

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

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

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	25,123	1,266,012	27,465	1,354,550	27,367	1,321,748
1. Cotton Textiles:	4,812	296,950	5,289	314,733	4,942	320,750
(a) Indigenous	4,599	286,445	5,064	296,032	4,731	296,636
(b) Imported	213	10,506	225	18,700	211	24,114
2. Cotton Yarn:	2,488	89,549	2,240	102,356	2,191	93,031
(a) Indigenous	2,445	88,077	2,221	100,045	2,173	89,846
(b) Imported	43	1,472	19	2,311	18	3,184
3. Other Textiles:	3,430	232,393	3,613	233,180	3,609	231,674
(a) Indigenous	3,404	228,627	3,594	228,692	3,587	226,121
(b) Imported	26	3,766	19	4,487	22	5,553
4. Machinery:	1,210	55,335	1,136	59,683	1,179	54,793
(a) Indigenous	669	32,309	646	38,576	679	34,017
(b) Imported	541	23,026	490	21,107	500	20,776
5. Handloom Products	3	64	1	65	1	52
6. Carpets & Rugs	29	917	21	505	23	495
7. Readymade Garments	1,564	93,333	1,285	82,210	1,222	71,930
8. Cement and Cement Products:	666	147,194	663	127,665	618	110,358
(a) Indigenous	650	144,502	634	125,731	606	109,293
(b) Imported	16	2,693	29	1,934	12	1,065
9. Sports Goods	93	1,586	82	1,616	78	1,250
10. Surgical Instruments	171	7,472	196	6,367	177	6,085
11. Chemicals & Dyes	1,732	61,568	1,581	60,586	1,589	61,628
12. Other Finished Goods:	8,925	279,650	11,358	365,583	11,738	369,704
(a) Indigenous	8,575	270,273	10,944	345,343	11,346	355,673
(b) Imported	350	9,377	414	20,241	392	14,031
IV. Fixed Assets Including Machinery	435,573	2,160,035	392,029	1,991,050	382,328	2,071,948
A. Transport Equipment	416,663	781,707	374,223	751,889	365,465	769,309
B. Furniture & Fixtures	334	15,350	421	13,609	428	13,202
C. Office Equipment	392	46,523	386	41,045	357	40,168
D. Other Machinery & Equipment	18,184	1,316,454	16,999	1,184,506	16,078	1,249,270
V. Real Estate	627,866	1,704,776	593,477	1,729,695	591,996	1,748,718
A. Land	494,352	569,126	458,423	591,682	454,077	595,504
1. Residential	11,599	212,341	17,842	269,899	16,655	258,378
(a) House	9,704	206,207	15,740	258,155	16,022	254,294
(b) Flat	1,895	6,133	2,102	11,744	633	4,084
2. Non-Residential	482,753	356,785	440,581	321,783	437,422	337,126
(a) Commercial	15,014	165,286	6,334	109,479	6,188	109,669
(b) Industrial	1,230	36,643	745	35,838	807	33,018
(c) Agriculture	466,105	143,618	433,132	168,973	429,832	184,612
(d) Others	404	11,238	370	7,494	595	9,827
B. Buildings:	133,514	1,135,650	135,054	1,138,013	137,919	1,153,214
1. Residential	120,927	663,681	123,119	672,129	125,214	692,363
(a) House	106,969	578,158	110,656	599,245	109,966	603,545
(b) Flat	13,958	85,524	12,463	72,884	15,248	88,818
2. Non-Residential	12,587	471,969	11,935	465,884	12,705	460,851
(a) Commercial	5,832	230,635	5,484	221,968	6,163	230,363
(b) Industrial	3,053	179,629	3,119	181,855	3,282	167,106
(c) Agriculture	2,388	36,827	2,911	41,361	2,833	40,317
(d) Others	1,314	24,879	421	20,700	427	23,065
VI. Fixed Deposits and Insurance Policies	26,046	456,416	24,840	454,817	27,298	496,599
A. Bank Deposits	25,921	454,713	24,779	454,373	27,244	495,699
1. Security Deposits	2,368	55,533	2,585	72,975	2,709	58,215
2. Term Deposits (TDRs)	17,153	359,708	17,377	348,933	19,930	393,157
3. Other Deposits	6,400	39,472	4,817	32,465	4,605	44,326
B. Insurance Policies	125	1,703	61	444	54	901
VII. Others	448,460	4,258,728	424,663	3,788,821	428,384	4,118,769
A. Other Secured Advances	124,790	1,659,541	138,858	1,601,609	140,192	1,684,923
1. Receivables	98,531	524,759	108,461	549,694	1,578	166,245
2. Employees Benefits	3,357	599	6,325	1,093	6,680	1,372
3. Others	22,902	1,134,184	24,072	1,050,822	131,934	1,517,305
B. Advances Secured by Guarantee(s)	323,670	2,599,187	285,805	2,187,212	288,192	2,433,846
1. Institutional Guarantee(s)	6,917	2,386,071	3,690	1,963,110	4,389	2,199,195
2. Individual Guarantee(s)	316,753	213,116	282,115	224,102	283,803	234,652
VIII. Unsecured Advances	2,606,408	211,171	2,251,938	228,802	2,301,161	243,710
1. Credit Cards	2,058,512	93,756	1,687,433	112,421	1,724,176	122,224
2. Personal Loan	525,455	109,094	511,513	104,806	522,458	105,364
3. Others	22,441	8,321	52,992	11,575	54,527	16,122
Total	4,453,548	11,807,917	4,004,350	11,595,353	4,048,546	12,069,611

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

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

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

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

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

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

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

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

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

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

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

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

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

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

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

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

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

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

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

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

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

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

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

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

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

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

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

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

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

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

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

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,179,860	2,544,393	1,167,560	2,390,301	1,171,362	2,432,575
I. GOVERNMENT	59	472,454	108	102,308	105	179,677
A. Federal Government	37	76,670	28	21,904	19	7,778
1) Commodity Operations	8	44,952	-	-	-	-
2) Others	29	31,719	28	21,904	19	7,778
B. Provincial Governments	22	395,784	80	80,405	86	171,899
1) Commodity Operations	19	395,733	-	-	-	-
2) Others	3	51	80	80,405	86	171,899
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	112	535,669	98	640,735	113	615,687
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	12	4	10	4	9
Utilities	42	164,923	26	161,209	26	161,202
Transport, storage and communications	29	120,245	31	136,118	33	187,457
Manufacturing	23	53,950	21	46,193	21	54,855
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	5	3,569	4	2,500	4	2,500
Commerce and Trade	4	127,643	8	229,417	20	144,365
Others	1	429	3	390	4	400
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	110	24,576	102	36,028	101	39,749
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	3	1	2	439	2	39
MFIs and DFIs	12	13,764	17	11,761	16	12,354
Stock Exchange & Brokerage Houses	14	887	12	916	13	1,301
Modarabas	2	434	2	217	2	217
Other NBFIs	77	9,490	67	22,696	66	25,838
IV. PRIVATE SECTOR (BUSINESS)	783,349	1,230,328	756,477	1,320,266	751,912	1,311,825
A. Agriculture, forestry and fishing	632,286	199,115	614,447	230,443	607,953	234,318
1. Crop and animal production, hunting and related service activities	631,621	198,899	613,735	229,893	607,244	233,856
Growing of Wheat, Rice, Sugar Cane & Cotton	242,351	87,008	235,168	87,251	232,341	85,941
Growing of tropical, subtropical, pome and stone fruits & vegetables	28,065	8,641	20,740	6,677	18,787	6,256
Growing of other fruits, vegetables and crops	15,961	6,460	16,623	9,712	16,297	9,820
Raising of livestock and other related activities	264,379	78,380	255,265	93,971	252,981	95,927
Other agricultural support activities	80,865	18,409	85,939	32,282	86,838	35,912
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	130	17	113	14	109	14
03 - Fishing and aquaculture	535	199	599	536	600	448
B. Mining and quarrying	142	20,646	133	21,661	135	22,857
05 - Mining of coal and lignite	17	14,459	18	16,033	18	15,547
06 - Extraction of crude petroleum and natural gas	56	6,037	54	5,544	56	7,231
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	67	139	59	76	59	70
09 - Mining support service activities	1	11	1	9	1	9
C. Manufacturing	54,920	662,551	50,218	719,943	50,201	694,136
10 - Manufacture of food products	44,108	191,545	40,663	215,797	40,458	206,916
11 - Manufacture of beverages	86	2,645	82	2,296	83	2,183
12 - Manufacture of tobacco products	194	38	155	27	143	25
13 - Manufacture of textiles	3,563	196,942	2,718	219,475	2,803	207,734
Preparation and spinning of textile fibres	1,600	84,605	1,192	104,218	1,222	97,677
Weaving of textiles	659	43,060	532	45,514	556	44,073
Finishing of textiles	632	44,576	358	43,722	363	40,384
Manufacture of knitted and crocheted fabrics	46	1,197	39	952	47	1,013
Manufacture of made-up textile articles, except apparel	245	10,899	167	11,586	172	10,739
Manufacture of carpets and rugs	53	424	53	394	51	346
Manufacture of other textiles n.e.c.	328	12,181	377	13,088	392	13,502
14 - Manufacture of wearing apparel	1,495	28,493	1,336	29,073	1,366	29,154
15 - Manufacture of leather and related products	429	4,741	430	4,908	435	5,238
	0	0				

