203	11,461	6,543	5,939	12,482
	Others	198	664	862	231	354	585	306	521	827
	Total	6,505	18,651	25,156	8,401	18,769	27,170	8,468	22,027	30,495
AJK	Foreign				-	-	-	-	-	-
	Govt.		1,360	1,360	-	1,551	1,551		1,394	1,394
	NFPSEs				-	-	-			
	NBFCs & Fin Aux.		1,610	1,610	-	1,851	1,851		3,032	3,032
	Private Sector	2	1,020	1,022	2	531	533	1	737	738
	Trust Fund	3	89	92	4	188	192	4	4	8
	Personal	35	3,322	3,357	108	4,102	4,210	84	3,419	3,503
	Others		16	16	-	17	17	0	17	17
	Total	40	7,418	7,458	114	8,240	8,354	88	8,603	8,691

8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	98,952,911	57,851,961	104,823,627	85,565,630	112,677,128	130,088,368
5,000 to 10,000	1,603,094	10,989,228	3,651,505	32,053,077	396,790	3,234,019
10,000 to 20,000	659,582	9,153,063	734,070	8,802,639	192,791	2,856,455
20,000 to 25,000	165,161	3,655,902	319,061	6,712,366	52,547	1,176,973
25,000 to 30,000	107,506	2,927,382	191,755	5,562,890	225,945	5,766,969
30,000 to 40,000	130,215	4,469,627	42,787	1,465,204	44,490	1,518,727
40,000 to 50,000	81,145	3,623,283	26,715	1,195,357	25,070	1,119,968
50,000 to 60,000	63,503	3,400,638	22,680	1,205,663	23,962	1,286,605
60,000 to 70,000	33,051	2,132,510	11,846	759,658	17,144	1,090,314
70,000 to 80,000	27,233	2,033,126	28,927	2,166,143	38,523	2,884,440
80,000 to 90,000	17,749	1,500,331	10,162	859,388	7,308	619,064
90,000 to 100,000	15,341	1,453,994	6,100	575,703	6,104	578,754
100,000 to 200,000	77,883	10,255,108	59,314	7,215,900	55,097	6,890,969
200,000 to 300,000	28,676	6,663,024	21,863	5,021,553	21,854	5,009,820
300,000 to 400,000	15,233	5,078,953	13,186	4,358,800	13,520	4,472,403
400,000 to 500,000	9,909	4,293,737	9,782	4,217,975	9,745	4,209,020
500,000 to 600,000	21,363	10,918,524	22,365	11,401,629	23,067	11,785,212
600,000 to 700,000	5,503	3,485,126	5,750	3,636,781	6,047	3,813,390
700,000 to 800,000	4,099	3,006,623	4,517	3,308,158	5,421	3,986,857
800,000 to 900,000	3,299	2,745,134	3,595	2,984,929	3,887	3,231,774
900,000 to 1,000,000	3,378	3,196,988	3,110	2,916,493	3,141	2,936,219
1,000,000 to 2,000,000	29,521	34,641,768	34,345	40,459,439	36,086	42,456,476
2,000,000 to 3,000,000	9,792	22,134,449	12,206	27,787,548	12,739	28,993,013
3,000,000 to 4,000,000	3,166	10,402,306	4,320	14,214,831	4,469	14,698,282
4,000,000 to 5,000,000	1,867	8,083,438	2,533	10,911,812	2,627	11,300,633
5,000,000 to 6,000,000	4,230	21,532,413	5,132	26,200,029	5,387	27,451,734
6,000,000 to 7,000,000	780	4,939,917	989	6,256,241	1,040	6,575,242
7,000,000 to 8,000,000	531	3,922,585	767	5,608,416	789	5,799,263
8,000,000 to 9,000,000	420	3,491,915	522	4,350,817	580	4,830,872
9,000,000 to 10,000,000	289	2,711,230	353	3,298,890	386	3,609,056
10,000,000 to 100,000,000	4,021	93,633,805	4,832	97,512,777	5,018	99,363,787
100,000,000 & Over	336	171,214,666	398	209,103,419	434	203,477,724
Total	102,080,787	529,542,755	110,079,113	637,690,154	113,919,136	647,112,402

*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 September, 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	77,638,839	168,704,729	35,002,498	21,342,589	11,192	11,877	24,599	29,172	112,677,128	130,088,368
5,000 to 10,000	327,831	2,722,500	62,966	468,584	1,557	11,123	4,434	31,812	396,790	3,234,019
10,000 to 20,000	123,342	1,785,967	63,666	988,581	3,363	20,494	4,420	63,413	192,791	2,856,455
20,000 to 25,000	43,392	971,990	7,495	167,905	296	6,569	1,364	30,510	52,547	1,176,973
25,000 to 30,000	217,690	5,544,831	6,802	182,509	271	7,452	1,182	32,177	225,945	5,766,969
30,000 to 40,000	35,374	1,285,950	7,028	240,527	335	11,593	1,753	60,658	44,490	1,518,727
40,000 to 50,000	18,337	818,781	5,195	232,457	242	10,798	1,296	57,931	25,070	1,119,968
50,000 to 60,000	16,748	904,227	5,738	303,164	469	24,315	1,007	54,899	23,962	1,286,605
60,000 to 70,000	13,655	864,729	2,287	166,995	184	11,905	718	46,682	17,144	1,090,214
70,000 to 80,000	24,292	1,818,712	13,417	1,005,144	154	11,451	660	49,133	38,523	2,884,440
80,000 to 90,000	5,199	441,173	1,494	125,741	103	8,778	512	43,372	7,308	619,064
90,000 to 100,000	4,070	385,572	1,449	137,706	77	7,336	508	48,140	6,104	578,754
100,000 to 200,000	34,294	4,310,663	16,386	1,988,546	1,721	216,348	2,696	375,512	55,997	6,490,969
200,000 to 300,000	13,866	3,173,297	6,095	1,384,259	698	159,929	1,195	292,335	21,854	5,009,820
300,000 to 400,000	8,933	2,951,244	3,472	1,142,480	467	155,071	648	223,607	13,520	4,472,403
400,000 to 500,000	6,389	2,962,947	2,489	1,068,944	474	202,397	393	174,731	9,745	4,209,020
500,000 to 600,000	15,119	7,728,795	5,939	3,025,547	1,606	814,452	403	216,419	23,067	11,785,212
600,000 to 700,000	3,975	2,505,395	1,538	967,389	233	146,951	301	193,655	6,047	3,813,390
700,000 to 800,000	3,854	2,843,009	1,149	835,684	206	150,016	212	158,148	5,421	3,986,857
800,000 to 900,000	2,575	2,145,241	981	809,685	159	132,307	172	144,540	3,887	3,231,774
900,000 to 1,000,000	2,026	1,896,677	729	679,904	233	215,618	153	144,020	3,141	2,936,219
1,000,000 to 2,000,000	22,950	27,229,711	8,973	10,382,837	3,168	3,547,963	995	1,295,965	36,086	42,456,476
2,000,000 to 3,000,000	8,232	18,706,414	2,870	6,477,246	1,193	2,748,088	444	1,061,264	12,739	28,993,013
3,000,000 to 4,000,000	3,002	9,888,036	925	3,017,993	356	1,168,256	186	623,997	4,469	14,698,282
4,000,000 to 5,000,000	1,714	7,338,135	506	2,172,728	256	1,099,749	151	670,020	2,627	11,300,633
5,000,000 to 6,000,000	3,125	15,940,769	1,311	6,661,314	604	3,070,529	347	1,779,122	5,387	27,451,734
6,000,000 to 7,000,000	687	4,347,770	198	1,243,707	100	629,164	55	354,601	1,040	6,575,242
7,000,000 to 8,000,000	506	3,715,194	151	1,101,047	70	518,411	62	464,612	789	5,796,263
8,000,000 to 9,000,000	337	2,884,674	113	946,601	44	363,531	86	716,066	580	4,830,872
9,000,000 to 10,000,000	232	2,174,347	69	637,685	43	404,346	42	392,678	386	3,609,056
10,000,000 to 100,000,000	2,519	45,491,034	860	14,144,392	718	12,828,874	921	26,899,287	5,018	99,363,787
100,000,000 & Over	39	9,755,419	11	1,877,032	15	2,378,926	369	189,465,447	434	203,477,724
Total	78,603,148	303,895,931	35,235,100	85,928,024	28,607	31,094,521	52,284	226,193,926	113,919,136	647,112,402

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	508,724	119,721,001	532,873	137,990,153	538,044	144,995,174
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						
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:	-	-	-	-	-	-
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:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(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	6,222	3,200,899	9,168	4,279,988	8,100	4,156,309
A. Transport Equipment	3,501	2,726,761	7,157	3,904,531	6,271	3,812,114
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,721	474,138	2,011	375,457	1,829	344,195
V. Real Estate	108,138	50,103,608	108,634	47,504,649	104,218	45,542,993
A. Land	40,175	8,296,384	44,471	9,996,608	42,550	9,665,260
1. Residential	81	54,095	2,026	1,093,893	1,966	1,027,420
(a) House	81	54,095	2,017	1,089,748	1,957	1,022,774
(b) Flat	-	-	9	4,144	9	4,646
2. Non-Residential	40,094	8,242,289	42,445	8,902,715	40,584	8,637,840
(a) Commercial	51	53,902	73	63,783	72	61,885
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	39,987	8,151,219	21,180	6,557,129	39,769	8,135,172
(d) Others	56	37,168	21,192	2,281,804	743	440,784
B. Buildings:	67,963	41,807,224	64,163	37,508,041	61,668	35,877,733
1. Residential	31,273	23,146,429	24,908	19,376,942	33,589	22,223,795
(a) House	31,105	22,919,137	24,747	19,173,024	33,434	22,030,008
(b) Flat	168	227,292	161	203,918	155	193,786
2. Non-Residential	36,690	18,660,795	39,255	18,131,100	28,079	13,653,939
(a) Commercial	997	688,775	851	518,694	593	401,325
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	11	3,869
(d) Others	35,693	17,972,020	38,404	17,612,406	27,475	13,248,744
VI. Fixed Deposits and Insurance Policies	2,447	667,069	2,871	833,171	3,656	984,679
A. Bank Deposits	2,447	667,069	2,871	833,171	3,656	984,679
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,352	625,279	2,786	751,216	3,579	903,069
3. Other Deposits	95	41,790	85	81,955	77	81,610
B. Insurance Policies	-	-	-	-	-	-
VII. Others	446,452	65,001,941	398,733	76,244,768	2,597,162	84,592,936
A. Other Secured Advances	74,927	15,007,182	94,233	29,278,958	100,742	34,043,434
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	1,678	415,732	1,653	414,516
3. Others	74,927	15,007,182	92,555	28,863,226	99,089	33,628,918
B. Advances Secured by Guarantee(s)	371,525	49,994,759	304,500	46,965,810	2,496,420	50,549,502
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	371,525	49,994,759	304,500	46,965,810	2,496,420	50,549,502
VIII. Unsecured Advances	4,243,130	154,918,749	6,040,468	151,065,338	4,269,414	142,651,906
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	908,770	9,742,488	1,816,533	7,147,633	7,145	558,346
3. Others	3,334,360	145,176,261	4,223,935	143,917,704	4,262,269	142,093,560
Total	5,315,113	393,613,267	7,092,747	417,918,067	7,520,594	422,923,997

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th September, 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	411,394	111,289,065	126,634	33,699,734	16	6,375	538,044	144,995,174
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	-	-	-	-	-	-	-	-
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:	-	-	-	-	-	-	-	-
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 September, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
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	7,139	3,907,245	961	249,064	-	-	8,100	4,156,309
A. Transport Equipments	5,684	3,627,580	587	184,534	-	-	6,271	3,812,114
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,455	279,665	374	64,530	-	-	1,829	344,195
V. Real Estate	91,605	39,601,831	12,613	5,941,162	-	-	104,218	45,542,993
A. Land	39,160	8,965,401	3,390	699,859	-	-	42,550	9,665,260
1. Residential	1,651	885,495	315	141,925	-	-	1,966	1,027,420
(a) House	1,642	880,849	315	141,925	-	-	1,957	1,022,774
(b) Flat	9	4,646	-	-	-	-	9	4,646
2. Non-Residential	37,509	8,079,906	3,075	557,934	-	-	40,584	8,637,840
(a) Commercial	69	59,826	3	2,058	-	-	72	61,885
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	36,738	7,594,375	3,031	540,796	-	-	39,769	8,135,172
(d) Other	702	425,705	41	15,079	-	-	743	440,784
B. Buildings:	52,445	30,636,430	9,223	5,241,303	-	-	61,668	35,877,733
1. Residential	28,548	19,009,022	5,041	3,214,772	-	-	33,589	22,223,795
(a) House	28,433	18,868,693	5,001	3,161,316	-	-	33,434	22,030,008
(b) Flat	115	140,329	40	53,457	-	-	155	193,786
2. Non-Residential	23,897	11,627,408	4,182	2,026,531	-	-	28,079	13,653,939
(a) Commercial	558	370,838	35	30,487	-	-	593	401,325
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	10	3,581	1	288	-	-	11	3,869
(d) Other	23,329	11,252,988	4,146	1,995,756	-	-	27,475	13,248,744
Other	2,368	727,236	1,288	257,442	-	-	3,656	984,679
VI. Fixed Deposits and Insurance Policies	2,368	727,236	1,288	257,442	-	-	3,656	984,679
A. Bank Deposits	2,368	727,236	1,288	257,442	-	-	3,656	984,679
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,301	650,839	1,278	252,229	-	-	3,579	903,069
3. Other Deposits	67	76,397	10	5,213	-	-	77	81,610
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	1,838,445	68,368,039	758,717	16,224,897	-	-	2,597,162	84,592,936
A. Other Secured Advances	82,942	29,713,367	17,800	4,330,067	-	-	100,742	34,043,434
1. Receivables	-	-	-	-	-	-	-	-
2. Employees Benefits	1,401	370,092	252	44,424	-	-	1,653	414,516
3. Others	81,541	29,343,275	17,548	4,285,643	-	-	99,089	33,628,918
B. Advances Secured by Guarantee(s)	1,755,503	38,654,672	740,917	11,894,830	-	-	2,496,420	50,549,502
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	1,755,503	38,654,672	740,917	11,894,830	-	-	2,496,420	50,549,502
VIII. Unsecured Advances	3,174,154	111,718,149	1,095,243	30,930,223	17	3,534	4,269,414	142,651,906
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	5,909	502,485	1,236	55,861	-	-	7,145	558,346
3. Others	3,168,245	111,215,665	1,094,007	30,874,361	17	3,534	4,262,269	142,093,560
Total	5,525,105	335,611,565	1,995,456	87,302,522	33	9,909	7,520,594	422,923,997

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,315,113	393,613,267	7,092,747	417,918,067	7,520,594	422,923,997
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,882,887	294,054,798	1,756,372	314,863,236	1,652,844	313,857,881
A. Agriculture, forestry and fishing	1,434,557	218,373,723	1,393,181	247,695,970	1,331,249	248,775,972
1. Crop and animal production, hunting and related service activities	1,433,106	218,201,298	1,392,463	247,577,755	1,330,712	248,674,831
Growing of Wheat, Rice, Sugar Cane & Cotton	616,146	87,936,992	557,356	93,684,297	519,186	94,716,565
Growing of tropical, subtropical, pome and stone fruits & vegetables	3,562	457,278	1,477	263,420	1,093	233,069
Growing of other fruits, vegetables and crops	36,376	4,770,145	43,091	5,239,640	56,930	6,507,930
Raising of livestock and other related activities	741,496	118,756,827	748,210	141,407,483	719,122	141,130,636
Other agricultural support activities	35,526	6,280,055	42,329	6,982,916	34,381	6,086,631
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	1,451	172,425	718	118,215	537	101,142
B. Mining and quarrying	2	332	2	559	2	559
05 - Mining of coal and lignite	1	273	1	500	1	500
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	46,287	6,108,306	42,698	5,642,849	39,649	5,175,227
10 - Manufacture of food products	10,562	1,238,286	11,797	994,015	10,212	960,673
11 - Manufacture of beverages	387	80,688	330	60,266	288	57,262
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	3,275	1,467,666	3,205	1,554,437	4,181	1,604,030
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	278	64,418	170	38,688	153	43,041
Manufacture of carpets and rugs	217	27,686	99	16,573	87	17,095
Manufacture of other textiles n.e.c.	2,779	1,375,550	2,935	1,499,164	3,940	1,543,883
14 - Manufacture of wearing apparel	5,713	410,474	5,847	404,581	5,696	399,788
15 - Manufacture of leather and related products	298	46,586	257	46,689	241	48,521