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

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

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

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

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

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

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

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

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

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

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

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

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	22	1	-	1	-
1) Official	1	22	1	-	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	471	453,011	404	414,573	434	430,874
I. GOVERNMENT	2	372,288	1	361,331	1	361,844
A. Federal Government	2	372,288	1	361,331	1	361,844
1) Commodity Operations	-	-	-	-	-	-
2) Others	2	372,288	1	361,331	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)	181	80,112	139	52,692	174	68,497
A. Agriculture, forestry and fishing	2	4,756	2	6,278	2	1,300
1. Crop and animal production, hunting and related service activities	2	4,756	2	6,278	2	1,300
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	0	1	1	1	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	4,756	1	6,277	1	1,300
Hunting, trapping and related service activities	-	-	-	-	-	-
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	141	40,908	114	32,649	150	46,948
10 - Manufacture of food products	18	5,541	17	2,657	19	6,533
11 - Manufacture of beverages	3	15	5	1	5	-
12 - Manufacture of tobacco products	3	10	5	-	4	-
13 - Manufacture of textiles	30	3,793	3	245	3	245
Preparation and spinning of textile fibres	6	595	2	214	2	214
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	18	2,927	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	104	1	31	1	31
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	168	-	-	-	-
14 - Manufacture of wearing apparel	3	105	-	-	-	-
15 - Manufacture of leather and related products	3	93	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

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

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

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

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

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

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

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

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

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

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

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

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

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

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	3	3,528	3	3,528
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	2	3,528	2	3,528
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,638	9,901,675	4,048,543	12,066,083
I. GOVERNMENT	-	-	-	-	-	-	283	975,088	283	975,088
A. Federal Government	-	-	-	-	-	-	128	392,607	128	392,607
B. Provincial Governments	-	-	-	-	-	-	155	582,401	155	582,401
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	711	2,397,989	711	2,397,989
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	1,443	7	1,443
Utilities	-	-	-	-	-	-	411	582,522	411	582,522
Transport, storage and communications	-	-	-	-	-	-	131	999,350	131	999,350
Manufacturing	-	-	-	-	-	-	46	60,593	46	60,593
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,126	14	7,126
Commerce and Trade	-	-	-	-	-	-	81	676,377	81	676,377
Others	-	-	-	-	-	-	20	5,680	20	5,680
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	1,153	254,879	1,153	254,879
Mutual Funds and AMCs	-	-	-	-	-	-	75	2,561	75	2,561
Insurance & Pension Funds	-	-	-	-	-	-	434	3,316	434	3,316
MFIs and DFIs	-	-	-	-	-	-	129	151,205	129	151,205
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	202	22,832	202	22,832
Modarabas	-	-	-	-	-	-	79	4,689	79	4,689
Other NBFI	-	-	-	-	-	-	24	70,277	24	70,277
IV. PRIVATE SECTOR (BUSINESS)	882,053	978,344	39,107	29,786	10,478	22,254	138,344	6,265,746	1,069,982	7,284,130
A. Agriculture, forestry and fishing	673,057	336,003	26,560	12,471	9,455	7,775	6,065	44,537	715,137	406,786
1. Crop and animal production, hunting and related service activities	672,235	335,239	26,543	12,467	9,443	7,762	6,039	43,877	714,260	399,345
Growing of Wheat, Rice, Sugar Cane & Cotton	298,434	163,836	3,856	2,407	6,389	6,511	3,448	5,243	312,127	177,997
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,920	8,546	617	314	34	90	129	227	20,700	9,178
Growing of other fruits, vegetables and crops	21,634	16,446	361	307	20	35	422	1,869	22,487	18,656
Raising of livestock and other related activities	235,827	93,720	18,680	5,843	2,327	143	1,336	21,562	258,170	121,268
Other agricultural support activities	96,408	52,668	3,029	3,597	673	982	703	14,971	100,813	72,218
Hunting, trapping and related service activities	12	22	-	-	-	-	1	5	13	27
2. Forestry and logging	112	18	-	-	-	-	1	9	113	27
3. Fishing and aquaculture	710	746	17	3	12	14	25	650	764	1,414
B. Mining and quarrying	236	3,617	-	-	3	7	795	84,267	1,034	87,892
05 - Mining of coal and lignite	35	2,936	-	-	1	-	48	48,183	84	51,119
06 - Extraction of crude petroleum and natural gas	85	353	-	-	-	-	625	29,885	710	30,158
07 - Mining of metal ores	11	36	-	-	-	-	21	958	32	994
08 - Other mining and quarrying	88	251	-	-	2	7	92	5,299	182	5,557
09 - Mining support service activities	17	41	-	-	-	-	9	22	26	63
C. Manufacturing	48,894	334,378	3,462	3,766	380	7,193	80,230	4,408,703	132,966	4,754,039
10 - Manufacture of food products	38,274	91,162	2,667	1,554	118	2,710	17,231	1,068,775	58,290	1,164,201
11 - Manufacture of beverages	125	1,867	-	-	4	24	1,146	53,632	1,273	55,523
12 - Manufacture of tobacco products	143	32	2	0	-	-	409	1,547	554	1,580
13 - Manufacture of textiles	2,364	95,794	150	509	43	1,073	23,798	1,472,782	26,355	1,570,158
Preparation and spinning of textile fibres	1,013	55,527	5	6	-	-	8,104	484,972	9,122	546,505
Weaving of textiles	469	7,867	41	120	7	53	5,048	313,034	5,565	321,074
Finishing of textiles	271	24,934	15	6	3	9	3,675	266,034	3,964	296,983
Manufacture of knitted and crocheted fabrics	80	662	12	71	3	38	667	62,371	762	63,141
Manufacture of made-up textile articles, except apparel	169	4,306	21	245	3	942	3,603	187,473	3,196	192,966
Manufacture of carpets and rugs	43	95	10	1	2	0	78	977	133	1,073
Manufacture of other textiles n.e.c.	319	2,404	46	59	25	31	3,223	157,921	3,613	166,415
14 - Manufacture of wearing apparel	1,278	26,545	318	211	48	155	2,935	174,089	4,579	201,001
15 - Manufacture of leather and related products	441	1,388	69	496	6	22	1,577	47,714	2,093	49,619