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	80	13,535	35	5,295	29	4,864
Manufacture of luggage, handbags and the like, saddlery and harness	105	23,461	116	34,934	107	37,100
Manufacture of footwear	113	9,590	106	6,459	105	6,557
a. Leather wear	112	9,390	105	6,459	104	6,557
b. Rubber and Plastic wear	1	200	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	294	47,382	255	37,317	246	34,074
17 - Manufacture of paper and paper products	9	1,968	4	1,310	3	1,088
18 - Printing and reproduction of recorded media	162	32,227	164	32,030	154	28,893
Printing and other service activities related to printing	162	32,227	164	32,030	154	28,893
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	675	4	216	1	19
22 - Manufacture of rubber and plastics products	10	7,432	10	6,285	12	6,201
23 - Manufacture of other non-metallic mineral products	268	60,758	195	35,529	174	35,086
24 - Manufacture of basic metals	310	49,879	241	37,207	217	34,617
25. Manufacture of fabricated metal products, except machinery and equipment	17,584	1,236,497	15,151	1,373,455	13,589	977,286
26 - Manufacture of computer, electronic and optical products	381	46,322	177	19,822	152	19,978
27 - Manufacture of electrical equipment	11	23,249	9	18,953	8	13,730
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	11	626	10	558	9	514
31 - Manufacture of furniture	599	91,230	303	45,326	265	41,753
32. Other manufacturing	6,398	1,266,057	4,732	974,486	4,194	911,345
Manufacture of jewellery and related articles	84	16,615	54	8,247	53	10,896
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	16	1,280	4	394	5	367
Manufacture of sports goods	119	23,823	73	19,503	69	17,213
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	321	61,532	214	50,358	199	47,204
Manufacture of Handicrafts	438	40,897	394	40,508	359	36,615
Other manufacturing n.e.c.	5,420	1,121,910	3,993	855,476	3,509	799,050
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,233	1,361,157	-	-	-	-
Electric power generation, transmission and distribution	1,233	1,361,157	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,233	1,361,157	-	-	-	-
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	8,646	2,978,640	9,531	3,444,788	9,258	3,402,248
41 - Construction of buildings	8,646	2,978,640	9,531	3,444,788	9,258	3,402,248
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	232,144	45,692,394	189,499	43,163,248	159,530	40,386,366
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,673	505,511	2,211	364,216	2,048	339,970
46 - Wholesale trade, except of motor vehicles and motorcycles	45,755	10,508,550	31,953	9,631,898	30,548	10,094,525
47 - Retail trade, except of motor vehicles and motorcycles	183,716	34,678,334	155,335	33,167,135	126,934	29,951,871
H. Transportation and storage	2,116	1,374,442	1,862	1,166,374	1,784	1,097,310
49 - Land transport and transport via pipelines	2,022	1,362,263	1,814	1,160,541	1,745	1,092,449
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	94	12,180	48	5,833	39	4,861
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,974	325,182	1,711	252,314	1,587	238,555
55 - Accommodation	1,043	236,913	846	190,144	786	178,504
56 - Food and beverage service activities	931	88,269	865	62,170	801	60,051
J. Information and communication	235	37,749	159	26,434	148	21,960
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	123	19,055	81	12,017	79	12,157
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	105	15,725	75	12,468	68	9,799
62 - Computer programming, consultancy and related activities	7	2,969	3	1,949	1	4
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	17	1,704	11	821	11	1,142
L. Professional, scientific and technical activities	2,451	394,394	1,655	338,939	1,631	363,955
69 - Legal and accounting activities	1,589	294,595	1,320	283,551	1,346	315,475
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	316	44,941	148	28,557	127	22,815
72 - Scientific research and development	1	199	-	-	-	-
73 - Advertising and market research	510	49,257	166	22,132	134	17,630
74 - Other professional, scientific and technical activities	2	286	2	1,275	2	1,275
75 - Veterinary activities	33	5,116	19	3,424	22	6,760
M. Administrative and support service activities	75,097	8,878,539	54,509	5,490,689	53,235	7,589,156
77 - Rental and leasing activities	65	7,379	31	5,476	26	5,183
78 - Employment activities	71,703	8,353,885	50,635	4,824,589	49,219	6,857,302
79 - Travel agency, tour operator, reservation service and related activities	81	10,855	35	5,833	33	5,767
80 - Security and investigation activities	2	70	2	97	2	97
81 - Services to buildings and landscape activities	38	6,984	31	5,733	31	5,902
82 - Office administrative, office support and other business support activities	3,208	499,366	3,775	648,961	3,924	714,905
N. Education	5,174	671,332	5,267	610,608	4,605	556,420
O. Human health and social work activities	23,663	2,095,962	18,404	1,694,081	15,780	1,541,769
86 - Human health activities	392	82,156	320	63,729	298	60,788
87 - Residential care activities	23,271	2,013,806	18,084	1,630,351	15,482	1,480,982
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	2,477	272,743	747	118,738	615	101,068
Q. Other service activities	46,814	5,488,199	37,136	5,216,823	33,760	4,606,173
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	3,403,622	93,874,507	5,307,158	95,843,615	5,840,256	101,652,438
A. Bank Employees	6,898	4,920,968	7,146	5,764,163	7,622	6,725,643
1) For house building	783	3,341,704	831	3,542,230	1,330	4,317,270
2) For transport i.e. purchase of car etc.	1,195	635,452	1,235	997,060	1,320	1,152,901
3) Other purposes	4,920	943,812	5,080	1,224,873	4,972	1,255,472
B. Consumer Financing	3,189,426	72,519,190	5,072,135	69,352,522	5,594,412	71,953,288
1) For house building	141,993	44,774,010	129,241	41,252,896	122,242	39,510,135
2) For transport i.e. purchase of car etc	1,751	1,358,171	1,454	1,093,411	1,293	999,676
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	2,192	2,750,383	2,497	3,033,372
5) Personal loans	3,045,682	26,387,010	4,939,248	24,255,832	5,468,380	28,410,105
C) Other	207,298	16,434,349	227,877	20,726,930	238,222	22,973,507
VII. OTHER	28,604	5,683,963	29,217	7,211,216	27,494	7,413,678
Total	5,315,113	393,613,267	7,092,747	417,918,067	7,520,594	422,923,997

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th September, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,525,105	335,611,565	1,995,456	87,302,522	33	9,909	7,520,594	422,923,997
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,271,530	248,068,038	381,283	65,780,632	31	9,211	1,652,844	313,857,881
A. Agriculture, forestry and fishing	1,024,557	195,189,721	306,664	53,577,863	28	8,388	1,331,249	248,775,972
1. Crop and animal production, hunting and related service activities	1,024,137	195,108,261	306,547	53,558,182	28	8,388	1,330,712	248,674,631
Growing of Wheat, Rice, Sugar Cane & Cotton	421,268	78,281,235	97,898	16,428,585	20	6,745	519,186	94,716,565
Growing of tropical, subtropical, pome and stone fruits & vegetables	885	199,256	208	33,813	-	-	1,093	233,069
Growing of other fruits, vegetables and crops	51,158	5,865,876	5,771	641,954	1	100	56,930	6,507,930
Raising of livestock and other related activities	520,143	105,308,136	198,972	35,820,957	7	1,543	719,122	141,130,636
Other agricultural support activities	30,683	5,453,758	3,698	632,873	-	-	34,381	6,086,631
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-	-	-
3. Fishing and aquaculture	420	81,460	117	19,882	-	-	537	101,142
B. Mining and quarrying	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	-	-	-	-	-	-	-	-
C. Manufacturing	29,468	4,249,943	10,181	925,284	-	-	39,649	5,175,227
10 - Manufacture of food products	9,315	867,894	897	92,779	-	-	10,212	960,673
11 - Manufacture of beverages	285	56,848	3	414	-	-	288	57,262
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,267	1,297,621	914	306,409	-	-	4,181	1,604,030
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	13	3,496	140	39,545	-	-	153	43,041
Manufacture of carpets and rugs	52	12,890	35	4,204	-	-	87	17,095
Manufacture of other textiles n.e.c.	3,201	1,281,223	739	262,660	-	-	3,940	1,543,883
14 - Manufacture of wearing apparel	1,797	177,915	3,899	221,853	-	-	5,696	399,768
15 - Manufacture of leather and related products	215	46,054	26	2,467	-	-	241	48,521

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th September, 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	29	4,864	-	-	-	-	29	4,864
Manufacture of luggage, handbags and the like, saddlery and harness	102	35,515	5	1,585	-	-	107	37,100
Manufacture of footwear	84	5,675	21	882	-	-	105	6,557
a. Leather wear	83	5,675	21	882	-	-	104	6,557
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	245	34,014	1	60	-	-	246	34,074
17 - Manufacture of paper and paper products	3	1,088	-	-	-	-	3	1,088
18 - Printing and reproduction of recorded media	153	28,593	1	300	-	-	154	28,893
Printing and other service activities related to printing	153	28,593	1	300	-	-	154	28,893
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	-	-	1	19	-	-	1	19
22 - Manufacture of rubber and plastics products	12	6,201	-	-	-	-	12	6,201
23 - Manufacture of other non-metallic mineral products	171	35,040	3	47	-	-	174	35,086
24 - Manufacture of basic metals	216	34,606	1	11	-	-	217	34,617
25 - Manufacture of fabricated metal products, except machinery and equipment	10,305	768,674	3,284	208,612	-	-	13,589	977,286
26 - Manufacture of computer, electronic and optical products	93	16,806	59	3,172	-	-	152	19,978
27 - Manufacture of electrical equipment	8	13,730	-	-	-	-	8	13,730
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	8	474	1	40	-	-	9	514
31 - Manufacture of furniture	249	40,222	16	1,532	-	-	265	41,753
32 - Other manufacturing	3,119	823,777	1,075	87,569	-	-	4,194	911,345
Manufacture of jewellery and related articles	52	10,762	1	134	-	-	53	10,896
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	3	325	2	42	-	-	5	367
Manufacture of sports goods	64	17,064	5	149	-	-	69	17,213
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	184	45,644	15	1,500	-	-	199	47,204
Manufacture of Handicrafts	122	15,020	237	21,995	-	-	359	36,615
Other manufacturing n.e.c.	2,094	734,961	815	64,089	-	-	3,509	799,050
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	7,947	2,885,462	1,311	516,786	-	-	9,258	3,402,248
41 - Construction of buildings	7,947	2,885,462	1,311	516,786	-	-	9,258	3,402,248
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 30th September, 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	127,997	33,208,047	31,531	7,177,737	2	582	158,530	40,386,366
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,042	338,188	6	1,782	-	-	2,048	339,970
46 - Wholesale trade, except of motor vehicles and motorcycles	24,795	8,068,879	5,753	2,025,646	-	-	30,548	10,094,525
47 - Retail trade, except of motor vehicles and motorcycles	101,160	24,800,980	25,772	5,150,309	2	582	126,934	29,951,871
H. Transportation and storage	1,754	1,090,434	30	6,876	-	-	1,784	1,097,310
49 - Land transport and transport via pipelines	1,719	1,086,065	26	6,384	-	-	1,745	1,092,449
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	35	4,369	4	492	-	-	39	4,861
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,424	226,626	163	11,929	-	-	1,587	238,555
55 - Accommodation	762	172,031	24	6,473	-	-	786	178,504
56 - Food and beverage service activities	662	54,595	139	5,456	-	-	801	60,051
J. Information and communication	145	21,555	3	405	-	-	148	21,960
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	77	11,767	2	390	-	-	79	12,157
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	67	9,784	1	15	-	-	68	9,799
62 - Computer programming, consultancy and related activities	1	4	-	-	-	-	1	4
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	9	1,063	2	79	-	-	11	1,142
L. Professional, scientific and technical activities	1,399	320,337	232	43,618	-	-	1,631	363,955
69 - Legal and accounting activities	1,168	278,927	178	36,547	-	-	1,346	315,475
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	115	20,863	12	1,952	-	-	127	22,815
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	94	13,136	40	4,495	-	-	134	17,630
74 - Other professional, scientific and technical activities	2	1,275	-	-	-	-	2	1,275
75 - Veterinary activities	20	6,136	2	624	-	-	22	6,760
M. Administrative and support service activities	41,777	6,261,355	11,457	1,327,160	1	241	53,235	7,589,756
77 - Rental and leasing activities	22	4,279	4	904	-	-	26	5,183
78 - Employment activities	38,563	5,671,325	10,655	1,185,736	1	241	49,219	6,857,302
79 - Travel agency, tour operator, reservation service and related activities	31	5,474	2	293	-	-	33	5,767
80 - Security and investigation activities	2	97	-	-	-	-	2	97
81 - Services to buildings and landscape activities	31	5,902	-	-	-	-	31	5,902
82 - Office administrative, office support and other business support activities	3,128	574,678	796	140,227	-	-	3,924	714,905
N. Education	3,732	439,378	873	117,043	-	-	4,605	556,420
O. Human health and social work activities	6,683	1,102,922	9,097	438,847	-	-	15,780	1,541,769
86 - Human health activities	248	51,211	50	9,576	-	-	298	60,788
87 - Residential care activities	6,435	1,051,711	9,047	429,271	-	-	15,482	1,480,982
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	425	78,903	190	22,165	-	-	615	101,068
Q. Other service activities	24,211	2,991,333	9,549	1,614,841	-	-	33,760	4,606,173
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	4,229,466	81,654,090	1,610,790	20,598,347	-	-	5,840,256	101,652,438
A. Bank Employees	6,875	6,194,617	747	53,026	-	-	7,622	6,725,643
1) For house building	1,195	4,011,127	135	306,143	-	-	1,330	4,317,270
2) For transport i.e. purchase of car etc.	1,245	1,060,218	75	92,683	-	-	1,320	1,152,901
3) Other purposes	4,435	1,123,272	537	132,200	-	-	4,972	1,255,472
B. Consumer Financing	4,101,391	58,781,508	1,493,021	13,171,780	-	-	5,594,412	71,953,288
1) For house building	97,857	32,222,081	24,385	7,288,054	-	-	122,242	39,510,135
2) For transport i.e. purchase of car etc	1,275	981,992	18	17,684	-	-	1,293	999,676
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,414	2,941,558	83	91,814	-	-	2,497	3,033,372
5) Personal loans	3,999,845	22,635,877	1,468,535	5,774,228	-	-	5,468,380	28,410,105
C) Other	121,200	16,077,966	117,022	6,895,541	-	-	238,222	22,973,507
VII. OTHER	24,109	6,489,437	3,383	923,543	2	698	27,494	7,413,678
Total	5,525,105	335,611,565	1,995,456	87,302,522	33	9,909	7,526,594	422,923,997

* 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	Sep23	Jun24	Sep24
0.00	25,865,472	39,115,473	25,850,495
1.00	-	-	-
2.00	-	-	-
3.00	351,898	415,732	414,516
4.00	155,960	332,064	459,982
5.00	14,152,356	14,119,882	14,171,701
6.00	-	-	-
7.00	27,038	27,400	21,548
8.00	3,459,311	108,593	87,874
9.00	-	-	-
10.00	1,271,004	106,778	108,262
11.00	6,730	313	14,797
12.00	11,099	13,060	27,172
13.00	59,944	49,290	46,333
14.00	20,260	5,494	4,853
15.00	498,918	88,653	110,214
16.00	58,905	46,224	93,152
17.00	46,542	14,122	45,014
18.00	616,628	198,336	158,734
19.00	329,211	194,643	162,898
20.00	1,489,466	832,255	707,999
21.00	2,084,547	1,130,991	1,002,609
22.00	3,009,844	1,918,604	1,682,917
23.00	3,766,273	2,608,844	2,378,427
24.00	3,863,441	2,334,264	2,145,802
25.00	5,414,789	3,604,957	3,274,314
26.00	7,024,761	3,240,282	2,713,675
27.00	5,932,035	2,923,473	2,617,347
28.00	11,551,324	3,973,797	3,152,080
29.00	8,544,358	5,273,697	4,319,365
30.00	9,936,679	5,292,738	5,375,538
31.00	16,487,763	6,496,240	5,891,075
32.00	22,257,909	12,993,536	15,182,525
33.00	18,814,252	12,617,914	16,488,923
34.00	25,427,470	12,300,589	13,248,720
35.00	13,813,270	14,170,454	11,839,450
36.00	36,088,283	20,747,975	16,977,854
37.00	26,347,021	38,289,564	35,509,704
38.00	15,209,941	22,116,373	27,953,894
39.00	9,851,918	46,304,569	38,239,110
40.00	20,924,167	32,735,299	48,496,289
41.00	15,744,322	13,179,993	23,565,355
42.00	17,144,580	27,876,228	27,813,525
43.00	6,157,908	13,918,802	15,351,995
44.00	8,376,009	5,065,267	1,334,217
45.00	3,163,138	2,065,693	1,510,494
46.00	3,458,858	1,928,233	1,576,254
47.00	4,427,348	3,525,683	2,204,059
48.00	4,602,760	1,084,807	657,738
49.00	2,078,928	3,864,214	4,287,608
50.00 & above	13,688,626	38,666,674	43,647,588
Total	393,613,267	417,918,067	422,923,997

*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 September, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	21,723,130	4,127,365	-	25,850,495
1.00	-	-	-	-
2.00	-	-	-	-
3.00	370,092	44,424	-	414,516
4.00	309,853	150,129	-	459,982
5.00	12,217,412	1,954,289	-	14,171,701
6.00	-	-	-	-
7.00	20,648	900	-	21,548
8.00	84,942	2,932	-	87,874
9.00	-	-	-	-
10.00	94,762	13,500	-	108,262
11.00	12,966	1,831	-	14,797
12.00	25,004	2,168	-	27,172
13.00	45,018	1,315	-	46,333
14.00	4,853	-	-	4,853
15.00	103,284	6,930	-	110,214
16.00	88,607	4,545	-	93,152
17.00	42,102	2,912	-	45,014
18.00	149,285	9,449	-	158,734
19.00	143,178	19,721	-	162,898
20.00	650,292	57,707	-	707,999
21.00	834,612	167,997	-	1,002,609
22.00	1,439,005	243,913	-	1,682,917
23.00	2,053,317	325,110	-	2,378,427
24.00	1,967,059	178,743	-	2,145,802
25.00	2,935,491	338,824	-	3,274,314
26.00	2,426,001	287,673	-	2,713,675
27.00	2,285,414	331,934	-	2,617,347
28.00	2,397,986	754,094	-	3,152,080
29.00	4,004,320	315,045	-	4,319,365
30.00	4,611,048	761,491	3,000	5,375,538
31.00	4,812,231	1,078,845	-	5,891,075
32.00	12,123,148	3,058,248	1,128	15,182,525
33.00	12,650,255	3,837,160	1,508	16,488,923
34.00	11,417,666	1,830,337	717	13,248,720
35.00	8,796,848	3,042,603	-	11,839,450
36.00	11,710,259	5,267,395	200	16,977,854
37.00	28,687,841	6,821,486	377	35,509,704
38.00	20,154,145	7,798,504	1,245	27,953,894
39.00	29,733,087	8,505,722	300	38,239,110
40.00	39,660,942	8,834,938	409	48,496,289
41.00	19,505,170	4,059,946	239	23,565,355
42.00	21,190,853	6,622,672	-	27,813,525
43.00	11,276,121	4,075,875	-	15,351,995
44.00	1,158,212	176,004	-	1,334,217
45.00	1,170,818	339,448	229	1,510,494
46.00	1,373,599	202,654	-	1,576,254
47.00	1,975,253	228,250	557	2,204,059
48.00	562,992	94,746	-	657,738
49.00	452,215	3,835,393	-	4,287,608
50.00 & above	36,160,232	7,487,355	-	43,647,588
Total	335,611,565	87,302,522	9,909	422,923,997

*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	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	199,254	94,800	294,053	220,884	93,980	314,863	219,878	93,980	313,858
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	47,286	46,571	93,857	37,879	57,964	95,844	43,688	57,964	101,652
	Others	3,335	2,348	5,683	4,856	2,355	7,211	5,058	2,355	7,414
	Total	249,875	143,719	393,593	263,619	154,299	417,918	268,625	154,299	422,924
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	142,583	62,962	205,545	158,757	59,236	217,993	155,318	59,068	214,387
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	21,338	20,369	41,707	16,497	21,317	37,814	16,244	22,188	38,431
	Others	2,220	984	3,203	2,764	985	3,749	2,913	956	3,869
	Total	166,140	84,315	250,455	178,017	81,538	259,555	174,475	82,212	256,687
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	43,002	18,568	61,570	47,097	19,422	66,519	48,891	19,449	68,340
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	19,640	11,381	31,021	14,790	15,289	30,080	14,477	17,507	31,984
	Others	940	567	1,506	1,847	617	2,464	1,932	639	2,571
	Total	63,582	30,515	94,097	63,734	35,329	99,063	65,301	37,595	102,896
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	8,959	7,207	16,166	10,159	8,620	18,779	10,103	9,084	19,187
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,191	2,468	4,659	2,590	1,657	4,247	2,511	1,630	4,141
	Others	80	615	696	99	509	608	92	405	497
	Total	11,231	10,290	21,521	12,847	10,786	23,633	12,706	11,119	23,825
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,737	518	2,255	2,137	328	2,465	2,198	310	2,508
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,191	892	3,083	2,186	592	2,778	2,203	639	2,842
	Others	75	34	110	113	35	148	131	22	153
	Total	4,003	1,444	5,447	4,435	955	5,390	4,532	971	5,503
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,296	1,296	-	1,551	1,551	-	1,893	1,893
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	10,169	10,169	-	17,976	17,976	-	21,360	21,360
	Others	-	91	91	-	158	158	-	219	219
	Total	-	11,556	11,556	-	19,685	19,685	-	23,471	23,471

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,884	1,930	4,814	2,623	2,075	4,698	2,601	2,028	4,629
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,844	390	2,233	1,721	359	2,080	1,692	354	2,046
	Others	19	10	29	26	10	36	37	11	48
	Total	4,747	2,329	7,076	4,370	2,444	6,814	4,330	2,393	6,723
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		88	2,319	2,408	112	2,748	2,859	107	2,808	2,915
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		82	902	985	96	773	869	94	754	848
Others		1	47	48	9	41	49	13	44	57
Total		171	3,269	3,440	216	3,562	3,778	214	3,606	3,820

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,742,306	8,005,017	2,536,528	5,743,330	2,458,780	5,236,683
5,000 to 10,000	173,852	1,155,699	2,276,816	12,504,855	2,982,111	19,389,001
10,000 to 20,000	119,953	1,646,637	220,492	3,028,065	115,733	1,588,396
20,000 to 25,000	39,080	868,078	43,738	975,365	44,465	1,017,909
25,000 to 30,000	47,161	1,300,819	41,710	1,156,492	34,819	962,262
30,000 to 40,000	114,225	3,922,184	95,333	3,316,193	90,567	3,163,124
40,000 to 50,000	130,803	5,727,978	113,798	5,075,091	104,327	4,637,726
50,000 to 60,000	178,014	9,178,133	132,262	7,058,607	114,240	6,082,236
60,000 to 70,000	150,556	9,452,880	117,508	7,462,191	113,014	7,181,849
70,000 to 80,000	169,210	12,368,233	125,521	9,293,349	115,518	8,538,351
80,000 to 90,000	110,429	9,104,647	86,000	7,212,137	80,797	6,769,117
90,000 to 100,000	106,197	9,975,609	97,144	9,246,844	86,620	8,225,608
100,000 to 200,000	734,699	97,330,637	630,411	87,208,157	589,453	82,125,798
200,000 to 300,000	224,033	51,605,821	266,805	61,448,427	272,380	62,896,362
300,000 to 400,000	88,188	29,686,696	98,283	33,525,588	100,613	34,317,638
400,000 to 500,000	51,860	22,937,477	57,360	25,630,512	57,468	25,628,335
500,000 to 600,000	37,336	19,540,863	39,015	20,978,945	38,164	20,550,046
600,000 to 700,000	20,624	13,315,973	25,145	16,245,176	26,809	17,318,498
700,000 to 800,000	16,338	12,176,439	19,189	14,323,620	21,293	15,896,832
800,000 to 900,000	13,819	11,728,323	16,100	13,613,994	16,584	14,017,683
900,000 to 1,000,000	15,058	14,304,377	16,486	15,679,237	16,770	15,931,646
1,000,000 to 2,000,000	27,550	37,166,827	32,563	44,028,536	34,733	46,178,341
2,000,000 & Over	3,822	11,113,921	4,540	13,163,354	5,336	15,270,556
Total	5,315,113	393,613,267	7,092,747	417,918,067	7,520,594	422,923,997

*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 September, 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	1,149,784	1,311,987	1,308,996	3,924,696	-	-	2,458,780
5,000 to 10,000	2,843,274	18,406,133	138,837	982,868	-	-	2,982,111	19,389,001
10,000 to 20,000	44,004	620,163	71,729	968,234	-	-	115,733	1,588,396
20,000 to 25,000	26,549	614,852	17,916	403,057	-	-	44,465	1,017,909
25,000 to 30,000	16,436	453,972	18,383	508,289	-	-	34,819	962,262
30,000 to 40,000	54,343	1,912,076	36,224	1,251,048	-	-	90,567	3,163,124
40,000 to 50,000	71,080	3,168,462	33,246	1,469,214	1	49	104,327	4,637,726
50,000 to 60,000	85,007	4,524,977	29,232	1,557,205	1	55	114,240	6,082,236
60,000 to 70,000	89,318	5,671,393	23,695	1,510,391	1	65	113,014	7,181,849
70,000 to 80,000	93,127	6,881,088	22,391	1,657,263	-	-	115,518	8,538,351
80,000 to 90,000	66,135	5,539,246	14,661	1,229,786	1	85	80,797	6,769,117
90,000 to 100,000	69,934	6,645,086	16,686	1,580,522	-	-	86,620	8,225,608
100,000 to 200,000	454,769	63,093,267	134,674	19,030,977	10	1,554	589,453	82,125,798
200,000 to 300,000	200,926	46,800,159	71,443	16,093,766	11	2,437	272,380	62,896,362
300,000 to 400,000	81,228	27,731,960	19,379	6,583,685	6	1,993	100,613	34,317,638
400,000 to 500,000	46,660	20,821,186	10,808	4,807,149	-	-	57,468	25,628,335
500,000 to 600,000	31,252	16,830,657	6,912	3,719,389	-	-	38,164	20,550,046
600,000 to 700,000	22,114	14,287,111	4,694	3,030,716	1	671	26,809	17,318,498
700,000 to 800,000	17,524	13,081,222	3,769	2,815,610	-	-	21,293	15,896,832
800,000 to 900,000	13,765	11,633,810	2,819	2,383,873	-	-	16,584	14,017,683
900,000 to 1,000,000	13,972	13,270,428	2,798	2,661,218	-	-	16,770	15,931,646
1,000,000 to 2,000,000	29,307	38,981,048	5,426	7,197,293	-	-	34,733	46,178,341
2,000,000 & Over	4,597	13,331,282	738	1,936,274	1	3,000	5,336	15,270,556
Total	5,525,105	335,611,565	1,995,456	87,302,522	33	9,909	7,520,594	422,923,997

*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	Sep23			Jun24			Sep24		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	124,018,448.4	125,836,667.0	124,978,398.2	188,656,708	197,041,909	192,451,683	162,504,139	170,851,584	175,843,563
1) Treasury Bills	41,696,078.3	43,034,100.0	41,873,248.3	103,173,435	110,541,131	104,592,980	106,233,426	113,135,772	112,829,035
2) Pakistan Investment Bonds (PIBs)	82,322,370.1	82,802,567.0	83,105,149.9	85,483,272	86,500,778	87,858,703	56,270,713	57,715,812	63,014,528
a. Fixed Rate	54,134,326.0	54,282,567.0	54,025,193.0	26,638,622	27,365,778	27,252,454	20,303,740	21,287,663	21,158,180
b. Floating Rate	28,188,044.1	28,520,000.0	29,079,956.9	58,844,650	59,135,000	60,606,248	35,966,973	36,428,149	41,856,348
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	606,181	606,262	606,181	255,838	255,919	255,838
IX. MUTUAL FUNDS	6,996,602.0	6,996,602.0	6,996,602.0	164,238	164,238	164,238	100,000	100,000	100,000
X. OTHERS	1,201,808.0	1,200,000.0	1,201,808.0	40,000	40,000	40,848	40,000	40,000	40,453
XI. Islamic Banking Products - Investments	5,478,314.9	5,500,818.7	5,498,629.9	4,645,251	4,675,852	4,664,576	3,237,170	3,447,344	6,331,958
a. Government Islamic Securities	5,440,379.0	5,440,855.0	5,460,694.0	4,615,648	4,615,888	4,634,973	3,207,567	3,387,380	6,300,937
1. GOP Ijara Sukuk	5,440,379.0	5,440,855.0	5,460,694.0	4,615,648	4,615,888	4,634,973	3,207,567	3,387,380	6,300,937
a. Variable Rental Rate (VRR)	5,440,379.0	5,440,855.0	5,460,694.0	299,760	300,000	319,085	-	179,813	1,985,049
b. Fixed Rental Rate (FRR)	-	-	-	4,315,888	4,315,888	4,315,888	3,207,567	3,207,567	4,315,888
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	37,935.9	59,963.7	37,935.9	29,603	59,964	29,603	29,603	59,964	31,021
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	37,935.9	59,963.7	37,935.9	29,603	59,964	29,603	29,603	59,964	31,021
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	137,951,012	139,790,007	138,931,276	194,112,378	202,528,261	197,927,526	172,552,281	181,469,607	195,173,686

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Assets	2,565,620,720	2,438,263,386	2,326,980,624
I. Currency and Deposits	8,216,317	10,161,455	9,587,871
1. Currency	20,677	13,026	13,073
2. Transferable Deposits	3,109,388	5,201,704	4,630,474
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	5,086,252	4,946,725	4,944,324
II. Securities(other than shares)	2,260,912,021	2,147,386,747	2,016,301,915
1. Short-term	1,675,270,985	780,341,908	621,377,691
2. Long-term	585,641,036	1,367,044,839	1,394,924,224
III. Loans extended (Advances)¹	183,616,215	188,852,642	209,783,692
1. Short-term	43,595,901	48,709,621	72,507,625
A) Money at call	-	-	300,000
B) Reverse Repo	11,707,764	2,389,338	30,281,452
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	31,888,137	46,320,283	41,926,173
2. Long-term	140,020,314	140,143,021	137,276,067
IV. Shares and other equity	58,946,306	18,312,829	18,694,650
1. Quoted	51,948,333	10,890,138	11,041,718
2. Non quoted	6,997,973	7,364,461	7,594,702
3. Investment fund shares	-	58,230	58,230
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	43,151,556	62,108,041	60,999,103
1. Trade credit and advances	-	-	623,046
2. Others	43,151,556	62,108,041	60,376,057
A) Dividends receivable resident sector	27,864	3,250	524,017
B) Settlement accounts resident sector	940,213	1,307,762	724,458
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	42,183,479	60,797,029	59,127,582
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,778,305	11,441,672	11,613,393
1. Produced assets	10,628,606	11,246,428	11,413,869
A) Tangible fixed assets	10,343,663	10,949,559	11,145,253
a) Dwellings	4,347,420	4,311,641	4,285,912
i) Building on freehold land	519,004	473,473	445,558
ii) Building on leasehold land	3,828,416	3,838,168	3,840,354
b) Other buildings and structures	2,429,009	2,486,431	2,482,299
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,392,258	2,449,680	2,445,548
c) Machinery and equipment	2,119,487	2,450,908	2,356,483
i) Transport equipment	1,239,601	1,484,636	1,396,325
ii) Furniture & Fixtures	315,644	345,168	299,281
iii) Office equipment	491,903	513,298	545,523
iv) Other machinery & equipment	72,339	107,807	115,355
d) Other tangible fixed assets n.e.s	1,447,747	1,700,578	2,020,559
B) Intangible fixed assets	284,943	296,870	268,615
a) Computer software	238,206	296,870	268,615
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	46,737	-	-
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	49,825

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Sep-23	Jun-24	Sep-24 P
Liabilities	2,565,620,720	2,438,263,386	2,326,980,624
I. Deposits²	39,422,552	60,551,131	50,367,498
1. Transferable Deposits	2,828,662	3,943,515	4,730,761
2. Restricted/ compulsory deposits	112,131	79,787	80,411
3. Other deposits	36,481,759	56,527,829	45,556,326
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,316,192,772	2,193,465,694	2,074,775,085
1. Short-term	2,198,662,898	2,091,394,318	1,836,245,459
A) Money at call	42,309,912	96,292,942	65,740,571
B) Repurchase agreements (Repo)	2,038,546,700	1,883,923,750	1,462,490,490
C) Other short-term borrowings	117,806,286	111,177,625	308,014,397
2. Long-term borrowings	117,529,874	102,071,376	238,529,626
IV. Financial Derivatives	-	-	-
V. Other accounts payable	51,047,917	50,191,157	49,390,016
1. Provision for losses	19,410,653	19,491,294	20,365,906
A) Provision for loan losses-Specific	14,136,809	14,687,390	14,155,049
B) Provision for loan losses-General	2,988,360	2,892,491	5,318,669
C) Provision for other losses	2,285,484	1,911,413	892,188
2. Accumulated Depreciation	1,859,536	2,313,533	2,511,270
3. Other accounts payable to other resident Sectors	29,172,728	28,386,330	26,512,839
A) Dividends payable	-	-	-
B) Settlement accounts	2,858,828	2,533,301	2,690,708
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	26,313,900	25,853,029	23,822,131
a) Suspense account	7,947,121	8,013,768	8,263,246
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	2,541,910	(1,688,817)	(264,792)
d) Accrued wages	545,231	100,723	100,723
e) Accrued rent	-	-	-
f) Accrued taxes	8,020,251	8,028,796	7,381,196
g) Other miscellaneous liability items	7,259,387	11,398,559	8,341,758
4. Other non- resident accounts payable	605,000	-	-
A) Dividends payable non-residents	605,000	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	158,957,478	134,055,404	152,448,026
1. Quoted	-	-	-
2. Non quoted	78,342,968	78,442,968	78,558,408
3. Investment fund shares	-	-	-
4. Retained earnings	38,316,515	21,042,493	21,574,151
5. Current year result	14,758,754	386,700	5,581,255
6. General and special reserve	24,854,624	25,640,940	25,821,409
7. Valuation adjustments	2,684,617	8,542,303	20,912,803
IX. Contingencies and Commitments³	171,516	228,432	72,632
1. Guarantees	9,734	12,741	18,123
2. Commitments	160,738	215,158	53,660
A) Letter of Credit	2,088	4,702	3,750
B) Forward government Securities Transactions	25,988	3,807	-
C) Forward lending	3,796	6,998	3,244
D) Commitments for acquisition of :	32	30	31
i.Fixed assets	2	1	1
ii. Intangible assets	30	29	30
E) Other commitments	128,833	199,590	46,636
3. Other contingent liabilities	1,043	533	849

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.