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	43	115	14	450	3	22	311	6,489	371	7,076
Manufacture of luggage, handbags and the like, saddlery and harness	22	258	2	7	-	-	65	2,235	89	2,500
Manufacture of footwear	376	1,015	53	38	3	0	1,201	38,989	1,633	40,043
a. Leather wear	346	652	47	14	3	0	858	31,843	1,254	32,509
b. Rubber and Plastic wear	30	363	6	24	-	-	746	379	343	7,533
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	141	396	6	8	4	1	330	8,914	481	9,319
17 - Manufacture of paper and paper products	186	2,221	4	12	7	25	1,501	124,143	1,698	126,401
18 - Printing and reproduction of recorded media	258	1,224	16	291	1	12	645	20,572	920	22,099
Printing and other service activities related to printing	256	1,223	16	291	-	-	639	19,158	911	20,071
Reproduction of recorded media	2	1	-	-	1	12	6	1,415	9	1,428
19 - Manufacture of coke and refined petroleum products	76	54,261	-	-	-	-	1,368	85,803	1,444	140,064
20 - Manufacture of chemicals and chemical products	827	8,261	46	117	23	94	7,500	342,812	8,396	351,284
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	217	1,062	3	30	6	1,409	5,470	108,973	5,696	111,474
22 - Manufacture of rubber and plastics products	487	2,767	17	70	13	10	2,227	96,568	2,744	99,415
23 - Manufacture of other non-metallic mineral products	327	7,015	3	8	24	797	1,681	256,707	2,035	264,528
24 - Manufacture of basic metals	805	20,312	6	44	27	782	4,395	216,930	5,233	238,068
25 - Manufacture of fabricated metal products, except machinery and equipment	186	1,306	3	1	1	1	720	31,810	910	33,118
26 - Manufacture of computer, electronic and optical products	65	337	-	-	-	-	297	18,563	332	18,900
27 - Manufacture of electrical equipment	254	8,027	13	83	18	30	2,030	131,499	2,315	138,639
28 - Manufacture of machinery and equipment	224	541	8	32	1	7	664	23,607	897	24,188
29 - Manufacture of motor vehicles, trailers and semi-trailers	195	1,990	3	43	1	1	1,797	61,349	1,996	63,383
30 - Manufacture of other transport equipment	62	219	-	-	-	-	451	11,663	513	11,901
31 - Manufacture of furniture	465	544	14	92	11	311	1,748	5,154	801	5,981
32 - Other manufacturing	1,421	6,998	113	164	24	29	1,748	44,059	3,306	51,250
Manufacture of jewellery and related articles	254	204	4	3	2	0	14	87	274	294
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	33
Manufacture of musical instruments	1	1	-	-	1	-	49	778	51	779
Manufacture of sports goods	123	2,106	2	8	1	-	239	4,292	365	6,405
Manufacture of games and toys	2	-	-	-	-	-	2	1	4	1
Manufacture of medical and dental instruments and supplies	89	460	7	42	-	-	244	4,137	340	4,639
Manufacture of Handicrafts	75	29	67	9	1	0	38	380	181	418
Other manufacturing n.e.c.	875	4,170	32	103	18	28	1,161	34,379	2,086	38,880
33 - Repair and installation of machinery and equipment	75	109	1	1	-	-	29	1,016	105	1,126
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,409	514,141	2,409	514,141
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,263	504,940	2,263	504,940
a) Hydal	-	-	-	-	-	-	437	26,682	437	26,682
b) Thermal	-	-	-	-	-	-	217	124,635	217	124,635
c) Coal Based	-	-	-	-	-	-	90	131,161	90	131,161
d) Wind	-	-	-	-	-	-	154	50,842	154	50,842
e) Solar	-	-	-	-	-	-	170	15,614	170	15,614
f) Other	-	-	-	-	-	-	1,195	156,006	1,195	156,006
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	120	9,161	120	9,161
Steam and air conditioning supply	-	-	-	-	-	-	26	80	26	40
E. Water supply; sewerage, waste management and remediation activities	50	8,317	4	1,188	-	-	86	14,410	140	23,915
36 - Water collection, treatment and supply	7	19	-	-	-	-	25	9,206	32	9,225
37 - Sewerage	7	5	-	-	-	-	-	-	7	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,291	4	1,188	-	-	61	5,203	99	14,682
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,651	18,970	39	389	15	2,990	2,062	170,312	3,767	192,661
41 - Construction of buildings	1,052	16,008	29	310	14	2,987	1,256	118,010	2,351	137,316
42 - Civil engineering	487	2,378	6	73	1	3	717	49,730	1,211	52,183
43 - Specialized construction activities	112	584	4	6	-	-	89	2,572	205	3,162

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,937	180,205	5,409	6,137	507	862	28,566	334,645	151,439	521,858
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,490	10,544	90	220	20	41	1,419	15,943	5,019	26,747
46 - Wholesale trade, except of motor vehicles and motorcycles	27,896	109,818	547	2,973	57	579	8,165	182,773	36,665	296,142
47 - Retail trade, except of motor vehicles and motorcycles	85,571	59,843	4,772	2,944	430	242	18,982	135,939	109,755	198,969
H. Transportation and storage	18,884	37,831	1,038	1,094	8	49	4,637	82,781	24,567	121,755
49 - Land transport and transport via pipelines	5,827	17,616	157	353	5	8	2,587	35,720	8,576	53,696
50 - Water transport	8	298	1	1	-	-	62	545	71	843
51 - Air transport	8	19	-	-	-	-	91	1,062	99	1,080
52 - Warehousing and support activities for transportation	13,010	17,885	880	741	3	41	1,533	39,407	15,426	58,073
53 - Courier activities other than national post activities	31	2,014	-	-	-	-	-	6,047	395	8,062
I. Accommodation and food service activities	1,313	4,937	71	196	23	71	790	33,023	2,197	38,228
55 - Accommodation	278	2,013	11	15	17	70	210	21,700	516	23,799
56 - Food and beverage service activities	1,035	2,925	60	181	6	1	580	11,322	1,681	14,429
J. Information and communication	550	3,247	38	36	4	1	2,333	386,096	2,925	389,380
58 - Publishing activities	239	297	11	2	3	1	508	2,153	761	2,453
59 - Motion picture, video and television programme production, sound recording and music publishing activities	27	24	2	1	-	-	48	1,884	77	1,910
60 - Programming and broadcasting activities	5	5	-	-	1	-	35	1,517	41	1,523
61 - Telecommunications	86	2,210	7	7	-	-	999	366,076	1,082	368,292
62 - Computer programming, consultancy and related activities	142	476	13	15	-	-	624	9,454	779	9,946
63 - Information service activities	51	235	5	11	-	-	119	5,012	175	5,257
K. Real estate activities	231	1,783	14	125	5	1,638	709	34,227	959	37,773
L. Professional, scientific and technical activities	6,413	12,321	285	525	8	972	2,898	44,474	9,604	58,292
69 - Legal and accounting activities	55	494	1	4	-	-	109	1,315	165	1,813
70 - Activities of head offices; management consultancy activities	7	36	1	4	-	-	78	1,235	86	1,275
71 - Architectural and engineering activities; technical testing and analysis	70	276	5	17	6	971	299	4,069	380	5,314
72 - Scientific research and development	15	77	1	2	2	0	176	3,630	194	3,709
73 - Advertising and market research	100	339	9	48	-	-	914	3,801	1,023	4,189
74 - Other professional, scientific and technical activities	6,130	10,960	268	450	-	-	1,300	30,321	7,698	41,730
75 - Veterinary activities	36	139	-	-	-	-	22	103	58	242
M. Administrative and support service activities	2,964	4,901	101	160	27	77	3,356	42,786	6,448	47,885
77 - Rental and leasing activities	140	253	-	-	-	-	485	2,300	625	2,553
78 - Employment activities	6	39	-	-	-	-	36	238	42	277
79 - Travel agency, tour operator, reservation service and related activities	251	1,019	6	45	1	0	611	13,060	869	14,125
80 - Security and investigation activities	21	442	3	13	-	-	721	2,501	745	2,956
81 - Services to buildings and landscape activities	24	106	4	4	13	3	8	296	49	409
82 - Office administrative, office support and other business support activities	2,322	3,043	88	97	13	74	1,495	24,330	4,118	27,564
N. Education	546	1,148	232	793	12	11	1,225	27,192	2,015	29,145
O. Human health and social work activities	762	2,202	116	127	10	27	633	15,837	1,521	18,194
86 - Human health activities	753	2,200	111	124	9	27	619	15,489	1,492	17,839
87 - Residential care activities	2	1	-	-	-	-	4	24	6	26
88 - Social work activities with and without accommodation	7	2	5	3	1	0	10	324	23	329
P. Arts, entertainment and recreation	38	114	21	23	-	-	46	1,587	105	1,723
Q. Other service activities	9,502	26,332	1,716	2,745	20	578	1,511	17,899	12,749	47,463
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,881	15,068	5,881	15,068
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	59	1,527	59	1,527
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	12,864	156	12,864
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,666	677	5,666	677
VI. PERSONAL	2,620,536	1,016,934	346,600	100,331	2,988	18,056	245	252	2,070,429	1,135,573
A. Bank Employees	138,469	285,709	36,958	46,899	3	0	-	-	175,430	332,608
1) For house building	69,965	239,654	11,113	18,964	1	0	-	-	81,079	258,618
2) For transport i.e. purchase of car etc.	33,637	37,818	21,710	27,094	1	0	-	-	55,348	64,912
3) Other purposes	34,867	8,237	4,135	841	1	-	-	-	39,003	9,078
B. Consumer Financing	2,477,685	730,648	309,583	53,397	2,959	18,055	245	252	2,790,472	802,353
1) For house building	28,003	169,045	4,089	16,953	2,747	17,583	-	-	34,839	203,580
2) For transport i.e. purchase of car etc	241,952	216,916	15,321	13,140	189	444	-	-	257,662	206,501
3) Credit cards	1,505,008	111,072	219,242	10,948	-	-	245	252	1,724,595	122,272
4) Consumers durable	25,719	6,289	13,071	1,096	10	12	-	-	38,800	7,397
5) Personal loans	677,003	227,326	57,760	11,261	13	15	-	-	734,776	238,602
C) Other	4,382	576	139	35	6	1	-	-	4,527	612
VII. OTHER	78	681	5	23	-	-	21	1,732	104	2,436
Total	3,502,667	1,992,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,066,611