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
A. Mark-Up/Return/Interest Earned	150,810,446	120,786,999	136,763,205
1. Loans and advances	7,234,571	7,567,055	8,524,474
2. Investments	142,446,909	112,145,085	126,432,910
3. Lendings to financial institutions	968,615	907,237	1,639,743
4. Balances with banks	160,246	167,611	166,068
5. Income from inter-office lending	105	10	-
6. Other	-	-	10
B. Mark-Up/Return/Interest Expensed	143,034,358	124,601,831	129,809,119
1. Deposits	2,000,929	2,917,783	2,919,035
2. Borrowings	141,047,564	121,661,658	126,859,779
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	(14,356)	20,726	29,918
6. Expense on inter-office borrowing	221	1,664	-
7. Other	-	-	387
I. Net Mark-UP/Return/Interest Income (A - B)	7,776,088	(3,814,832)	6,954,086
C. Non Mark-UP/Return/Interest Income	8,527,016	6,534,481	5,806,274
1. Fee & Commission Income	95,870	171,020	230,214
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	-	12,249	10,997
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	33,016	52,493	43,759
v. Investment banking fee	48,967	79,818	34,774
vi. Commission on trade	505	143	-
vii. Commission on guarantees	13,382	26,317	38,134
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	-	-	102,550
xiv. Other Commission	-	-	-
2. Dividend Income	193,630	4,174,109	4,736,592
3. Foreign exchange income	21,615	5,168	(13,249)
4. Income from derivatives	-	-	-
5. Gain on securities	294,780	2,036,487	731,627
i. Realised	(30,179)	1,995,671	631,805
ii. Unrealised - held for trading	324,959	40,816	99,822
6. Other Income	7,921,121	147,697	121,090
i. Rent on property	131,926	112,378	104,130
ii. Gain on sale of fixed assets-net	10,622	(855)	1,480
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	7,778,573	36,174	15,480
II. Total Income (I + C)	16,303,104	2,719,649	12,760,360

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
D. Non Mark-UP/Return/Interest Expenses	2,260,425	1,957,713	2,514,102
1. Operating expenses	1,988,071	1,907,164	2,362,168
i. Total compensation expense	1,290,067	1,187,777	1,409,316
ii. Property expense	289,385	251,553	302,403
a. Rent and taxes	17,646	23,201	22,546
b. Insurance	5,454	8,441	13,623
c. Utilities cost	57,053	44,642	49,515
d. Lease rental	-	-	-
e. Fuel expense generators	2,137	2,046	2,837
f. Security (including guards)	7,873	9,215	10,833
g. Repair and maintenance (including janitorial charges)	71,864	52,532	87,238
h. Depreciation on right-of-use assets	19,254	83,023	82,325
i. Depreciation	108,104	28,454	33,486
iii. Information technology expenses	25,771	44,823	66,877
iv. Other operating expenses	382,848	423,010	583,572
2. Workers welfare fund	231,459	22,953	136,655
3. Other charges	40,895	27,596	15,279
i. Penalties imposed by State Bank of Pakistan	-	5,126	80
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	40,895	22,470	15,199
III. Profit before provisions (II - D)	14,042,679	761,936	10,246,258
E. Provisions / (reversals) and write offs - net	351,131	(504,724)	(10,585)
1. (Reversals) / provisions against balance with Banks	483	(458)	(104)
2. (Reversals) / provisions for diminution in value of investments	(298,313)	(217,033)	(56,208)
3. (Reversals) / provisions against loans & advances	650,152	(366,030)	32,548
4. (Reversals) / provisions against off balance sheet items	(1,204)	66,979	15,760
5. Reversals against other assets	13	11,818	(2,581)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	(59,863)	-
IV. Profit Before Taxation (III - E - F)	13,691,548	1,326,523	10,256,843
G. Taxation	3,625,361	50,854	3,339,554
1. Current	3,690,781	2,532,931	4,221,330
2. Prior	3,874	-	(5,167)
3. Deferred	(69,294)	(2,482,077)	(876,609)
V. Profit After Taxation (IV - G)	10,066,187	1,275,669	6,917,289
Notes on Human Resources			
Number of Employees*	1,028	952	990
1. Permanent	863	810	858
a. Male	747	690	731
b. Female	116	120	127
2. Contractual	165	142	132
a. Male	148	122	115
b. Female	17	20	17

* 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	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	1	25,000	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	575	38,177,746	883	58,083,951	831	48,830,345
1) Less Than Three Months	225	5,575,726	381	9,258,824	292	10,997,196
2) For Three Months and Over but Less Than Six Months	129	7,480,994	117	11,405,777	111	5,990,528
3) For Six Months and Over but Less Than One Year	70	2,868,078	92	5,413,361	110	5,347,355
4) For One Year & Over but Less Than Two Years	137	22,152,688	286	32,001,554	305	26,350,046
5) For Two Years & Over but Less Than Three Years	13	260	7	140	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	1	45,000
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	575	38,177,746	884	58,108,951	831	48,830,345

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions Sep-24

(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	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	177	1,276,080	92	1,154,450	152	713,556	410	45,686,259	831	48,830,345
1) Less Than Three Months	75	393,331	31	182,310	65	296,710	121	10,124,845	292	10,997,196
2) For Three Months and Over but Less Than Six Months	30	135,591	8	25,486	10	112,084	63	5,717,367	111	5,990,528
3) For Six Months and Over but Less Than One Year	21	114,763	15	734,090	18	62,354	56	4,436,148	110	5,347,355
4) For One Year & Over but Less Than Two Years	41	632,195	37	212,544	59	242,408	168	25,262,899	305	26,350,046
5) For Two Years & Over but Less Than Three Years	10	200	1	20	-	-	-	-	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	1	45,000	1	45,000
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	-	-	-	-	-	-	-	-	-	-
Total	177	1,276,080	92	1,154,450	152	713,556	410	45,686,259	831	48,830,345

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,277,104	1,699,842	-	-	-	-
1) Official	1,277,104	1,699,842	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	36,900,642	56,409,109	-	-	-	-
I. GOVERNMENT	13,634,065	23,388,810	-	-	-	-
A. Federal Government	12,813,174	22,817,039	-	-	-	-
B. Provincial Governments	820,891	571,771	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	7,146,669	10,236,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	705,000	5,500,000	-	-	-	-
Transport, storage and communications	5,395,000	3,900,000	-	-	-	-
Manufacturing	1,046,669	836,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	2,130,270	1,868,397	-	-	-	-
Mutual Funds and AMCs	-	150,000	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1,075,500	102,331	-	-	-	-
Stock Exchange & Brokerage Houses	643,770	717,966	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	411,000	898,100	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	9,634,739	15,423,644	-	-	-	-
A. Agriculture, forestry and fishing	265,348	-	-	-	-	-
1. Crop and animal production, hunting and related service activities	265,348	-	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	135,838	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	4,927,702	-	-	-	-
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	-	4,927,702	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	5,811,380	5,661,673	-	-	-	-
10 - Manufacture of food products	453,345	702,984	-	-	-	-
11 - Manufacture of beverages	1,371,849	100,600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	628,125	793,102	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	501,257	693,102	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	126,868	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)

Sep-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
1,779,066	-	-	-	-	-	-	-	1,779,066	1,779,066
1,779,066	-	-	-	-	-	-	-	1,779,066	1,779,066
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,208,658	5,347,355	26,350,046	220	45,000	-	100,000	-	47,051,279	47,051,279
1,238,675	2,900,000	15,232,039	-	-	-	-	-	19,370,714	19,370,714
700,000	2,900,000	15,232,039	-	-	-	-	-	18,832,039	18,832,039
538,675	-	-	-	-	-	-	-	538,675	538,675
-	-	4,150,000	-	-	-	-	-	4,150,000	4,150,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	3,650,000	-	-	-	-	-	3,650,000	3,650,000
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
230,681	-	1,440,316	-	45,000	-	-	-	1,715,997	1,715,997
-	-	-	-	-	-	-	-	-	-
29,473	-	73,500	-	-	-	-	-	102,973	102,973
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
201,208	-	648,850	-	45,000	-	-	-	895,058	895,058
11,211,633	1,112,994	3,912,038	-	-	-	100,000	-	16,336,665	16,336,665
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
1,959,159	918,148	1,741,295	-	-	-	100,000	-	4,718,602	4,718,602
500,000	48,000	100,000	-	-	-	-	-	648,000	648,000
100,600	-	-	-	-	-	-	-	100,600	100,600
-	-	-	-	-	-	-	-	-	-
82,528	669,559	40,000	-	-	-	100,000	-	892,087	892,087
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
32,528	669,559	40,000	-	-	-	-	-	742,087	742,087
-	-	-	-	-	-	-	-	-	-
50,000	-	-	-	-	-	100,000	-	150,000	150,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

	Sep-23	Jun-24	Sep-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 materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	492,151	266,139	-	-	-	-
Printing and other service activities related to printing	302,437	29,312	-	-	-	-
Reproduction of recorded media	189,714	236,827	-	-	-	-
19 - Manufacture of coke and refined petroleum products	25,500	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	480,597	1,352,638	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	297,716	299,725	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	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	75,000	100,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	605,000	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	26,226	24,274	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	360,871	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 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	514,109	2,168,985	-	-	-	-
Electric power generation, transmission and distribution	514,109	22,400	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	500,000	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	14,109	22,400	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	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	400,000	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	400,000	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

	Sep-23	Jun-24	Sep-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	228,500	378,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	228,500	378,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	67,000	87,000	-	-	-	-
55 - Accommodation	67,000	87,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	770,661	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	296,068	349,770	-	-	-	-
62 - Computer programming, consultancy and related activities	321,352	109,242	-	-	-	-
63 - Information service activities	153,241	186,303	-	-	-	-
K. Real estate activities	20,053	1,534	-	-	-	-
L. Professional, scientific and technical activities	129,426	198,157	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	74,426	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	55,000	78,577	-	-	-	-
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	501,410	908,098	-	-	-	-
O. Human health and social work activities	30,000	50,000	-	-	-	-
86 - Human health activities	30,000	50,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	1,852	2,180	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,649,417	2,189,662	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,434,568	1,818,578	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	214,849	371,084	-	-	-	-
VI. PERSONAL	2,697,907	3,291,428	-	-	-	-
A. Salaried persons	1,354,570	1,615,195	-	-	-	-
B. Self employed	480,782	581,786	-	-	-	-
C. Other Personal	862,555	1,094,447	-	-	-	-
VII. OTHER	7,575	10,500	-	-	-	-
Total	38,177,746	58,108,951	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-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
-	20,000	120,000	-	-	-	-	-	140,000	140,000
-	-	-	-	-	-	-	-	-	-
-	20,000	120,000	-	-	-	-	-	140,000	140,000
-	-	-	-	-	-	-	-	-	-
-	24,000	350,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	24,000	350,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
35,000	-	-	-	-	-	-	-	35,000	35,000
35,000	-	-	-	-	-	-	-	35,000	35,000
-	-	-	-	-	-	-	-	-	-
135,221	75,000	205,855	-	-	-	-	-	416,076	416,076
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
120,221	-	19,552	-	-	-	-	-	139,773	139,773
15,000	75,000	-	-	-	-	-	-	90,000	90,000
-	-	186,303	-	-	-	-	-	186,303	186,303
-	17,054	-	-	-	-	-	-	17,054	17,054
134,333	-	97,739	-	-	-	-	-	232,072	232,072
-	-	-	-	-	-	-	-	-	-
46,736	-	97,739	-	-	-	-	-	144,475	144,475
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
87,597	-	-	-	-	-	-	-	87,597	87,597
-	-	-	-	-	-	-	-	-	-
235,000	-	-	-	-	-	-	-	235,000	235,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
235,000	-	-	-	-	-	-	-	235,000	235,000
-	-	-	-	-	-	-	-	-	-
74,642	43,613	1,347,149	-	-	-	-	-	1,465,404	1,465,404
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,382,157	423,154	528,006	-	-	-	-	-	2,333,317	2,333,317
975,658	420,414	503,271	-	-	-	-	-	1,899,343	1,899,343
406,499	2,740	24,735	-	-	-	-	-	433,974	433,974
1,145,512	911,207	1,087,147	220	-	-	-	-	3,144,086	3,144,086
538,628	560,613	388,064	220	-	-	-	-	1,487,525	1,487,525
133,446	329,571	153,848	-	-	-	-	-	616,865	616,865
473,438	21,023	545,235	-	-	-	-	-	1,039,696	1,039,696
-	-	500	-	-	-	-	-	500	500
16,987,724	5,347,355	26,350,046	220	45,000	-	100,000	-	48,830,345	48,830,345

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions Sep-24

(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
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	7	1,779,066	7	1,779,066
1) Official	-	-	-	-	-	-	7	1,779,066	7	1,779,066
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	177	1,276,080	92	1,154,450	152	713,556	403	43,907,193	824	47,051,279
I. GOVERNMENT	-	-	-	-	-	-	40	19,370,714	40	19,370,714
A. Federal Government	-	-	-	-	-	-	34	18,832,039	34	18,832,039
B. Provincial Governments	-	-	-	-	-	-	6	538,675	6	538,675
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	17	4,150,000	17	4,150,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	13	3,650,000	13	3,650,000
Manufacturing	-	-	-	-	-	-	4	500,000	4	500,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	57	1,715,997	57	1,715,997
Mutual Funds and AMCs	-	-	-	-	-	-	28	-	28	-
Insurance & Pension Funds	-	-	-	-	-	-	1	-	1	-
MFIs and DFIs	-	-	-	-	-	-	11	102,973	11	102,973
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	8	895,058	8	895,058
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	177	16,336,665	177	16,336,665
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-
I. 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	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	1	4,970,412	1	4,970,412
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	1	4,970,412	1	4,970,412
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	94	4,718,602	94	4,718,602
10 - Manufacture of food products	-	-	-	-	-	-	6	648,000	6	648,000
11 - Manufacture of beverages	-	-	-	-	-	-	2	100,600	2	100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	20	892,087	20	892,087
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	-	-	-	-	-	-	17	742,087	17	742,087
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	2	150,000	2	150,000
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 Sep-24

(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	-	-	-	-	-	-	26	376,801	26	376,801
Printing and other service activities related to printing	-	-	-	-	-	-	11	129,454	11	129,454
Reproduction of recorded media	-	-	-	-	-	-	15	247,347	15	247,347
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	4	1,074,999	4	1,074,999
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	8	299,724	8	299,724
pharmaceutical preparations	-	-	-	-	-	-	4	150,000	4	150,000
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except	-	-	-	-	-	-	1	50,000	1	50,000
machinery and equipment	-	-	-	-	-	-	4	630,782	4	630,782
products	-	-	-	-	-	-	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-	5	25,167	5	25,167
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	13	452,442	13	452,442
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
supplies	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	10	3,683,044	10	3,683,044
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	5	1,293,430	5	1,293,430
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	17,562	3	17,562
f) Other	-	-	-	-	-	-	2	1,275,868	2	1,275,868
mains	-	-	-	-	-	-	5	2,389,614	5	2,389,614
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 Sep-24

(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	-	-	-	-	-	-	2	140,000	2	140,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	2	140,000	2	140,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	4	374,000	4	374,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	4	374,000	4	374,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	1	35,000	1	35,000
55 - Accommodation	-	-	-	-	-	-	1	35,000	1	35,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	5	416,076	5	416,076
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications activities	-	-	-	-	-	-	2	139,773	2	139,773
63 - Information service activities	-	-	-	-	-	-	2	90,000	2	90,000
K. Real estate activities	-	-	-	-	-	-	1	186,303	1	186,303
L. Professional, scientific and technical activities	-	-	-	-	-	-	5	17,054	5	17,054
69 - Legal and accounting activities	-	-	-	-	-	-	17	232,072	17	232,072
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	14	144,475	14	144,475
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	3	87,597	3	87,597
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	3	235,000	3	235,000
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	-	-	-	-	-	-	2	235,000	2	235,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	32	1,465,404	32	1,465,404
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	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	111	2,333,317	111	2,333,317
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	98	1,899,343	98	1,899,343
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	13	433,974	13	433,974
VI. PERSONAL	177	1,276,080	92	1,154,450	152	713,556	-	-	421	3,144,086
A. Salaried persons	138	617,388	46	611,891	58	258,246	-	-	242	1,487,525
B. Self employed	5	145,000	5	330,191	7	141,674	-	-	17	616,865
C. Other Personal	34	513,692	41	212,368	87	313,636	-	-	162	1,039,696
VII. OTHER	-	-	-	-	-	-	1	500	1	500
Total	177	1,276,080	92	1,154,450	152	713,556	410	45,686,259	831	48,830,345

* 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	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,277	1,277	-	1,700	1,700	-	1,779	1,779
	Govt.	-	13,689	13,689	-	23,389	23,389	-	19,371	19,371
	NFPSEs	-	7,147	7,147	-	10,237	10,237	-	4,150	4,150
	NBFCs & Fin Aux.	-	2,130	2,130	-	1,868	1,868	-	1,716	1,716
	Private Sector	-	9,635	9,635	-	15,424	15,424	-	16,337	16,337
	Trust Fund	-	1,595	1,595	-	2,190	2,190	-	2,333	2,333
	Personal	-	2,698	2,698	-	3,291	3,291	-	3,144	3,144
	Others	-	8	8	-	11	11	-	1	1
	Total	-	38,178	38,178	-	58,109	58,109	-	48,830	48,830
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Sindh		Foreign	-	1,277	1,277	-	1,700	1,700	-	5,068	5,068
	Govt.	-	10,634	10,634	-	18,576	18,576	-	13,719	13,719
	NFPSEs	-	7,147	7,147	-	10,237	10,237	-	1,924	1,924
	NBFCs & Fin Aux.	-	1,880	1,880	-	1,133	1,133	-	2,936	2,936
	Private Sector	-	8,499	8,499	-	14,799	14,799	-	13,944	13,944
	Trust Fund	-	1,357	1,357	-	1,814	1,814	-	1,769	1,769
	Personal	-	2,698	2,698	-	3,291	3,291	-	3,077	3,077
	Others	-	8	8	-	11	11	-	1	1
	Total	-	33,500	33,500	-	51,560	51,560	-	42,438	42,438
	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	-	4,813	4,813	-	4,663	4,663
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	250	250	-	735	735	-	738	738
Private Sector		-	1,136	1,136	-	625	625	-	600	600
Trust Fund		-	237	237	-	376	376	-	392	392
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	4,678	4,678	-	6,549	6,549	-	6,393	6,393

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-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.)	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	16	708	148	520	86	270
100,000 to 200,000	3	370	17	2,392	14	1,646
200,000 to 300,000	13	3,242	16	3,885	16	3,806
300,000 to 400,000	6	1,912	15	4,939	9	2,970
400,000 to 500,000	8	3,675	16	7,898	8	3,547
500,000 to 600,000	10	5,322	13	6,749	35	17,847
600,000 to 700,000	5	3,176	15	9,839	15	9,249
700,000 to 800,000	3	2,241	6	4,437	11	8,126
800,000 to 900,000	4	3,408	6	5,010	10	9,130
900,000 to 1,000,000	32	31,396	14	13,360	2	1,913
1,000,000 to 2,000,000	66	95,095	110	144,007	40	51,808
2,000,000 to 3,000,000	34	83,126	47	118,273	33	79,764
3,000,000 to 4,000,000	19	66,407	38	131,162	21	71,173
4,000,000 to 5,000,000	17	76,747	26	114,781	12	54,151
5,000,000 to 6,000,000	19	100,736	40	213,662	28	146,729
6,000,000 to 7,000,000	21	138,246	17	108,958	14	89,230
7,000,000 to 8,000,000	12	90,700	23	170,234	16	118,649
8,000,000 to 9,000,000	6	51,156	11	93,496	162	507,754
9,000,000 to 10,000,000	16	155,927	9	87,185	38	835,356
10,000,000 to 100,000,000	170	5,425,297	197	6,896,670	176	6,392,057
100,000,000 & Over	95	31,838,859	100	49,971,495	85	40,425,170
Total	575	38,177,746	884	58,108,951	831	48,830,345

*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
Sep-24

(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 100,000	10	200	2	70	-	-	74	-	86	270
100,000 to 200,000	9	1,068	2	250	3	328	-	-	14	1,646
200,000 to 300,000	3	676	8	1,860	4	995	1	275	16	3,806
300,000 to 400,000	5	1,680	1	300	3	990	-	-	9	2,970
400,000 to 500,000	2	940	3	1,291	1	400	2	916	8	3,547
500,000 to 600,000	10	5,155	7	3,534	15	7,558	3	1,600	35	17,847
600,000 to 700,000	7	4,267	2	1,282	5	3,100	1	600	15	9,249
700,000 to 800,000	1	750	7	5,248	2	1,412	1	716	11	8,126
800,000 to 900,000	3	2,507	1	800	5	4,940	1	883	10	9,130
900,000 to 1,000,000	1	950	-	-	1	963	-	-	2	1,913
1,000,000 to 2,000,000	20	25,739	2	2,429	8	8,808	10	14,832	40	51,808
2,000,000 to 3,000,000	12	28,908	3	8,193	6	14,050	12	28,613	33	79,764
3,000,000 to 4,000,000	7	24,523	4	13,394	5	16,612	5	16,644	21	71,173
4,000,000 to 5,000,000	7	30,775	2	9,923	-	-	3	13,453	12	54,151
5,000,000 to 6,000,000	4	22,321	4	20,216	4	21,373	16	82,819	28	146,729
6,000,000 to 7,000,000	4	25,558	2	12,268	5	31,725	3	19,679	14	89,230
7,000,000 to 8,000,000	3	22,028	4	29,903	2	15,727	7	50,991	16	118,649
8,000,000 to 9,000,000	35	114,594	18	79,231	63	196,517	46	117,412	162	507,754
9,000,000 to 10,000,000	11	166,477	6	69,135	9	148,779	12	450,965	38	835,356
10,000,000 to 100,000,000	22	482,383	11	224,727	11	239,279	132	5,445,668	176	6,392,057
100,000,000 & Over	1	314,581	3	670,396	-	-	81	39,440,193	85	40,425,170
Total	177	1,276,080	92	1,154,450	152	713,556	410	45,686,259	831	48,830,345

*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	Sep23		Jun24		Sep24	
	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:	4	250,521	1	7,354	1	7,354
A. Quoted on the Stock Exchange:	2	8,854	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	1,500	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,500	-	-	-	-
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:	2	241,667	-	-	-	-
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:	2	241,667	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	241,667	-	-	-	-
III. Merchandise	39	5,439,931	46	8,026,608	39	6,611,084
A. Food Items:	6	840,900	11	3,032,015	10	2,192,465
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	4	340,900	2	340,900	3	381,350
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	2	500,000	9	2,691,115	7	1,811,115
(a) Indigenous	2	500,000	9	2,691,115	7	1,811,115
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	7	510,972	15	2,267,667	11	1,879,068
1. Cotton Raw:	1	13,081	-	-	-	-
(a) Indigenous	1	13,081	-	-	-	-
(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	1	400,000
(b) Imported	-	-	-	-	1	250,000

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Sep23		Jun24		Sep24	
	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:	5	494,891	13	1,617,667	9	1,229,068
(a) Indigenous	5	494,891	10	1,217,667	6	829,068
(b) Imported	-	-	3	400,000	3	400,000
C. Finished/Manufactured Goods:	26	4,088,059	20	2,726,926	18	2,539,551
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	2,655,924	16	2,094,231	16	2,291,576
(a) Indigenous	2	113,038	1	106,539	1	499,999
(b) Imported	15	2,542,886	15	1,987,692	15	1,791,577
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:	6	732,135	3	432,695	1	47,975
(a) Indigenous	3	677,708	2	382,000	-	-
(b) Imported	3	54,427	1	50,695	1	47,975
IV. Fixed Assets Including Machinery	1,748	94,173,398	1,363	104,028,875	1,370	99,403,209
A. Transport Equipment	460	777,327	316	763,348	310	598,017
B. Furniture & Fixtures	4	938,182	3	300,682	3	150,682
C. Office Equipment	1	21,890	2	32,791	2	31,059
D. Other Machinery & Equipment	1,283	92,435,999	1,042	102,932,055	1,055	98,623,451
V. Real Estate	34,606	41,496,294	32,689	41,383,283	32,184	41,783,885
A. Land	121	12,733,786	164	13,270,101	169	12,915,043
1. Residential	11	1,349,957	71	1,063,524	9	489,000
(a) House	10	210,516	71	1,063,524	8	487,500
(b) Flat	1	1,139,441	-	-	1	1,500
2. Non-Residential	110	11,383,829	93	12,206,577	160	12,426,043
(a) Commercial	9	223,450	-	-	60	571,474
(b) Industrial	22	2,447,930	13	1,648,616	15	1,651,110
(c) Agriculture	52	5,277,822	50	7,003,353,467	54	6,813,581
(c) Others	27	3,434,627	30	3,554,608	31	3,389,878
B. Buildings:	34,485	28,762,508	32,525	28,113,181	32,015	28,868,842
1. Residential	34,344	19,618,331	32,380	18,762,010	31,850	18,237,487
(a) House	29,902	17,727,532	32,210	18,677,873	31,681	18,130,579
(b) Flat	4,442	1,890,799	170	84,137	169	106,908
2. Non-Residential	141	9,144,177	145	9,351,171	165	10,631,355
(a) Commercial	79	6,740,466	69	5,275,578	72	5,797,961
(b) Industrial	12	1,637,442	25	1,455,909	27	1,399,729
(c) Agriculture	50	766,269	-	0	-	-
(c) Others	-	-	51	2,619,684	66	3,433,665
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	244	18,394,548	234	19,466,151	231	18,571,323
A. Other Secured Advances	202	14,111,487	186	14,921,847	182	13,834,089
1. Receivables	1	88,889	84	3,973,546	10	3,080,000
2. Employees Benefits	76	39,938	-	-	63	85,413
3. Others	125	13,982,660	102	10,948,301	109	10,668,676
B. Advances Secured by Guarantee(s)	42	4,283,061	48	4,544,304	49	4,737,234
1. Institutional Guarantee(s)	5	4,153,241	7	4,534,716	7	4,726,558
2. Individual Guarantee(s)	37	129,820	41	9,588	42	10,676
VIII. Unsecured Advances	599	620,226	619	701,253	624	830,321
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	540	121,303	560	118,037	559	56,479
3. Others	59	498,923	59	583,216	65	773,842
Total	37,241	160,374,918	34,952	173,613,524	34,449	167,207,176

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions Sep-24

Security	(Thousand Rupees)							
	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	-	-	-	-	39	6,611,084	39	6,611,084
A. Food Items:	-	-	-	-	10	2,192,465	10	2,192,465
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	3	381,350	3	381,350
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	7	1,811,115	7	1,811,115
(a) Indigenous	-	-	-	-	7	1,811,115	7	1,811,115
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	11	1,879,068	11	1,879,068
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	-	-	-	-	1	400,000	1	400,000
(b) Imported	-	-	-	-	1	250,000	1	250,000

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions Sep-24

Security	Males		Females		Others		Total	
	No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	9	1,229,068	9	1,229,068
(a) Indigenous	-	-	-	-	6	829,068	6	829,068
(b) Imported	-	-	-	-	3	400,000	3	400,000
C. Finished/Manufactured Goods:	-	-	-	-	18	2,539,551	18	2,539,551
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	16	2,291,576	16	2,291,576
(a) Indigenous	-	-	-	-	1	499,999	1	499,999
(b) Imported	-	-	-	-	15	1,791,577	15	1,791,577
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:	-	-	-	-	1	47,975	1	47,975
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	47,975	1	47,975
IV. Fixed Assets Including Machinery	325	626,404	54	102,475	991	98,674,330	1,370	99,403,209
A. Transport Equipments	266	319,826	31	54,901	13	223,290	310	598,017
B. Furniture & Fixtures	1	360	-	-	2	150,322	3	150,682
C. Office Equipments	1	12,750	-	-	1	18,309	2	31,059
D. Other Machinery & Equipments	57	293,468	23	47,574	975	98,282,409	1,055	98,623,451
V. Real Estate	27,753	14,953,249	4,242	3,263,418	189	23,567,218	32,184	41,783,885
A. Land	44	624,369	27	208,718	98	12,081,956	169	12,915,043
1. Residential	-	-	6	36,500	3	452,500	9	489,000
(a) House	-	-	5	35,000	3	452,500	8	487,500
(b) Flat	-	-	1	1,500	-	-	1	1,500
2. Non-Residential	44	624,369	21	172,218	95	11,629,456	160	12,426,043
(a) Commercial	35	375,369	20	147,218	5	48,887	60	571,474
(b) Industrial	2	35,000	-	-	13	1,616,110	15	1,651,110
(c) Agriculture	6	128,000	1	25,000	47	6,660,581	54	6,813,581
(d) Other	1	86,000	-	-	30	3,303,878	31	3,389,878
B. Buildings:	27,709	14,328,880	4,215	3,054,700	91	11,485,262	32,015	28,868,842
1. Residential	27,659	13,736,708	4,182	2,969,384	9	1,531,395	31,850	18,237,487
(a) House	27,505	13,632,465	4,167	2,966,719	9	1,531,395	31,681	18,130,579
(b) Flat	154	104,243	15	2,665	-	-	169	106,908
2. Non-Residential	50	592,172	33	85,316	82	9,953,867	165	10,631,355
(a) Commercial	24	240,541	18	41,941	30	5,515,479	72	5,797,961
(b) Industrial	4	77,691	-	-	23	1,322,038	27	1,399,729
(c) Agriculture	-	-	-	-	-	-	-	-
(d) Other	22	273,940	15	43,375	29	3,116,350	66	3,433,665
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	94	110,474	20	12,447	117	18,448,402	231	18,571,323
A. Other Secured Advances	60	101,933	12	10,312	110	13,721,844	182	13,834,089
1. Receivables	-	-	-	-	10	3,080,000	10	3,080,000
2. Employees Benefits	58	80,375	5	5,038	-	-	63	85,413
3. Others	2	21,558	7	5,274	100	10,641,844	109	10,668,676
B. Advances Secured by Guarantee(s)	34	8,541	8	2,135	7	4,726,558	49	4,737,234
1. Institutional Guarantee(s)	-	-	-	-	7	4,726,558	7	4,726,558
2. Individual Guarantee(s)	34	8,541	8	2,135	-	-	42	10,676
VIII. Unsecured Advances	566	141,832	56	19,912	2	668,577	624	830,321
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	511	52,191	48	4,288	-	-	559	56,479
3. Others	55	89,641	8	15,624	2	668,577	65	773,842
Total	28,738	15,831,959	4,372	3,398,252	1,339	147,976,965	34,449	167,207,176