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

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Jun-23	Mar-24	Jun-24 P							Total	
	Total	Total	Precious Metals	Securities, Shares & Other Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	817,443	871,719	20,798	7,759	256,064	123,411	239,647	31,703	202,889	11,735	894,007
01.00*	7,698	10,178	-	325	1,711	2,216	3,559	741	4,313	-	12,865
02.00*	181,087	175,841	-	2,055	75,245	55,110	17,486	13,195	7,445	70	170,605
03.00*	333,003	343,557	219	950	113,626	75,893	92,638	20,767	27,204	307	331,603
04.00*	200,678	207,398	273	178	58,180	54,323	59,804	12,168	14,555	750	200,231
05.00*	354,655	369,996	107	441	65,905	74,638	193,336	9,891	16,668	7,544	368,529
06.00*	44,950	74,272	1,656	863	41,506	22,091	7,322	7,927	13,335	522	95,222
07.00*	66,720	166,106	-	34	28,281	34,720	58,055	4,722	35,547	2	161,362
08.00*	404,813	42,392	-	262	16,888	9,391	1,091	5,165	14,493	1	47,290
08.25	16,459	362,475	-	8	2,906	1,063	58	6	366,389	-	370,429
08.50	2,590	2,006	-	-	528	32,995	913	238	551	-	35,225
08.75	3,750	162	-	-	1,005	28	74	60	17	-	1,184
09.00	39,595	31,506	-	359	17,956	6,595	2,713	751	27,031	-	55,405
09.25	2,610	524	-	-	197	53	55	846	6,641	2	7,795
09.50	4,119	16,246	-	50	1,289	747	286	974	21,870	0	25,216
09.75	1,100	1,751	-	129	128	455	144	635	19,960	0	21,451
10.00	10,631	14,029	-	29	10,411	3,855	2,281	376	567	0	17,519
10.25	14,730	366	-	-	355	182	435	163	-	1	1,136
10.50	15,883	586	-	-	1,637	749	315	98	541	-	3,339
10.75	52,224	40,763	-	6	196	464	852	72	49,203	1	50,794
11.00	31,905	13,397	-	-	917	8,846	2,027	67	160	40	12,057
11.25	899	731	-	-	440	362	529	90	140	735	2,295
11.50	159,090	177,180	-	-	130	1,555	1,495	0	127,277	0	130,458
11.75	1,998	1,561	-	-	100	557	334	22	74	1	1,087
12.00	33,870	31,095	-	-	2,255	1,069	18,640	1	118,074	106	140,145
12.25	2,740	598	-	-	-	204	499	223	10,266	0	11,193
12.50	12,580	3,176	-	-	353	501	1,094	2	10	-	1,960
12.75	35,863	23,163	-	-	492	976	541	933	1	0	2,942
13.00	49,298	47,000	468	-	3,628	692	15,442	9	-	66	20,304
13.25	86,407	68,576	-	60	282	66,323	75	88	-	2	66,829
13.50	23,202	13,697	-	-	111	1,416	561	334	27,070	0	29,491
13.75	51,928	3,355	-	-	45,707	2,451	196	16	17	0	48,386
14.00	131,105	29,431	7,037	0	159	5,215	1,645	110	851	25	15,041
14.25	1,832	1,761	-	-	-	713	310	0	6	-	1,029
14.50	39,356	3,009	48	-	-	2,019	577	28	3	114	2,789
14.75	8,221	17,423	-	-	6,484	763	1,204	4	142	1	8,598
15.00	27,490	18,075	4,574	-	321	1,532	8,573	671	4,599	164	20,434
15.25	62,618	33,365	-	-	3,158	974	1,798	-	17,402	2	23,334
15.50	10,114	9,101	5,277	-	0	2,830	1,198	300	338	7	9,951
15.75	57,236	83,691	-	-	0	990	7,073	33	82	4	8,183
16.00	44,873	32,652	-	0	675	2,566	6,860	912	20,189	978	32,180
16.25	97,423	64,162	-	-	1,099	18,801	2,553	9,425	122	4	32,004
16.50	141,536	102,195	308	6	5,450	5,706	12,284	5,471	23,449	12	52,887
16.75	63,765	15,328	-	-	6,627	3,481	2,464	1,060	1,773	-	15,405
17.00	217,183	17,225	96	-	9,922	5,014	2,688	237	5,163	629	23,751
17.25	91,988	42,348	-	1,684	18,778	325	7,217	516	26,079	-	54,599
17.50	240,687	191,048	8,114	850	214,192	52,084	30,715	9,172	59,665	2	374,193
17.75	67,709	34,581	-	-	2,743	3,305	2,288	663	2,843	0	29,935
18.00	293,786	91,727	1,908	137	35,058	5,767	8,433	1,566	35,288	572	88,731
18.25	103,455	44,900	-	1	20,000	2,905	7,498	3,550	2,793	0	36,747
18.50	61,809	56,262	-	-	14,327	4,358	8,646	1,437	7,831	5	36,604
18.75	46,602	35,554	-	-	8,093	2,235	3,474	1,711	1,635	2	17,150
19.00	100,950	494,660	4,602	556	175,225	30,385	48,133	15,102	81,439	226	355,667
19.25	56,281	19,583	-	-	15,026	1,228	1,787	3	10,218	3	28,266
19.50	36,682	5,065	-	-	15	1,165	1,664	3	193	122	3,160
19.75	33,839	4,428	18	-	4,791	2,602	587	2	487	1	8,487
20.00	81,628	43,178	558	23	10,267	31,919	15,833	3,619	23,470	5,697	91,387
20.25	35,701	6,496	275	26	46,750	95,263	12,894	3,256	84,120	6	242,591
20.50	21,347	12,718	-	-	27,998	36,368	11,544	17,490	38,091	871	132,362
20.75	104,758	30,831	0	554	74,349	107,982	16,486	5,412	116,772	107	321,661
21.00	87,462	49,809	5,366	2,993	62,828	43,817	15,353	9,017	39,685	990	180,050
21.25	60,082	172,326	386	1,165	69,084	55,923	23,223	20,070	47,346	230	217,427
21.50	129,105	785,635	1,318	959	57,457	45,178	11,841	12,914	87,721	433	217,826
21.75	298,769	485,903	-	1,285	71,425	97,014	18,391	9,869	89,493	121	287,598
22.00	865,729	908,738	4,334	8,156	330,796	89,007	42,795	12,317	847,070	5,342	1,339,816
22.25	462,923	723,459	38	3,128	204,158	110,876	75,598	19,603	236,602	866	650,870
22.50	563,593	735,354	4,465	32,709	177,837	97,939	61,950	31,123	326,353	685	733,062
22.75	519,855	341,025	3	14,757	134,174	72,074	42,878	16,271	119,991	493	400,640
23.00	656,943	431,598	-	2,421	197,259	63,044	50,412	33,085	90,291	1,354	437,867
23.25	437,108	340,711	1,463	1,832	89,610	40,266	26,805	17,173	43,014	357	220,520
23.50	672,320	453,830	-	2,863	72,460	36,502	45,661	23,563	231,061	220	412,330
23.75	157,509	191,280	-	13	33,801	24,800	31,042	22,651	24,733	1,669	197,959
24.00	386,367	206,024	11	4,626	45,614	41,662	58,367	15,088	28,198	3,570	197,136
24.25	219,671	87,522	-	50	11,789	19,197	18,382	3,189	4,622	33	57,262
24.50	189,076	120,860	-	3,590	18,685	22,462	39,885	6,954	45,299	32	136,907
24.75	43,719	39,067	6	362	4,341	16,334	22,524	1,084	3,602	18	48,271
25.00 & above	713,195	866,008	7,763	3,206	158,571	184,180	214,682	48,595	176,736	195,858	989,590
Total	11,807,917	11,595,353	98,586	101,457	3,189,823	2,071,948	1,748,718	496,599	4,118,769	243,710	12,069,611
Weighted Average	17.54	17.58	14.97	19.77	17.37	17.21	14.87	18.06	18.09	32.93	17.57

*01.00 stands for 00.25 to 01.24

 *08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

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

*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	Jun-23	Mar-24	Jun-24 P							Total		
	Total	Total	Precious Metals	Securities, Shares & Other Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances	
00.00	517,209	612,986	994	5,687	195,350	91,548	165,607	30,880	140,876	6,672	637,614	
01.00*	6,432	9,742	-	325	1,675	2,216	3,500	326	2,752	-	10,794	
02.00*	171,495	166,705	-	1,911	74,821	47,249	17,043	13,153	7,357	70	161,602	
03.00*	309,298	321,330	2	950	113,120	64,468	86,721	20,739	23,636	307	309,941	
04.00*	185,390	193,592	1	178	57,124	47,284	56,932	12,155	12,469	749	186,892	
05.00*	217,077	219,674	48	441	50,941	51,574	87,460	9,775	12,028	4,773	217,040	
06.00*	34,536	63,669	-	863	38,173	20,398	5,274	7,908	10,092	512	83,220	
07.00*	53,926	141,848	-	34	25,564	22,232	45,765	4,630	34,330	2	132,557	
08.00*	19,370	31,184	-	262	15,848	8,143	1,084	5,151	6,331	1	36,820	
08.25	16,353	1,044	-	8	2,831	1,043	58	6	4,545	-	8,490	
08.50	2,269	1,725	-	-	528	32,717	913	238	551	-	34,948	
08.75	3,750	162	-	-	1,005	28	74	60	-	-	1,167	
09.00	35,333	18,499	-	359	17,787	985	2,713	351	16,059	-	38,253	
09.25	2,610	519	-	-	197	53	50	846	6,641	2	7,790	
09.50	3,924	16,245	-	50	1,289	747	285	974	21,870	0	25,215	
09.75	1,100	1,748	-	129	128	455	141	630	19,960	0	21,443	
10.00	10,428	13,502	-	-	10,109	3,777	2,151	356	567	0	16,961	
10.25	14,710	366	-	-	355	182	435	163	-	1	1,136	
10.50	15,881	574	-	-	1,637	748	306	98	541	-	3,329	
10.75	11,831	1,428	-	6	84	464	784	72	9,821	1	11,232	
11.00	31,467	13,056	-	-	878	8,771	1,822	67	160	40	11,737	
11.25	858	710	-	-	440	362	518	90	140	735	2,285	
11.50	43,459	50,068	-	-	130	1,555	1,489	0	67	0	3,242	
11.75	1,996	1,560	-	-	100	557	334	22	74	1	1,087	
12.00	15,246	11,139	-	-	877	801	1,839	1	61,810	106	65,434	
12.25	2,636	581	-	-	-	203	493	223	10,263	0	11,182	
12.50	11,861	3,162	-	-	353	500	1,087	2	7	-	1,949	
12.75	35,570	20,823	-	-	492	975	538	1	1	0	2,007	
13.00	35,701	31,851	-	-	3,628	692	1,288	9	-	66	5,682	
13.25	18,342	3,433	-	-	282	1,423	75	4	-	2	1,786	
13.50	22,273	13,686	-	-	111	1,416	488	334	27,070	0	29,418	
13.75	15,129	3,243	-	-	-	2,451	147	16	17	0	2,631	
14.00	117,526	21,988	-	-	159	5,214	1,594	110	851	25	7,952	
14.25	1,709	1,732	-	-	-	713	285	0	6	-	1,004	
14.50	39,347	2,959	-	-	-	2,019	577	28	3	114	2,741	
14.75	2,679	9,864	-	-	1	763	537	4	142	1	1,447	
15.00	22,718	6,479	-	-	321	1,528	3,870	671	3,029	164	9,583	
15.25	33,813	3,331	-	-	1	974	1,798	-	1	2	2,776	
15.50	4,762	2,998	-	-	0	2,830	913	300	3	7	4,053	
15.75	50,263	77,087	-	-	0	990	676	33	80	4	1,783	
16.00	12,363	4,824	-	0	57	1,039	1,397	912	27	978	4,410	
16.25	94,269	60,942	-	-	1,099	16,508	1,827	9,425	32	4	28,896	
16.50	103,024	63,846	-	6	1,165	4,206	2,006	5,471	411	12	13,278	
16.75	59,752	11,652	-	-	6,627	3,481	608	1,060	63	-	11,839	
17.00	195,893	10,501	-	-	9,787	3,556	2,053	237	1,065	629	17,328	
17.25	45,782	3,345	-	-	7,689	291	657	516	5,411	-	14,565	
17.50	40,410	6,447	-	850	70,256	22,563	16,001	9,150	12,687	2	131,508	
17.75	40,930	10,573	-	-	265	3,302	1,201	663	679	0	6,110	
18.00	178,287	12,785	-	-	4,893	2,067	2,570	716	532	572	11,351	
18.25	83,375	33,311	-	-	15,545	2,186	3,914	3,550	22	0	25,218	
18.50	41,180	37,932	-	-	5,978	3,008	5,477	1,437	3,404	5	19,309	
18.75	41,369	34,339	-	-	7,293	2,231	3,271	1,711	1,457	2	15,965	
19.00	49,001	410,634	-	556	162,996	27,278	39,040	14,739	32,323	196	277,128	
19.25	38,861	4,117	-	-	115	1,219	1,787	3	10,218	3	13,346	
19.50	34,601	4,899	-	-	15	1,165	1,655	3	183	1	3,021	
19.75	30,973	4,398	-	-	4,786	2,601	582	2	486	1	8,458	
20.00	75,319	36,434	227	23	9,248	29,905	12,775	3,517	5,246	5,697	66,639	
20.25	30,010	4,792	-	-	44,152	92,902	12,351	3,144	80,868	6	233,423	
20.50	18,518	10,974	-	-	24,922	36,368	8,241	3,743	25,685	870	99,828	
20.75	96,606	30,630	0	453	72,566	100,486	15,165	5,412	69,139	107	263,329	
21.00	68,470	29,359	-	-	2,093	48,186	42,995	14,420	9,015	31,866	60,518	
21.25	53,484	136,264	-	-	1,165	60,732	48,065	22,316	18,971	46,648	230	198,126
21.50	115,799	735,428	-	-	386	56,035	44,600	11,777	11,833	87,044	433	212,108
21.75	283,003	459,827	-	-	1,285	68,247	92,729	16,984	9,869	81,533	121	270,767
22.00	502,038	730,755	29	-	4,613	317,568	72,734	27,905	12,270	819,065	2,306	1,256,488
22.25	431,373	667,677	-	-	1,400	195,982	101,126	71,964	18,726	221,476	866	611,540
22.50	517,056	646,462	-	-	23,899	168,777	92,403	57,934	30,215	266,645	307	640,181
22.75	454,576	306,956	3	-	4,327	119,290	60,043	40,572	16,154	111,064	490	351,942
23.00	546,263	399,582	-	-	1,821	183,156	55,644	46,543	32,126	66,140	1,323	386,752
23.25	414,069	303,270	-	-	1,832	79,900	33,868	24,671	16,310	41,766	357	198,704
23.50	494,197	254,008	-	-	2,863	68,081	33,722	43,478	21,585	103,284	203	273,217
23.75	143,350	175,190	-	-	13	30,920	17,316	28,401	22,409	23,613	1,669	124,340
24.00	360,712	188,274	11	-	4,439	37,278	38,675	47,810	12,976	26,051	3,560	170,799
24.25	213,239	78,777	-	-	50	10,332	16,387	15,357	3,186	4,547	33	49,891
24.50	170,983	103,035	-	-	3,588	17,357	21,067	27,351	6,943	37,997	30	114,334
24.75	36,252	30,877	6	-	362	3,278	14,054	10,959	1,068	3,093	15	32,836
25.00 & above	554,828	651,068	7,763	2,836	110,349	152,398	115,383	48,492	164,580	181,984	783,785	
Total	8,810,492	8,790,479	9,085	70,061	2,641,258	1,725,234	1,254,066	467,984	2,820,499	217,975	9,206,162	
Weighted Average	18.33	18.29	26.69	19.41	17.54	17.70	15.05	17.96	19.86	34.15	18.38	