9.8 Advances Classified by Borrowers

Development Finance Institutions Sep24

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	37,241	160,374,918	34,952	173,613,524	34,449	167,207,176
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,153,241	6	3,916,160	6	4,098,021
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,153,241	5	3,628,241	5	3,820,083
Manufacturing	-	-	1	287,919	1	277,938
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	11	1,801,508	9	1,874,605	8	1,464,284
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFI and DFIs	2	937,500	1	300,000	1	150,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	1	150,000	2	161,623
Other NBFIs	8	744,050	2	49,605	2	570,161
IV. PRIVATE SECTOR (BUSINESS)	1,826	133,986,000	1,637	149,989,669	1,658	144,137,376
A. Agriculture, forestry and fishing activities	54	1,739,922	54	1,429,283	61	1,241,535
activities	54	1,739,922	54	1,429,283	61	1,241,535
Growing of Wheat, Rice, Sugar Cane & Cotton	20	135,079	22	164,100	21	159,229
Growing of tropical, subtropical, pome and stone fruits & vegetables	10	106,262	6	122,438	6	124,330
Growing of other fruits, vegetables and crops	7	55,250	5	42,000	5	42,000
Raising of livestock and other related activities	11	1,384,581	11	989,095	12	687,531
Other agricultural support activities	6	58,750	10	111,650	17	228,445
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	26	2,409,102	27	5,587,229	27	1,936,435
05 - Mining of coal and lignite	2	20,000	3	3,500,000	3	-
06 - Extraction of crude petroleum and natural gas	24	2,389,102	24	2,087,229	24	1,936,435
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,302	90,311,050	1,148	101,095,981	1,164	101,068,274
10 - Manufacture of food products	296	17,768,611	286	23,854,273	280	25,217,495
11 - Manufacture of beverages	1	180,000	1	173,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	443	30,724,991	412	32,407,903	416	31,738,251
Preparation and spinning of textile fibres	124	8,330,003	112	10,036,135	113	9,457,260
Weaving of textiles	74	5,084,279	55	4,703,699	55	4,563,330
Finishing of textiles	48	5,291,386	48	5,711,288	50	6,179,991
Manufacture of knitted and crocheted fabrics	3	126,121	4	315,889	4	314,321
Manufacture of made-up textile articles, except apparel	187	11,558,820	187	10,965,677	188	10,503,047
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	7	334,382	6	675,215	6	720,302
14 - Manufacture of wearing apparel	110	4,890,413	43	5,035,010	44	4,050,029
15 - Manufacture of leather and related products	3	80,191	3	563,000	3	558,000

9.8 Advances Classified by Borrowers

Development Finance Institutions Sep24

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	75,000	1	60,000	1	55,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	5,191	2	503,000	2	503,000
a. Leather wear	2	5,191	2	503,000	2	503,000
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	1	2,599	1	2,199	1	1,899
17 - Manufacture of paper and paper products	18	661,003	14	465,775	14	713,461
18 - Printing and reproduction of recorded media	60	706,998	63	779,233	65	754,691
Printing and other service activities related to printing	60	706,998	63	779,233	65	754,691
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	624,375	4	973,125	4	915,625
20 - Manufacture of chemicals and chemical products	140	7,858,813	101	7,075,386	102	6,788,956
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	26	4,649,646	23	4,524,282	29	5,690,148
22 - Manufacture of rubber and plastics products	53	4,086,831	44	5,739,379	40	5,833,251
23 - Manufacture of other non-metallic mineral products	21	3,979,759	23	4,345,888	39	4,252,773
24 - Manufacture of basic metals	51	6,086,045	62	7,724,228	63	7,647,355
25. Manufacture of fabricated metal products, except machinery and equipment	24	1,008,219	21	863,948	20	817,400
26 - Manufacture of computer, electronic and optical products	6	2,528,508	7	2,771,946	4	1,927,273
27 - Manufacture of electrical equipment	22	2,982,839	18	2,291,640	18	2,518,195
28 - Manufacture of machinery and equipment	1	4,750	1	4,000	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	828,864	8	794,745	8	783,206
30 - Manufacture of other transport equipment	3	566,280	2	341,363	2	333,057
31 - Manufacture of furniture	4	30,000	4	26,751	4	30,500
32. Other manufacturing	3	57,515	5	335,931	4	326,957
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	33,333	1	8,333	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	1	4,182	3	307,598	3	306,957
33 - Repair and installation of machinery and equipment	2	3,800	2	2,975	2	2,750
D. Electricity, gas, steam and air conditioning supply	182	23,784,626	168	21,825,183	167	19,631,838
Electric power generation, transmission and distribution	177	22,648,655	166	21,755,721	165	19,585,531
a) Hydal	4	232,000	4	232,000	4	232,000
b) Thermal	28	4,103,830	15	4,555,419	16	4,838,373
c) Coal Based	25	12,298,061	20	11,352,752	19	9,216,925
d) Wind	33	2,373,653	32	2,134,349	32	2,036,727
e) Solar	71	892,679	77	1,043,281	76	1,023,028
f) Other	16	2,748,432	18	2,437,920	18	2,238,478
Manufacture of gas; distribution of gaseous fuels through mains	5	1,135,971	2	69,462	2	46,307
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	28	2,059,426	26	2,103,328	24	1,937,580
41 - Construction of buildings	7	599,700	6	507,567	5	477,591
42 - Civil engineering	18	1,400,252	17	1,545,668	16	1,413,390
43 - Specialized construction activities	3	59,474	3	50,093	3	46,599

9.8 Advances Classified by Borrowers

Development Finance Institutions Sep24

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	78	2,076,252	57	2,414,056	54	2,489,203
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	242,812	2	221,751	2	221,698
46 - Wholesale trade, except of motor vehicles and motorcycles	24	103,140	17	151,117	16	298,985
47 - Retail trade, except of motor vehicles and motorcycles	52	1,730,300	38	2,041,188	36	1,968,520
H. Transportation and storage	27	1,055,617	23	1,562,411	24	1,500,020
49 - Land transport and transport via pipelines	21	335,226	15	605,218	15	439,450
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	720,391	8	957,193	9	1,060,570
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	26	2,529,291	31	2,831,219	29	2,698,015
55 - Accommodation	9	2,456,163	10	2,716,096	9	2,588,660
56 - Food and beverage service activities	17	73,128	21	115,123	20	109,355
J. Information and communication	33	4,809,296	34	5,909,965	34	5,871,706
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	67,365	4	57,661	5	153,189
60 - Programming and broadcasting activities	2	87,966	2	59,464	2	58,195
61 - Telecommunications	13	4,261,436	15	5,491,808	14	5,396,650
62 - Computer programming, consultancy and related activities	9	281,588	8	202,867	8	176,678
63 - Information service activities	5	110,941	5	98,165	5	86,994
K. Real estate activities	5	1,006,690	4	377,732	4	367,479
L. Professional, scientific and technical activities	2	26,287	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	16,287	-	-	-	-
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	3	88,014	3	73,017	4	102,361
77 - Rental and leasing activities	1	608	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	1	34,485
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	87,406	2	72,567	2	67,426
N. Education	30	1,112,634	23	586,318	23	543,018
O. Human health and social work activities	27	961,446	32	1,082,539	35	1,638,503
86 - Human health activities	26	661,446	32	1,082,539	35	1,638,503
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	1	300,000	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	3	16,347	4	19,462	5	19,462
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	5,000	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	5,000	-	-	-	-
VI. PERSONAL	35,396	18,814,515	33,298	17,271,146	32,775	16,838,918
A. Bank Employees	1,355	1,868,757	1,115	1,946,490	1,119	2,002,630
1) For house building	517	1,425,675	406	1,477,303	403	1,488,419
2) For transport i.e. purchase of car etc.	437	289,346	304	326,026	303	347,109
3) Other purposes	401	153,736	405	143,161	413	167,101
B. Consumer Financing	34,040	16,945,094	32,182	15,323,992	31,655	14,835,625
1) For house building	33,727	16,930,883	31,870	15,309,782	31,344	14,821,473
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	287	13,569
C) Other	1	664	1	664	1	664
VII. OTHER	2	1,614,654	2	561,944	2	668,577
Total	37,241	160,374,918	34,952	173,613,524	34,449	167,207,176

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions Sep-24

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	28,738	15,831,959	4,372	3,398,252	1,339	147,976,965	34,449	167,207,176
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	6	4,098,021	6	4,098,021
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	5	3,820,083	5	3,820,083
Manufacturing	-	-	-	-	1	277,938	1	277,938
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	8	1,464,284	8	1,464,284
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	1	150,000	1	150,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	2	161,623	2	161,623
Other NBFIs	-	-	-	-	2	570,161	2	570,161
IV. PRIVATE SECTOR (BUSINESS)	208	1,942,026	127	449,267	1,323	141,746,083	1,658	144,137,376
A. Agriculture, forestry and fishing	26	309,492	27	150,975	8	781,068	61	1,241,535
1. Crop and animal production, hunting and related service activities	26	309,492	27	150,975	8	781,068	61	1,241,535
Growing of Wheat, Rice, Sugar Cane & Cotton	10	111,012	10	26,625	1	21,592	21	159,229
Growing of tropical, subtropical, pome and stone fruits & vegetables	5	83,080	-	-	1	41,250	6	124,330
Growing of other fruits, vegetables and crops	5	42,000	-	-	-	-	5	42,000
Raising of livestock and other related activities	1	7,000	6	7,300	5	673,231	12	687,531
Other agricultural support activities	5	66,400	11	117,050	1	44,995	17	228,445
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	27	1,936,435	27	1,936,435
05 - Mining of coal and lignite	-	-	-	-	3	-	3	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	24	1,936,435	24	1,936,435
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	92	1,208,408	34	148,534	1,038	99,711,332	1,164	101,068,274
10 - Manufacture of food products	57	878,820	24	116,073	199	24,222,602	280	25,217,495
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	415	31,731,823	416	31,738,251
Preparation and spinning of textile fibres	-	-	-	-	113	9,457,260	113	9,457,260
Weaving of textiles	1	6,428	-	-	54	4,556,902	55	4,563,330
Finishing of textiles	-	-	-	-	50	6,179,991	50	6,179,991
Manufacture of knitted and crocheted fabrics	-	-	-	-	4	314,321	4	314,321
Manufacture of made-up textile articles, except apparel	-	-	-	-	188	10,503,047	188	10,503,047
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	6	720,302	6	720,302
14 - Manufacture of wearing apparel	2	4,463	2	3,125	40	4,042,441	44	4,050,029
15 - Manufacture of leather and related products	-	-	-	-	3	558,000	3	558,000

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions Sep-24

(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	55,000	1	55,000
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	1,899	-	-	-	-	1	1,899
17 - Manufacture of paper and paper products	1	500	-	-	13	712,961	14	713,461
18 - Printing and reproduction of recorded media	18	212,895	5	11,086	42	530,710	65	754,691
Printing and other service activities related to printing	18	212,895	5	11,086	42	530,710	65	754,691
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	915,625	4	915,625
20 - Manufacture of chemicals and chemical products	1	10,000	-	-	101	6,778,956	102	6,788,956
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	31,157	-	-	27	5,658,991	29	5,690,148
22 - Manufacture of rubber and plastics products	3	7,035	-	-	37	5,826,216	40	5,833,251
23 - Manufacture of other non-metallic mineral products	-	-	-	-	39	4,252,773	39	4,252,773
24 - Manufacture of basic metals	1	10,770	-	-	62	7,636,585	63	7,647,355
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,941	-	-	19	813,459	20	817,400
26 - Manufacture of computer, electronic and optical products	-	-	-	-	4	1,927,273	4	1,927,273
27 - Manufacture of electrical equipment	-	-	-	-	18	2,518,195	18	2,518,195
28 - Manufacture of machinery and equipment	-	-	1	4,000	-	-	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	8	783,206	8	783,206
30 - Manufacture of other transport equipment	-	-	-	-	2	333,057	2	333,057
31 - Manufacture of furniture	3	20,500	1	10,000	-	-	4	30,500
32 - Other manufacturing	1	20,000	1	4,250	2	302,707	4	326,957
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	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,250	2	302,707	3	306,957
33 - Repair and installation of machinery and equipment	-	-	-	-	2	2,750	2	2,750
D. Electricity, gas, steam and air conditioning supply	44	62,788	16	28,072	107	19,540,978	167	19,631,838
Electric power generation, transmission and distribution	44	62,788	16	28,072	105	19,494,671	165	19,585,531
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	16	4,838,373	16	4,838,373
c) Coal Based	-	-	-	-	19	9,216,925	19	9,216,925
d) Wind	-	-	-	-	32	2,036,727	32	2,036,727
e) Solar	44	62,788	15	24,892	17	935,348	76	1,023,028
f) Other	-	-	1	3,180	17	2,235,298	18	2,238,478
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	2	46,307	2	46,307
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	83,731	-	-	18	1,853,849	24	1,937,580
41 - Construction of buildings	-	-	-	-	5	477,591	5	477,591
42 - Civil engineering	3	37,132	-	-	13	1,376,258	16	1,413,390
43 - Specialized construction activities	3	46,599	-	-	-	-	3	46,599

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions Sep-24

(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	14	144,628	13	13,298	27	2,331,277	54	2,489,203
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	323	-	-	1	221,375	2	221,698
46 - Wholesale trade, except of motor vehicles and motorcycles	5	31,931	6	5,300	5	261,754	16	298,985
47 - Retail trade, except of motor vehicles and motorcycles	8	112,374	7	7,998	21	1,848,148	36	1,968,520
H. Transportation and storage	9	44,650	-	-	15	1,455,370	24	1,500,020
49 - Land transport and transport via pipelines	5	28,424	-	-	10	411,026	15	439,450
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	4	16,226	-	-	5	1,044,344	9	1,060,570
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	12	67,730	9	43,875	8	2,586,410	29	2,698,015
55 - Accommodation	-	-	1	2,250	8	2,586,410	9	2,588,660
56 - Food and beverage service activities	12	67,730	8	41,625	-	-	20	109,355
J. Information and communication	2	730	3	4,775	29	5,866,201	34	5,871,706
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	730	-	-	3	152,459	5	153,189
60 - Programming and broadcasting activities	-	-	-	-	2	58,195	2	58,195
61 - Telecommunications	-	-	2	4,025	12	5,392,625	14	5,396,650
62 - Computer programming, consultancy and related activities	-	-	-	-	8	176,678	8	176,678
63 - Information service activities	-	-	1	750	4	86,244	5	86,994
K. Real estate activities	-	-	-	-	4	367,479	4	367,479
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	3	101,911	4	102,361
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	-	-	-	-	1	34,485	1	34,485
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	67,426	2	67,426
N. Education	-	-	8	10,497	15	532,521	23	543,018
O. Human health and social work activities	2	10,997	13	40,791	20	1,586,715	35	1,638,503
86 - Human health activities	2	10,997	13	40,791	20	1,586,715	35	1,638,503
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	3	8,000	1	2,590	5	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	28,530	13,889,933	4,245	2,948,985	-	-	32,775	16,838,918
A. Bank Employees	1,010	1,781,430	109	221,199	-	-	1,119	2,002,630
1) For house building	363	1,325,812	40	162,607	-	-	403	1,488,419
2) For transport i.e. purchase of car etc.	279	310,796	24	36,313	-	-	303	347,109
3) Other purposes	368	144,822	45	22,279	-	-	413	167,101
B. Consumer Financing	27,519	12,107,839	4,136	2,727,786	-	-	31,655	14,835,625
1) For house building	27,231	12,094,872	4,113	2,726,601	-	-	31,344	14,821,473
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	265	12,588	22	981	-	-	287	13,569
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	668,577	2	668,577
Total	28,738	15,831,959	4,372	3,398,252	1,339	147,976,965	34,449	167,207,176

* 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	Sep23	Jun24	Sep24
0.00	15,693,754	16,261,659	16,036,277
1.00	-	-	-
2.00	-	-	-
3.00	7,776,820	9,352,719	7,932,793
4.00	10,505,479	9,454,960	9,084,345
5.00	10,627,939	9,908,104	9,580,155
6.00	3,828,256	4,075,566	4,061,175
7.00	3,477,741	3,209,795	3,133,984
8.00	1,253,961	1,253,916	1,251,723
9.00	522,768	631,307	617,537
10.00	612,649	594,843	556,849
11.00	8,431	1,348	1,331
12.00	2,157,488	1,896,718	4,064,134
13.00	1,365,879	1,181,326	1,123,372
14.00	324	10,555	10,037
15.00	389	-	-
16.00	53,223	3,746	1,097
17.00	223,556	23,633	2,608,171
18.00	3,139	424	9,506,594
19.00	578,420	405,640	26,104,129
20.00	662,521	438,556	12,443,388
21.00	2,237,951	4,935,479	19,684,950
22.00	260,451	19,629,084	21,930,309
23.00	2,529,293	45,658,357	11,167,260
24.00	33,809,312	29,725,696	3,231,296
25.00 & above	62,185,174	14,960,094	3,076,270
Total	160,374,918	173,613,524	167,207,176