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Jun-23		Mar-24		Jun-24 P								
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
00.00	1,915		503		-	-	333	23	111	-	-	1	468
01.00*	-		-		-	-	-	-	-	-	-	-	-
02.00*	-		-		-	-	-	-	-	-	-	-	-
03.00*	367		326		-	-	-	103	211	-	-	-	313
04.00*	61		46		-	-	-	2	30	-	12	1	46
05.00*	32		33		-	-	-	7	25	-	-	0	32
06.00*	17		16		-	-	-	-	16	-	-	-	16
07.00*	-		-		-	-	-	-	-	-	-	-	-
08.00*	371,788		-		-	-	-	-	-	-	-	-	-
08.25	-		361,331		-	-	-	-	-	-	361,844	-	361,844
08.50	-		-		-	-	-	-	-	-	-	-	-
08.75	-		-		-	-	-	-	-	-	-	-	-
09.00	-		-		-	-	-	-	-	-	-	-	-
09.25	-		-		-	-	-	-	-	-	-	-	-
09.50	-		-		-	-	-	-	-	-	-	-	-
09.75	-		-		-	-	-	-	-	-	-	-	-
10.00	-		-		-	-	-	-	-	-	-	-	-
10.25	-		-		-	-	-	-	-	-	-	-	-
10.50	-		-		-	-	-	-	-	-	-	-	-
10.75	-		-		-	-	-	-	-	-	-	-	-
11.00	-		-		-	-	-	-	-	-	-	-	-
11.25	-		-		-	-	-	-	-	-	-	-	-
11.50	-		-		-	-	-	-	-	-	-	-	-
11.75	-		-		-	-	-	-	-	-	-	-	-
12.00	-		-		-	-	-	-	-	-	-	-	-
12.25	-		-		-	-	-	-	-	-	-	-	-
12.50	-		-		-	-	-	-	-	-	-	-	-
12.75	-		-		-	-	-	-	-	-	-	-	-
13.00	-		-		-	-	-	-	-	-	-	-	-
13.25	-		-		-	-	-	-	-	-	-	-	-
13.50	-		-		-	-	-	-	-	-	-	-	-
13.75	-		-		-	-	-	-	-	-	-	-	-
14.00	-		-		-	-	-	-	-	-	-	-	-
14.25	-		-		-	-	-	-	-	-	-	-	-
14.50	-		-		-	-	-	-	-	-	-	-	-
14.75	-		-		-	-	-	-	-	-	-	-	-
15.00	-		-		-	-	-	-	-	-	-	-	-
15.25	-		-		-	-	-	-	-	-	-	-	-
15.50	-		-		-	-	-	-	-	-	-	-	-
15.75	-		-		-	-	-	-	-	-	-	-	-
16.00	-		-		-	-	-	-	-	-	-	-	-
16.25	-		-		-	-	-	-	-	-	-	-	-
16.50	-		-		-	-	-	-	-	-	-	-	-
16.75	-		-		-	-	-	-	-	-	-	-	-
17.00	1,400		-		-	-	-	-	-	-	-	-	-
17.25	-		-		-	-	-	-	-	-	-	-	-
17.50	-		-		-	-	-	-	-	-	-	-	-
17.75	100		-		-	-	-	-	-	-	-	-	-
18.00	6,300		-		-	-	-	-	-	-	-	-	-
18.25	445		-		-	-	-	-	-	-	-	-	-
18.50	1,281		-		-	-	-	-	-	-	-	-	-
18.75	-		-		-	-	-	-	-	-	-	-	-
19.00	1,587		-		-	-	-	-	-	-	-	-	-
19.25	300		-		-	-	-	-	-	-	-	-	-
19.50	287		-		-	-	-	-	-	-	-	-	-
19.75	299		-		-	-	-	-	-	-	-	-	-
20.00	125		-		-	-	-	-	-	-	-	-	-
20.25	-		-		-	-	-	-	-	-	-	-	-
20.50	239		-		-	-	-	-	-	-	2	-	2
20.75	4,803		-		-	-	-	-	-	-	320	-	320
21.00	-		-		-	-	-	-	-	-	5,170	-	5,170
21.25	500		1,184		-	-	-	-	-	-	238	-	238
21.50	569		1		-	-	-	-	-	-	600	-	900
21.75	8,109		2,723		-	-	-	-	-	-	3,809	-	3,809
22.00	6,292		4,733		-	-	-	-	-	-	12,401	-	12,401
22.25	14,576		11,130		-	-	-	-	-	-	7,130	-	8,566
22.50	7,213		7,351		-	-	706	-	1,284	-	6,267	-	8,258
22.75	10,541		11,833		-	-	-	-	-	-	5,991	-	5,991
23.00	6,072		1,318		-	-	-	-	-	-	16,550	-	16,550
23.25	-		8,199		-	-	-	-	-	-	259	-	259
23.50	229		1,741		-	-	-	-	-	-	4,998	-	4,998
23.75	-		2,106		-	-	-	-	-	-	-	-	-
24.00	1,351		-		-	-	-	-	-	-	-	-	-
24.25	840		-		-	-	-	-	692	-	-	-	692
24.50	700		-		-	-	-	-	-	-	-	-	-
24.75	3,000		-		-	-	-	-	-	-	-	-	-
25.00 & above	1,695		-		-	-	-	-	-	-	-	-	-
Total	453,032		414,573		-	-	1,039	1,511	2,370	360	425,592	2	430,874
Weighted Average	10.37		10.05		-	-	15.29	20.34	19.68	22.25	10.37	2.36	10.48

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Jun-23	Mar-24	Jun-24 P									Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	
00.00	517,209	612,986	-	811	60,131	9,157	532,999	1,183	33,333	-	637,614	637,614
01.00*	6,432	9,742	-	111	-	325	7,221	739	2,398	-	10,794	10,794
02.00*	171,495	166,705	-	-	-	2,009	149,477	369	9,745	2	161,602	161,602
03.00*	309,298	321,330	-	-	-	-	244,440	752	64,747	2	309,941	309,941
04.00*	185,390	193,592	744	-	41	4	127,376	122	58,604	2	186,148	186,892
05.00*	217,077	219,674	2,783	-	176	-	128,688	653	84,699	41	214,257	217,040
06.00*	34,536	63,669	-	1,167	32	197	70,618	122	11,083	-	83,220	83,220
07.00*	53,926	141,848	-	-	26,297	-	79,230	-	27,029	-	132,557	132,557
08.00*	19,370	31,184	-	-	-	-	36,258	-	562	-	36,820	36,820
08.25	16,353	1,044	-	86	4,129	-	4,275	-	0	-	8,490	8,490
08.50	2,269	1,725	-	-	32,121	-	2,668	-	160	-	34,948	34,948
08.75	3,750	162	-	-	-	-	1,159	-	8	-	1,167	1,167
09.00	35,333	18,499	-	-	-	-	37,846	-	407	-	38,253	38,253
09.25	2,610	519	-	-	6,641	-	1,118	-	30	-	7,790	7,790
09.50	3,924	16,245	-	-	21,846	-	3,233	-	120	15	25,215	25,215
09.75	1,100	1,748	-	-	19,936	-	1,198	-	309	-	21,443	21,443
10.00	10,428	13,502	-	-	-	-	15,846	-	794	321	16,961	16,961
10.25	14,710	366	-	-	-	-	885	-	250	-	1,136	1,136
10.50	15,881	574	-	-	-	-	3,086	-	243	-	3,329	3,329
10.75	11,831	1,428	-	-	9,785	-	848	-	599	-	11,232	11,232
11.00	31,467	13,056	-	-	-	-	4,085	-	7,652	-	11,737	11,737
11.25	858	710	-	-	-	-	1,176	-	1,108	-	2,285	2,285
11.50	43,459	50,068	-	-	-	-	1,845	-	1,397	-	3,242	3,242
11.75	1,996	1,560	-	-	-	-	952	-	135	-	1,087	1,087
12.00	15,246	11,139	-	-	61,584	-	2,081	-	1,716	53	65,434	65,434
12.25	2,636	581	-	65	10,198	-	655	-	264	-	11,182	11,182
12.50	11,861	3,162	-	-	-	-	883	-	1,066	-	1,949	1,949
12.75	35,570	20,823	-	-	-	-	701	360	874	72	2,007	2,007
13.00	35,701	31,851	-	-	-	-	4,118	-	1,564	-	5,682	5,682
13.25	18,342	3,433	-	-	-	-	309	-	1,477	-	1,786	1,786
13.50	22,273	13,686	-	-	27,050	-	531	-	1,837	-	29,418	29,418
13.75	15,129	3,243	-	-	-	-	59	-	2,572	-	2,631	2,631
14.00	117,526	21,988	-	-	-	-	2,206	-	5,746	-	7,952	7,952
14.25	1,709	1,732	-	-	-	-	73	-	931	-	1,004	1,004
14.50	39,347	2,959	-	-	-	-	214	-	2,527	-	2,741	2,741
14.75	2,679	9,864	-	-	-	0	394	-	1,053	-	1,447	1,447
15.00	22,718	6,479	-	-	2,731	3	4,656	-	2,193	-	9,583	9,583
15.25	33,813	3,331	-	-	-	-	752	-	2,024	-	2,776	2,776
15.50	4,762	2,998	-	-	-	-	2,625	-	1,428	-	4,053	4,053
15.75	50,263	77,087	-	-	-	-	722	-	1,061	-	1,783	1,783
16.00	12,363	4,824	-	-	-	-	2,161	0	2,249	-	4,410	4,410
16.25	94,269	60,942	-	-	-	-	27,054	-	1,842	-	28,896	28,896
16.50	103,024	63,846	-	-	-	156	11,088	-	2,033	-	13,278	13,278
16.75	59,752	11,652	-	-	-	-	10,611	-	1,228	-	11,839	11,839
17.00	195,893	10,501	-	-	-	-	12,774	-	4,555	-	17,328	17,328
17.25	45,782	3,345	-	2	1,600	75	12,197	-	691	-	14,565	14,565
17.50	40,410	6,447	-	-	-	-	129,739	-	1,769	-	131,508	131,508
17.75	40,930	10,573	-	-	-	418	4,301	28	1,363	-	6,110	6,110
18.00	178,287	12,785	-	-	-	-	8,658	-	2,693	-	11,351	11,351
18.25	83,375	33,311	-	-	-	-	23,612	-	1,607	-	25,218	25,218
18.50	41,180	37,932	-	-	-	-	15,291	-	4,017	-	19,309	19,309
18.75	41,369	34,339	-	-	-	-	13,612	-	2,352	-	15,965	15,965
19.00	49,001	410,634	-	-	-	6	270,424	-	6,698	-	277,128	277,128
19.25	38,861	4,117	-	10,200	-	-	803	30	2,313	-	13,346	13,346
19.50	34,601	4,899	-	146	-	60	69	-	2,746	-	3,021	3,021
19.75	30,973	4,398	-	-	-	-	5,947	32	2,479	-	8,458	8,458
20.00	75,319	36,434	-	51	-	21,309	34,689	-	10,590	-	66,639	66,639
20.25	30,010	4,792	-	16	76,237	60,675	94,086	-	2,409	-	233,423	233,423
20.50	18,518	10,974	-	52	15,000	10,060	71,274	-	3,441	-	99,828	99,828
20.75	96,606	30,630	-	35,000	111,632	2,700	110,066	94	3,838	-	263,329	263,329
21.00	68,470	29,359	-	2	4,486	9,705	126,704	1,900	5,384	1,000	149,181	149,181
21.25	53,484	136,264	-	14	22,329	4,358	166,607	2	4,816	-	198,126	198,126
21.50	115,799	735,428	-	25,641	21,154	24,185	133,548	-	7,581	-	212,108	212,108
21.75	283,003	459,827	-	8,397	39,968	17,190	202,285	-	2,926	-	270,767	270,767
22.00	502,038	730,755	-	217,438	775,301	6,627	247,823	2,293	7,004	4	1,256,488	1,256,488
22.25	431,373	667,677	-	80,916	77,384	8,796	437,058	1,005	6,371	10	611,540	611,540
22.50	517,056	646,462	-	2,453	135,664	16,745	482,330	211	2,778	-	640,181	640,181
22.75	454,576	306,956	-	8,459	13	5,852	332,440	514	4,609	55	351,942	351,942
23.00	546,263	399,582	-	3,422	21,727	849	352,626	1,272	6,810	46	386,752	386,752
23.25	414,069	303,270	-	3,318	16,554	436	171,440	22	6,933	1	198,704	198,704
23.50	494,197	254,008	-	924	73,537	2,083	189,598	1,193	5,881	-	273,217	273,217
23.75	143,350	175,190	-	140	5,533	1,223	108,985	-	8,398	61	124,340	124,340
24.00	360,712	188,274	-	48	10,369	3,855	127,150	235	29,095	47	170,799	170,799
24.25	213,239	78,777	-	-	-	165	37,847	94	11,781	4	49,891	49,891
24.50	170,983	103,035	-	4	41,140	1,403	62,373	-	9,407	5	114,334	114,334
24.75	36,252	30,877	-	-	-	422	21,286	-	11,123	5	32,836	32,836
25.00 & above	554,828	651,068	-	34,605	49,979	4,083	368,743	62	326,314	-	783,785	783,785
Total	8,810,492	8,790,479	3,528	433,487	1,782,303	215,131	5,904,808	13,289	851,871	1,746	9,202,634	9,206,162

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

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

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

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

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

of Accounts and Borrowers

Banks

30th June, 2024

(Million Rupees)

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

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

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

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

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

3.6 Advances Classified by Tenure/Maturity

All Banks

(Million Rupees)

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

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

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

3.6.2 Advances Classified by Tenure/Maturity

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

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,126,700	618,375	253,213	20,705	8,962	19,260	74,178	5,721,346	2,463,053	6,379,687
1.1. Overnight	338,224	48,844	43,058	2,702	36	53	2,741	575,820	384,059	627,419
1.2. 2 days to 7 days	1,179	811	25	17	-	-	230	38,142	1,434	38,970
1.3. For 8 days & above but < 1 month	36,674	19,463	14,522	569	41	380	2,128	191,132	53,365	211,544
1.4. For 1 month & above but < 3 month	412,084	64,725	39,633	4,869	5	25	5,041	457,353	456,763	526,971
1.5. For 3 months & over but < 6 months	33,369	33,999	419	1,979	4	17	16,088	1,331,217	49,880	1,367,213
1.6. For 6 months & over but < one year	1,305,170	450,533	155,556	10,570	8,876	18,785	47,950	3,127,683	1,517,552	3,607,570
2. Medium Term	281,422	230,734	23,929	9,021	44	81	5,564	764,919	310,959	1,004,756
2.1. For one year & over but < 2 years	125,759	158,935	17,282	5,118	17	30	2,722	324,172	145,780	488,255
2.2. For 2 years & over but < 3 years	155,663	71,800	6,647	3,903	27	51	2,842	440,747	165,179	516,501
3. Long Term	1,094,545	1,144,849	108,650	100,412	4,440	20,969	66,899	3,418,937	1,274,534	4,685,168
3.1. For 3 years & over but < 4 years	189,331	205,270	38,967	34,610	77	398	26,107	687,798	254,482	928,077
3.2. For 4 years & over but < 5 years	326,649	198,855	33,346	15,714	204	376	11,957	491,312	372,156	706,258
3.3. For 5 years & over but < 7 years	425,666	338,598	22,473	15,479	1,031	1,137	17,002	826,006	466,172	1,181,220
3.4. For 7 years & over but < 10 years	66,880	81,937	7,754	8,818	695	2,878	5,918	779,391	81,247	873,024
3.5. For 10 years & over but < 15 years	16,371	71,552	1,798	7,259	571	3,921	5,355	587,636	24,095	670,368
3.6. For 15 years & over but < 20 years	19,030	95,950	2,002	8,584	677	4,090	454	30,404	22,163	139,029
3.7. For 20 years & over but < 25 years	46,980	142,077	2,012	8,780	1,161	7,780	54	11,563	50,207	170,199
3.8. For 25 years & over but < 30 years	3,411	9,994	284	1,157	22	389	23	2,698	3,740	14,238
3.9. For 30 years and over	227	615	14	12	2	-	29	2,129	272	2,756
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