*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 September, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,056,961	487,688	12,491,628	16,036,277
1.00	-	-	-	-
2.00	-	-	-	-
3.00	9,533	591	7,922,669	7,932,793
4.00	420,721	51,978	8,611,646	9,084,345
5.00	2,627,437	791,359	6,161,359	9,580,155
6.00	1,323,407	250,670	2,487,098	4,061,175
7.00	2,389,433	555,592	188,959	3,133,984
8.00	-	-	1,251,723	1,251,723
9.00	-	-	617,537	617,537
10.00	219,477	37,696	299,676	556,849
11.00	-	1,331	-	1,331
12.00	1,443,055	366,737	2,254,342	4,064,134
13.00	910,147	191,789	21,436	1,123,372
14.00	390	-	9,647	10,037
15.00	-	-	-	-
16.00	828	269	-	1,097
17.00	-	-	2,608,171	2,608,171
18.00	221,754	19,239	9,265,601	9,506,594
19.00	131,118	67,907	25,905,104	26,104,129
20.00	393,619	91,694	11,958,075	12,443,388
21.00	165,583	28,406	19,490,961	19,684,950
22.00	301,629	32,552	21,596,128	21,930,309
23.00	327,089	61,882	10,778,289	11,167,260
24.00	307,888	37,319	2,886,089	3,231,296
25.00 & above	1,581,889	323,554	1,170,827	3,076,270
Total	15,831,959	3,398,252	147,976,965	167,207,176

*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	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,153	4,153	-	3,916	3,916	-	4,098	4,098
	NBFCs & Fin Aux.	-	1,802	1,802	-	1,875	1,875	-	1,464	1,464
	Private Sector	87	133,899	133,986	-	149,990	149,990	-	144,137	144,137
	Trust Fund	-	5	5	-	-	-	-	-	-
	Personal	17,686	1,129	18,815	482	16,789	17,271	469	16,370	16,839
	Others	-	1,615	1,615	-	562	562	-	669	669
	Total	17,773	142,602	160,375	482	173,131	173,614	469	166,738	167,207
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	855	855	-	-	-
	Private Sector	52	-	52	-	19,990	19,990	-	64	64
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,433	-	8,433	-	7,775	7,775	-	7,424	7,424
	Others	-	-	-	-	-	-	-	-	-
	Total	8,485	-	8,485	-	28,620	28,620	-	7,488	7,488
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,178	3,178	-	3,091	3,091	-	3,273	3,273
	NBFCs & Fin Aux.	-	1,713	1,713	-	975	975	-	1,464	1,464
	Private Sector	20	106,922	106,942	-	95,283	95,283	-	111,569	111,569
	Trust Fund	-	5	5	-	-	-	-	-	-
	Personal	5,531	920	6,451	58	5,755	5,813	55	5,758	5,813
	Others	-	1,615	1,615	-	562	562	-	669	669
	Total	5,551	114,352	119,903	58	105,666	105,724	55	122,733	122,788
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,690	-	1,690	190	1,317	1,507	187	1,280	1,466
	Others	-	-	-	-	-	-	-	-	-
	Total	1,690	-	1,690	190	1,317	1,507	187	1,280	1,466
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	93	-	93	-	74	74	-	71	71
	Others	-	-	-	-	-	-	-	-	-
	Total	93	-	93	-	74	74	-	71	71
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	975	975	-	825	825	-	825	825
	NBFCs & Fin Aux.	-	89	89	-	44	44	-	-	-
	Private Sector	15	26,977	26,992	-	34,717	34,717	-	32,504	32,504
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	635	209	844	-	894	894	-	885	885
	Others	-	-	-	-	-	-	-	-	-
	Total	650	28,250	28,900	-	36,480	36,480	-	34,214	34,214

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,236	-	1,236	234	916	1,150	227	898	1,126
	Others	-	-	-	-	-	-	-	-	-
	Total	1,236	-	1,236	234	916	1,150	227	898	1,126
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	67	-	67	-	58	58	-	54	54
	Others	-	-	-	-	-	-	-	-	-
	Total	67	-	67	-	58	58	-	54	54

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	476	489	269	465	289	492
5,000 to 10,000	306	2,119	316	2,161	303	2,096
10,000 to 20,000	1,903	29,080	1,871	28,555	1,887	28,900
20,000 to 25,000	2,066	44,441	2,032	43,734	2,028	43,643
25,000 to 30,000	600	16,300	578	15,725	580	15,768
30,000 to 40,000	2,003	67,845	2,001	67,788	1,985	67,239
40,000 to 50,000	2,860	122,766	2,799	120,208	2,789	119,824
50,000 to 60,000	2,429	132,480	2,405	131,175	2,382	129,937
60,000 to 70,000	4,330	263,372	4,265	259,326	4,252	258,532
70,000 to 80,000	1,230	91,467	1,232	91,755	1,186	88,409
80,000 to 90,000	1,214	102,034	1,120	94,175	1,090	91,816
90,000 to 100,000	1,108	104,707	1,050	99,218	1,055	99,604
100,000 to 200,000	4,410	596,854	4,093	550,711	3,979	533,667
200,000 to 300,000	1,559	378,706	1,294	315,625	1,233	298,099
300,000 to 400,000	1,011	353,584	905	318,708	809	282,129
400,000 to 500,000	814	361,784	636	285,653	648	291,094
500,000 to 600,000	514	282,336	486	269,822	442	244,832
600,000 to 700,000	524	340,062	436	287,294	430	282,033
700,000 to 800,000	478	357,335	384	293,681	435	326,835
800,000 to 900,000	440	373,525	382	326,477	360	307,227
900,000 to 1,000,000	365	346,491	332	317,212	313	299,957
1,000,000 to 2,000,000	2,432	3,594,775	2,224	3,326,801	2,188	3,262,517
2,000,000 to 3,000,000	1,240	3,035,930	1,095	2,753,482	1,066	2,672,629
3,000,000 to 4,000,000	633	2,203,309	582	2,067,608	576	3,229,637
4,000,000 to 5,000,000	406	1,825,803	393	1,853,945	403	1,882,515
5,000,000 to 6,000,000	309	1,693,400	250	1,406,974	235	1,334,730
6,000,000 to 7,000,000	120	779,759	132	899,083	120	844,602
7,000,000 to 8,000,000	97	729,442	101	805,657	118	902,173
8,000,000 to 9,000,000	108	915,544	94	839,268	82	754,002
9,000,000 to 10,000,000	146	1,415,529	132	1,376,377	123	1,247,344
10,000,000 to 100,000,000	710	24,421,634	642	25,016,679	642	24,984,286
100,000,000 & Over	400	115,392,016	421	129,348,181	421	122,280,607
Total	37,241	160,374,918	34,952	173,613,524	34,449	167,207,176

*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 Sep-24

(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	227	408	42	84	20	-	289	492
5,000 to 10,000	260	1,800	42	291	1	5	303	2,096
10,000 to 20,000	1,713	26,268	174	2,616	-	16	1,887	28,900
20,000 to 25,000	1,852	39,837	176	3,806	-	-	2,028	43,643
25,000 to 30,000	510	13,846	70	1,895	-	27	580	15,768
30,000 to 40,000	1,733	58,810	252	8,429	-	-	1,985	67,239
40,000 to 50,000	2,532	108,688	257	11,092	-	44	2,789	119,824
50,000 to 60,000	2,129	116,042	251	13,737	2	157	2,382	129,937
60,000 to 70,000	3,900	237,012	351	21,455	1	65	4,252	258,532
70,000 to 80,000	1,048	77,795	138	10,386	-	228	1,186	88,409
80,000 to 90,000	940	79,134	150	12,515	-	167	1,090	91,816
90,000 to 100,000	914	86,306	141	13,298	-	-	1,055	99,604
100,000 to 200,000	3,431	458,214	537	72,850	11	2,603	3,979	533,667
200,000 to 300,000	1,028	247,832	195	47,642	10	2,625	1,233	298,099
300,000 to 400,000	660	229,242	141	48,663	8	4,224	809	282,129
400,000 to 500,000	528	235,149	111	49,977	9	5,969	648	291,094
500,000 to 600,000	357	197,064	79	43,390	6	4,378	442	244,832
600,000 to 700,000	335	216,822	86	56,808	9	8,403	430	282,033
700,000 to 800,000	359	266,784	72	54,090	4	5,960	435	326,835
800,000 to 900,000	297	252,039	58	49,375	5	5,813	360	307,227
900,000 to 1,000,000	242	229,830	69	65,270	2	4,856	313	299,957
1,000,000 to 2,000,000	1,666	2,442,220	463	681,951	59	138,346	2,188	3,262,517
2,000,000 to 3,000,000	795	1,944,624	237	577,228	34	150,777	1,066	2,672,629
3,000,000 to 4,000,000	431	1,494,033	112	391,116	33	1,344,487	576	3,229,637
4,000,000 to 5,000,000	274	1,229,212	72	321,342	57	331,961	403	1,882,515
5,000,000 to 6,000,000	180	980,761	29	157,415	26	196,554	235	1,334,730
6,000,000 to 7,000,000	78	516,241	13	83,703	29	244,658	120	844,602
7,000,000 to 8,000,000	82	611,547	15	113,065	21	177,561	118	902,173
8,000,000 to 9,000,000	56	472,527	8	69,336	18	212,139	82	754,002
9,000,000 to 10,000,000	81	776,401	13	124,898	29	346,045	123	1,247,344
10,000,000 to 100,000,000	100	2,185,471	18	290,528	524	22,508,287	642	24,984,286
100,000,000 & Over	-	-	-	-	421	122,280,607	421	122,280,607
Total	28,738	15,831,959	4,372	3,398,252	1,339	147,976,965	34,449	167,207,176

*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	Sep23			Jun24			Sep24		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	2,180,068,727	2,265,507,355	2,224,572,361	1,875,296,766	2,034,579,732	1,971,694,187	1,817,630,553	1,956,943,702	1,982,549,441
1) Treasury Bills	1,643,911,238	1,719,235,655	1,667,868,739	712,724,949	843,703,530	773,360,715	525,649,520	633,321,902	614,147,792
2) Pakistan Investment Bonds (PIBs)	536,157,489	546,271,700	556,703,622	1,162,571,817	1,190,876,202	1,198,333,472	1,291,981,033	1,323,621,800	1,368,401,649
a. Fixed Rate	132,475,047	134,598,300	132,258,163	413,925,103	425,646,977	434,840,827	379,488,659	387,974,800	405,133,574
b. Floating Rate	403,682,442	411,673,400	424,445,459	748,646,714	765,229,225	763,492,645	912,492,375	935,647,000	963,268,075
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	17,918,126	28,670,489	58,674,549	11,980,246	23,362,721	14,617,324	16,652,862	28,282,539	18,387,430
1) Quoted On The Stock Exchange	11,909,306	11,580,113	51,736,694	8,164,413	8,765,332	9,373,333	10,499,928	11,348,050	10,891,020
of which:									
Financial Institutions	1,597,300	1,104,463	1,431,514	1,310,129	1,254,355	1,341,900	1,832,410	1,777,089	1,281,309
NFPSEs	544,980	170,658	463,587	754,938	173,880	897,009	606,423	184,753	690,827
Private Sector	4,760,685	2,892,371	5,497,340	3,081,153	1,668,957	3,964,246	4,948,566	3,664,722	5,659,202
2) Unquoted On The Stock Exchange	6,008,820	17,090,376	6,937,855	3,815,833	14,597,389	5,243,991	6,152,933	16,934,489	7,496,410
of which:									
Financial Institutions	1,551,236	12,635,273	2,675,338	1,393,713	12,477,750	3,036,180	3,532,150	14,616,187	5,274,818
NFPSEs	150,000	150,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	4,307,584	4,305,103	4,162,517	2,222,121	1,919,640	2,107,811	2,420,784	2,118,303	2,121,592
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	-	45,000	45,000	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	23,817,333	23,834,020	25,757,495	20,566,921	20,599,683	22,155,399	22,870,166	22,871,791	25,483,804
IX. MUTUAL FUNDS	670,936	725,482	873,589	778,911	828,976	778,911	778,911	830,993	778,911
X. OTHERS	213,004	213,004	213,004	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	10,846,360	10,839,085	11,082,757	10,570,675	10,704,962	10,732,337	11,282,614	11,267,254	11,819,763
a. Government Islamic Securities	-	-	-	2,415,360	2,400,000	2,529,388	2,415,360	2,400,000	2,656,510
1. GOP Ijara Sukuk	-	-	-	2,415,360	2,400,000	2,529,388	2,415,360	2,400,000	2,656,510
a. Variable Rental Rate (VRR)	-	-	-	803,360	800,000	840,335	803,360	800,000	881,472
b. Fixed Rental Rate (FRR)	-	-	-	1,612,000	1,600,000	1,689,053	1,612,000	1,600,000	1,775,038
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	10,371,597	10,364,322	10,607,994	8,155,315	8,304,962	8,202,949	8,867,254	8,867,254	9,163,253
1) Diminishing Musharaka Sukuk	6,694,033	6,684,781	6,894,078	4,718,299	4,868,797	4,835,160	5,482,809	5,482,809	5,626,668
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	598,023	600,000	598,023	607,795	600,000	607,795	600,000	600,000	611,953
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,079,541	3,079,541	3,115,893	2,829,221	2,836,165	2,759,994	2,784,445	2,784,445	2,924,632
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	474,763	474,763	474,763	-	-	-	-	-	-
Total	2,233,563,352	2,329,818,301	2,321,211,708	1,919,244,885	2,090,127,440	2,020,014,747	1,869,243,973	2,020,225,146	2,039,055,939

Appendices

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

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,456	509	2,965	2,849
1	First Women Bank Ltd.	www.fwbl.com.pk	43		43	31
2	National Bank of Pakistan	www.nbp.com.pk	1,316	188	1,504	1,380
3	Sindh Bank Limited	www.sindhbank.com.pk	314	16	330	285
4	The Bank of Khyber	www.bok.com.pk	116	124	240	308
5	The Bank of Punjab	www.bop.com.pk	667	181	848	845
B)	Specialized Banks		628	25	653	49
1	SME Bank Limited.	www.smebank.org	1		1	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcb.com.pk	151		151	
3	Zarai Taraqiat Bank Limited	www.ztbl.com.pk	476	25	501	49
C)	Domestic Private Banks		8,717	4,773	12,060	15,826
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk		172	172	179
2	Allied Bank Limited	www.abl.com	1,361	140	1,501	1,577
3	Askari Bank Limited	www.askaribank.com.pk	454	142	596	783
4	Bank Al-Falah Ltd.	www.bankalfalah.com	673	376	1,049	1,210
5	Bank Al-Habib Ltd.	www.bankalhabib.com	918	256	1,174	1,378
6	BankIslami Pakistan Limited	www.bankislami.com.pk		453	453	463
7	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	www.bankmakramah.com	163	13	176	187
8	Dubai Islamic Banking Pakistan Limited	www.dibpak.com		235	235	217
9	Faysal Bank Ltd.	www.faysalbank.com	1	764	765	765
10	Habib Bank Ltd.	www.hbl.com	1,319	408	1,727	2,346
11	Habib Metropolitan Bank Limited	www.habibmetro.com	326	223	549	587
12	JS Bank Limited	www.jsbl.com	287		287	270
13	MCB Bank Limited	www.mcb.com.pk	1,430		-	1,485
14	MCB Islamic Bank Ltd.	www.mcbislamicbank.com		248	248	257
15	Meezan Bank Limited	www.meezanbank.com		1,015	1,015	1,194
16	Samba bank Ltd	www.samba.com.pk	47		47	50
17	Silk Bank Ltd.	www.silkbank.com.pk	82	23	105	108
18	Soneri Bank Ltd.	www.soneribank.com	460	62	522	548
19	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	52
20	United Bank Ltd.	www.ubl.com.pk	1,158	241	1,399	2,170
D)	Foreign Banks		10	-	10	3
1	Bank of China	www.bankofchina.com.pk	2		2	-
2	Citi Bank Pakistan	www.citibank.com.pk	3		3	-
3	Deutsche Bank AG	www.db.com	2		2	-
4	Industrial and Commercial Bank of China	www.icbc-ltd.com	3		3	3
Total:-			11,811	5,307	15,688	18,727

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

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Apna Microfinance Bank	www.apnabank.com.pk	80	50
2	FINCA Microfinance Bank Ltd.	www.finca.pk	115	41
3	Halan Microfinance Bank Ltd. (Formaly Advans Pakistan Microfinance Bank Ltd.)	www.advanspakistan.com	20	-
4	HBL Microfinance Bank (Formerly The FirstMicroFinance Bank Ltd.)	www.hblmfb.com	207	133
5	Khushhalibank Ltd.	www.khushhalibank.com.pk	204	126
6	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	109	106
7	NRSP Microfinance Bank Ltd.	www.nrspbank.com	134	78
8	Pak Oman Microfinance Bank Ltd.	www.pomicro.com	86	-
9	Sindh Microfinance Bank	www.sindhmf.com	21	-
10	Telenor Microfinance Bank	www.telenor.com	46	64
11	U Microfinance Bank Ltd.	www.ubank.com.pk	394	277
Total:-			1,416	875

Sr. No	Development Financial Intitutions	Websites	No. of	
			Branches	ATMs
1	House Building Finance Company Ltd.	www.hbfc.com.pk	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	www.saudipak.com	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	www.pkic.com	1	-
4	Pak Libya Holding Company Ltd.	www.paklibya.com.pk	1	-
5	Pak Oman Investment Company Ltd.	www.pakoman.com	1	-
6	Pak Brunei Investment Company Ltd.	www.pakbrunei.com.pk	2	-
7	Pair Investment Co. Ltd.	www.pairinvestment.com	1	-
8	Pak China Investment Co. Ltd.	www.pakchinainvest.com	1	-
Total:-			60	-

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

As on 31 st 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	17,108	4	10	32	17,118

*End Sep 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	-	164	652	1,963	8,816	3,831	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
	September	532	665	-	170	677	2,010	9,137	3,927	17,118

*FATA has been merged into KPK from 2018 onward

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

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	82	37	119	Larkana	66	10	76
Astore	7	2	9	Lasbella	33	7	40
Attock	152	36	188	Layyah	54	19	73
Awaran	3		3	Lodhran	52	10	62
Badin	54	9	63	Loralai	16	12	28
Bagh	31	6	37	Lower Dir	33	39	72
Bahawalnagar	141	45	186	Mahmand Agency	7	2	9
Bahawalpur	176	66	242	Malakand	33	28	61
Bajaur Agency	9	12	21	Mandi Bahauddin	96	27	123
Bannu	38	16	54	Mansehra	80	34	114
Barkhan	4	1	5	Mardan	85	38	123
Batgram	9	7	16	Mastung	7	1	8
Bhakkar	51	10	61	Matiari	33	5	38
Bhimber	34	8	42	Mianwali	72	16	88
Bolan (Dhadar)	7		7	Mirpur	178	27	205
Bunner	24	23	47	Mirpur Khas	61	21	82
Chagai	5	1	6	Multan	278	155	433
Chakwal	123	26	149	Muzaffarabad	48	15	63
Charsadda	42	19	61	Muzaffargarh	126	29	155
Chiniot	58	13	71	N.Waziristan Agency	13	2	15
Chitral	30	13	43	Nagar	6		6
D.G.Khan	97	31	128	Nankana Sahib	70	14	84
D.I.Khan	66	17	83	Narowal	90	17	107
Dadu	53	11	64	Nasirabad	7	3	10
Dera Bughti	5		5	Naushro Feroze	65	16	81
Diamar	9	7	16	Neelum	5		5
Faisalabad	436	203	639	Noshki	12	4	16
Ghanchi	8	1	9	Nowshera	66	34	100
Ghizer	9	3	12	Okara	131	45	176
Ghotki	55	7	62	Orakzai Agency	3	2	5
Gilgit	50	17	67	Pakpattan	61	22	83
Gujranwala	303	120	423	Panjgoor	10	5	15
Gujrat	308	108	416	Peshawar	234	129	363
Gwadar	42	7	49	Pishin	12	10	22
Hafizabad	56	14	70	Quetta	149	86	235
Hangu	24	16	40	Rahim Yar Khan	215	76	291
Haripur	78	21	99	Rajan Pur	59	17	76
Harnai	2	1	3	Rawalpindi	544	242	786
Hattian Bala	9		9	Rawlakot (Poonch)	39	9	48
Haveli Kahuta	3		3	S.Waziristan Agency	4	1	5
Hunza	14	1	15	Sahiwal	146	56	202
Hyderabad	174	67	241	Sakardu	26	10	36
Islamabad	437	240	677	Sanghar	71	21	92
Jacobabad	25	4	29	Sargodha	206	65	271
Jaffarabad(Dera Allah Y	20	4	24	Shaheed Benazirabad	59	19	78
Jamshoro	43	6	49	Shangla	18	9	27
Jhang	113	23	136	Sheikhupura	162	52	214
Jhelum	169	28	197	Shikarpur	28	2	30
Kalat	11	1	12	Sialkot	348	124	472
Kamber/Shahdadkot	29	4	33	Sibi	14	3	17
Karachi	1,524	995	2,519	South Waziristan	1		1
Karak	27	5	32	Sudhnuthi	33	4	37
Kashmore	35	4	39	Sujawal	17	1	18
Kasur	121	34	155	Sukkur	96	22	118
Kech(Turbat)	29	5	34	Swabi	74	21	95
Khairpur	69	8	77	Swat	95	84	179
Khanewal	114	42	156	Tando Allahyar	26	6	32
Kharan	18	4	22	Tando Mohammad Khan	18	4	22
Khushab	67	17	84	Tank	10	3	13
Khuzdar	21	4	25	Tharparkar	18		18
Khyber Agency	17	12	29	Thatta	25	5	30
Killa Abdullah	12	11	23	Toba Tek Singh	110	40	150
Killa Saifullah	16	8	24	Tor Ghar		1	1
Kohat	69	21	90	Umerkot	31	6	37
Kohistan	10	5	15	Upper Dir	10	25	35
Kohlu	4		4	Vehari	124	36	160
Kotli	76	10	86	Washuk	2		2
Kurram Agency	23	5	28	Zhob	12	7	19
Lahore	1,133	693	1,826	Ziarat	3	4	7
Lakki Marwat	10	5	15	Grand Total:-	12,059	5,059	17,118

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

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbotabad	1	7	2	6	1	2	19
Astore				1			1
Attock	3	7	7	3	2	2	24
Badin		2	3	2			7
Bagh		1	2	2			3
Bahawalnagar	3	10	4	7	2		26
Bahawalpur	3	15	4	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	1	2	1	2			6
Bhimber		1		2			3
Bunner	1	1	1	1			4
Chagai						1	1
Chakwal	2	3	3	2	2	1	13
Charsadda	1	2	2	2			7
Chiniot	1	2	2	2			7
Chitral	1	1	2	1	1		6
D.G.Khan	1	7	2	7	1	1	19
D.I.Khan	1	1	1	1	1	1	6
Dadu		2	3	2			7
Diamar		1	1	1	1	1	5
Faisalabad	7	52	10	37	5	10	121
Ghizer		1	1	1			3
Ghotki		2	2	2			6
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	37	7	26	4	3	83
Gujrat	7	18	8	17	5	6	61
Gwadar	1	2	1	2		1	7
Hafizabad	2	3	2	3	1		11
Hangu		2	1	1			4
Haripur	1	4	1	2	1	1	10
Harnai			1				1
Hunza		1					1
Hyderabad	4	13	5	13	3	5	43
Islamabad	17	41	23	31	9	14	135
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	3	3	1	1	16
Kalat		1					1
Kamber/Shahdadkot	1	2		1			4
Karachi	42	237	96	138	35	90	638
Karak		1					1
Kashmore		1	1	1			3
Kasur	2	7	4	6	3	3	25
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	3	1	1		1	7
Killa Saifullah	1	2	2	1			6
Kohat	2	2	2	2		1	9
Kohistan			2	1			3
Kotli		3	1	2			6
Kurram Agency		2		1			3
Lahore	40	138	54	120	27	36	415
Larkana		1	2	1	1	1	6
Lasbella		2		1			3
Layyah	1	4	1	3			9
Lodhran	1	3	1	3			8
Loralai	1	3	2	1			7
Lower Dir	2	2	2	2	1	1	10
Malakand	1	2	2	1	1		7
Mandi Bahauddin	1	6	4	7	1	1	20

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

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Manshra	1	5	6	2	1		15
Mardan	1	3	1	2			7
Mastung		1					1
Matiari	1	2	1	1			5
Mianwali		5	2	2			9
Mirpur	1	3	3	4	1	3	15
Mirpur Khas	1	4	4	2	1	1	13
Multan	4	32	11	27	4	5	83
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh	1	8	2	8	1		20
Nankana Sahib	2	4	3	3			12
Narowal	1	3		3			7
Nasirabad		1	1	1			3
Naushro Feroze		4	3	3			10
Noshki		2	1				3
Nowshera		3	2	2	2		9
Okara	2	10	4	10	2	1	29
Pakpattan	2	3	2	5	2		14
Panjgoor		1	1	1			3
Peshawar	5	21	4	16	4	3	53
Pishin		1	2	2	1	1	7
Quetta	5	14	13	10	3	2	47
Rahim Yar Khan	4	16	6	8	4	1	39
Rajan Pur		5	3	3			11
Rawalpindi	15	48	23	37	7	11	141
Rawlakot (Poonch)		2	1	2			5
Sahiwal	2	11	5	10	3	1	32
Sakardu		1	1	1	1	1	5
Sanghar	1	5	4	5	2		17
Sargodha	6	16	7	11	2	1	43
Shaheed Benazirabad		5	1	3	2	1	12
Shangla		2	1				3
Sheikhupura	2	9	2	13	1	2	29
Shikarpur		1					1
Sialkot	3	25	9	24	3	4	68
Sibi		1	1	1			3
Sudhnuthi		1		1			2
Sukkur	1	4	3	2	1	1	12
Swabi		3	1	2	1		7
Swat	7	5	4	8	1	1	26
Tando Allahyar	1	2	1	1		1	6
Tando Mohammad Khan		1	2	1			4
Tank		1					1
Thatta		1	2				3
Toba Tek Singh	2	5	4	5	2	1	19
Umerkot	1	2		2			6
Upper Dir		1	1				2
Vehari	2	8	3	6	2	1	22
Zhob		1	1	1		1	4
Ziarat			1				1
Grand Total	248	1,015	453	764	172	235	2,887

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 30 Sep, 2024

District_Name	Allied Bank Limited	Akbar Bank Limited	Bank A.P.Falah Ltd.	Bank Al-Habib Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	SIF Bank Ltd.	Sindh Bank Limited	Somert Bank Ltd.	Summit Bank Limited	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Aqber	The Bank of Punjab	United Bank Ltd.	Zari Paragat Bank Limited	Total
Abbottabad	1	1	2	1	2	3	2						2		5		19
Astore																1	1
Attock		1	3	1	3	2	1			2					2		15
Badin					1								1				2
Bagh	1						1							1			3
Bahawalnagar	1	1	3		4	5	1							4	3		22
Bahawalpur	2	1	5	3	7	4	3		1					2	6		34
Bajaur Agency				1	1	1							2	1	2	1	9
Bamu	1		1	1	2		1						3	1	1	1	12
Batagram							1									1	4
Bhakkar					1	1	1								1	1	5
Bhimber				1	1	1	1								1		5
Buner		1	1	1	4	1	1						6	1	4	1	20
Chakwal	1	1	3	1	1	2	2							1	3		15
Charsadda	2			1	3	1	1			1			4	1			13
Chiniot	1	1	1	1	1	1	1										7
Chitral					1	1	1				1		2	1	1		8
D.G.Khan	1	1	1	1	2	2	2						2	2	1		13
D.L.Khan	1		1	2	1	1	2			1			1	1	1		12
Dadu				1	1	1	1								1		4
Diamar										1	1						2
Faisalabad	10	5	25	7	15	5	8	1		1	1		1	5	6		89
Gharochi																1	1
Ghotki																	1
Gilgit	1	2		1	1	1	1										8
Gujranwala	3	4	4	4	10	6	3			1				3	5		43
Gujrat	4	3	17	2	14	4	1		1	1			1	4	1	1	54
Gwadar						1											1
Hafizabad	1	1			1		1							1			5
Hangu				2	1		3						3		2		12
Haripur		1	1	2	1	1	2			1			2		1		12
Hyderabad	1	1	2	6	5	2	2			2	1			1	5		28
Islamabad	12	10	27	12	18	8	6	3	1	4	2		6	7	5	1	122
Jacobabad							1										1
Jaffarabad/Dera Allah Y						1	1										1
Jamshoro		1			1		1										3
Jhang		1	3	2	1	1	2							3			13
Jhelum	2		1	1	3		1			2				1	3		14
Kamber/Shaheedkot					1												1
Karachi	9	28	60	59	81	58	17	7	5	11	5	1	3	11	43	1	399
Karak		1		1													4
Kashmore																	1
Kasur	1		2		2	1	2							2	1		11
Kech(Turbat)						1											2
Khairpur				1	1												2
Khaneval	2		4	1	2	3	2							4			18
Kharan							3										3
Khushab		1	2	1	1	1								1	1		8
Khuzdar					1												1
Khyber Agency				1	1	1	1						3		2	1	10
Killa Abdullah					1	3									1		5
Killa Saifullah					1	1											3
Kohat	1	1		1	2	1	1			1			3	1	2		14
Kohistan						1	2									1	2
Kotli	1						2										4
Kurram Agency				1			1										2
Lahore	21	17	68	28	59	24	19	6	2	9	1	1	2	30	30	1	318
Lakki Marwat				1									1	1	1	1	5
Larkana				1	1		1										4
Lashkha	1		1		1		1										4
Layyah	1		3		1	1	1							2	1	1	11
Lodhran					1		1							1			3
Loralai		1			1	1							2		1		6
Lower Dir	2	2	4	5	2	2	1			1			6	1	4	1	31
Mahmud Agency													1				2
Mailsani		2	2	1	2	4	1						2	2	5		22
Mandi Bahauddin	1	2		2	2	1	1							1			8
Manshra	2	2	1	1	1	2	1	1		1			4	1	2	2	20
Mardan	2	1	3	2	5		3	1	1				5	1	7	1	32
Matiari							1										1
Mianwali			1		1	1	1							1	2		7
Mirpur	1			1	6		4			1							13
Mirpur Khas	2		1	1	1	1	2										9
Multan	9	2	18	8	11	4	5			1			1	10	6	1	76
Muzaffarabad			1	1	3	1	1							1			8
Muzaffargarh			3	1	1	1	2										10
N.Waziristan Agency							1						1				2
Nankana Sahib			1				1										2
Narwal			1	2	2		2								2		11
Nausheero Feroze			1	2	1										3		6
Noshki																	1
Nowshera	1		3		2	2	4			1			9	1	2		25
Okara	1	1	1	2	3		2						1	6	1		18
Orakzai Agency							1										2
Pakpattan	1		1	1	2	1	1							2	1		10
Panipour				2													2
Peshawar	5	4	9	10	10	5	6	1	1	4			17	2	6	1	81
Pishin				1										1			3
Quetta	2	4	8	7	8	2	3	1	1	1			1	2	4		44
Rahim Yar Khan	2	2	5	4	5	5	6							4	7	1	41
Rajan Puri			1		2	2	1										6
Rawalpindi	5	13	22	13	18	8	6	2		9	1		2	12	4	1	116
Rawlakot (Poonch)	1				1	1											4
S.Waziristan Agency														1			1
Sahiwal	4	1	4	2	4	1	2		1					5	2		26
Sakardu		1			2	1					1			1		1	5
Saighar				2	1		3										6
Sargodha	2	1	5	1	6	5	2							3	3		28
Shaheed Benazirabad	1			1	1	1	2								1		7
Shangla		1		1	1	1							1	1	1		6
Sheikhupura	4	2	8	3	2	1	2		1				1	1			25
Shikarpur																	1
Shikot	5	7	14	4	11	4	4		1					2	7		59
Sudhanthi					1	1											2
Sujawal																	1
Sukkur	1		1	1	3		2								3		11
Swabi				1	2		1			1			5	1	3		14
Swat	2	2	6	11	12	5	3			4			8	2	9	1	65
Tando Allahyar				1													1
Tank						1							1				2
Thatta		1					1										2
Toba Tek Singh	2	1	4	4	4	2	1							5			23
Tor Ghar																	1
Umerkot					1												1
Upper Dir		1	3	2	4	2							4	1	6		23
Vehari	2	1	3	3	2		2							2	1		16
Zhob						1							1				3
Ziarat							1										3
Grand Total	140	142	376	256	408	223	188	23	16	62	13	2	124	181	241	25	2,420

Appendix-VII Gender Code List

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

Notes for Gender List:

¹ It includes Male personal or sole proprietorship Accounts.

² It includes Female personal or sole proprietorship Accounts.

³ It will include Joint Personal and Business Accounts.

List of Acronyms

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