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

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

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

3.8 Advances Classified by Rate of

All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	368,453	7,222	41,966	27,605	136,674	156,758	23,604	752	10,047	16,705	10,994
01.00*	5,591	444	1,121	138	2,185	674	1,598	27	117	430	37
02.00*	14,327	3,369	26,649	21,852	40,306	35,128	9,045	2,257	2,775	3,223	4,808
03.00*	98,711	4,259	57,686	17,926	34,505	66,605	26,751	649	6,970	5,901	4,352
04.00*	54,690	1,763	34,542	9,372	27,759	45,620	7,932	1,192	4,078	5,037	699
05.00*	103,134	5,661	23,716	37,263	31,749	78,889	15,748	796	3,677	2,892	2,371
06.00*	27,468	3,620	10,929	3,275	14,523	15,430	7,123	292	2,543	1,817	763
07.00*	61,830	1,081	3,646	5,415	22,818	34,508	6,679	279	3,991	2,669	850
08.00*	22,799	2,488	1,201	4,143	5,048	5,601	2,135	230	764	1,085	1
09.00*	409,718	-	2,160	1,698	6,627	37,293	1,304	21	434	332	75
10.00*	52,905	80	3,440	383	1,289	6,376	1,644	1,231	442	477	788
10.25	248	-	209	339	37	78	24	-	134	-	-
10.50	1,098	-	622	99	517	406	27	-	251	28	8
10.75	49,561	-	13	20	57	549	368	-	110	38	-
11.00	7,502	-	1,441	1,024	833	321	154	-	232	133	114
11.25	1,331	-	11	15	62	225	174	-	297	80	9
11.50	127,450	-	33	139	942	407	368	-	46	8	54
11.75	153	-	0	5	4	596	6	-	275	1	6
12.00	73,498	-	45,083	169	980	17,663	556	53	214	44	31
12.25	10,589	8	2	9	95	235	58	-	83	18	6
12.50	794	1	315	0	213	214	80	1	7	53	71
12.75	453	1	915	31	55	695	181	5	107	128	137
13.00	919	-	54	3,617	659	14,594	108	-	43	63	17
13.25	64,999	8	97	36	138	209	364	-	218	174	81
13.50	28,043	424	20	70	60	145	231	-	74	123	76
13.75	45,730	5	44	41	238	296	645	-	399	382	125
14.00	5,524	-	21	47	379	1,072	966	-	32	45	51
14.25	271	1	13	46	110	68	109	-	103	91	46
14.50	1,463	11	27	30	607	112	136	2	86	118	43
14.75	430	1	18	31	759	6,927	117	1	109	76	30
15.00	10,060	146	3,587	49	435	5,354	80	-	90	301	66
15.25	17,470	1	649	128	356	316	230	1	188	146	106
15.50	4,801	-	600	59	538	1,602	38	-	17	1,272	61
15.75	74	9	86	35	439	103	6,563	-	128	140	77
16.00	24,055	-	1,439	19	333	4,935	207	48	83	51	31
16.25	2,303	-	8,147	996	18,502	332	748	141	169	197	59
16.50	23,988	-	7,421	527	11,820	6,330	955	-	205	884	117
16.75	4,220	500	4,143	1,045	1,368	1,576	166	-	645	100	37
17.00	9,137	1	1,250	2,137	2,086	4,732	218	988	126	198	93
17.25	4,291	1	1,125	2,993	2,301	40,615	108	-	1	288	2,728
17.50	61,632	729	17,585	17,502	43,295	97,147	9,436	-	2,392	7,299	1,416
17.75	2,456	-	2,555	203	1,250	21,297	86	-	42	123	45
18.00	37,535	1,600	1,013	575	1,935	42,556	579	174	1,625	350	139
18.25	8,245	-	5,441	357	9,595	8,886	154	-	341	1,894	56
18.50	7,771	-	1,696	411	1,242	14,012	3,429	-	548	727	606
18.75	1,905	1	2,133	2,765	3,525	2,911	843	-	261	435	142
19.00	128,891	2,455	25,605	30,569	31,840	62,054	17,602	273	9,000	8,279	7,673
19.25	10,292	1	275	367	351	15,222	305	-	810	177	112
19.50	1,170	45	127	27	234	198	131	3	158	102	261
19.75	330	3	3,682	46	1,676	209	491	216	352	236	186
20.00	39,733	21	1,966	7,725	9,459	28,185	1,616	-	238	1,823	102
20.25	104,510	651	11,348	6,093	26,328	85,699	4,921	-	163	333	218
20.50	33,419	215	853	11,324	28,595	47,172	4,553	-	2,863	1,422	12
20.75	123,398	7,048	3,325	13,163	25,345	88,852	10,917	-	1,186	5,419	764
21.00	48,772	39	15,429	8,250	18,418	47,688	4,451	1,005	10,095	4,504	1,004
21.25	81,495	257	6,020	12,396	31,625	63,165	3,060	670	2,605	3,769	5,160
21.50	81,544	35	17,065	15,519	31,922	55,865	6,184	-	3,360	1,804	251
21.75	96,918	625	27,328	42,473	25,206	70,650	6,720	2	2,812	1,546	348
22.00	948,734	9,127	38,292	14,014	55,602	228,858	22,013	108	5,666	2,172	4,644
22.25	256,233	2,369	38,411	58,305	85,780	146,928	14,455	457	18,746	5,264	6,714
22.50	358,437	4,174	12,432	44,920	74,850	150,242	30,494	768	13,505	12,626	963
22.75	155,221	1,431	12,782	15,689	38,012	128,026	14,152	95	11,985	8,353	2,209
23.00	144,322	1,950	19,608	25,851	60,818	113,307	18,365	301	12,454	11,942	6,962
23.25	72,756	1,361	6,278	14,897	22,181	68,250	8,883	153	4,190	6,973	4,768
23.50	263,642	868	15,620	7,447	28,538	54,568	11,437	162	6,676	8,578	2,401
23.75	54,576	1,005	4,790	4,958	21,862	26,647	5,769	320	5,020	3,852	970
24.00	56,205	4,113	25,790	13,031	26,348	38,922	7,035	302	5,734	5,656	1,152
24.25	11,959	1,324	4,182	3,752	6,361	14,879	2,930	320	1,802	1,962	800
24.50	48,848	5,748	7,623	3,336	20,509	27,168	7,698	370	1,666	4,806	694
24.75	5,378	1,769	4,257	1,411	14,201	9,603	2,794	114	1,524	1,760	489
25.00 & over	356,881	93,944	64,245	21,692	153,545	136,907	46,274	1,310	19,271	18,431	17,187
Total	5,343,287	173,994	682,200	541,896	1,268,854	2,489,682	385,332	16,092	187,399	178,260	98,467

*01.00 stands for 00.25 to 01.24

*10.00 stands for 09.25 to 10.24

of Interest/Return and Rate of Margin

Banks
30th June, 2024

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

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

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

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	115,711	33,523	18	47	-	-	115,729	33,570
05.00	-	-	14	5	-	-	14	5
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,679	5,013	205	429	-	-	16,884	5,442
25.00	12,093	18,352	1,876	1,974	-	-	13,969	20,326
35.00	2,399	1,891	9,028	5,793	-	-	11,427	7,684
45.00	14,077	1,222	-	-	-	-	14,077	1,222
55.00	73,129	29,500	-	-	-	-	73,129	29,500
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1,075	833	-	-	1,075	833
99.99	-	-	-	-	-	-	-	-
Total	234,088	89,501.4	12,217	9,084.9	-	-	246,305	98,586.3
Weighted Average		23.91		34.22				24.86
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	110	8,816	-	-	110	8,816
05.00	-	-	96	2,447	-	-	96	2,447
10.00	1	934	57	3,355	-	-	58	4,289
15.00	-	-	3	709	-	-	3	709
20.00	-	-	20	7,783	-	-	20	7,783
25.00	2	1,684	61	1,467	-	-	63	3,151
35.00	9	1,140	27	3,475	-	-	36	4,615
45.00	2	291	26	5,796	-	-	28	6,087
55.00	-	-	8	1,862	-	-	8	1,862
65.00	-	-	4	3,041	-	-	4	3,041
75.00	1	53	1	20	-	-	2	72
85.00	1	135	-	-	-	-	1	135
95.00	1	144	-	-	-	-	1	144
99.99	-	-	-	-	-	-	-	-
Total	17	4,380.1	413	38,771.7	-	-	430	43,151.8
Weighted Average		28.75		22.55				23.18
Securities Shares and Other Financial Instruments - To Others								
00.00	3	202	17	2,565	-	-	20	2,767
05.00	-	-	17	13	-	-	17	13
10.00	7	133	28	1,977	-	-	35	2,110
15.00	-	-	9	998	-	-	9	998
20.00	4	1,254	20	5,293	-	-	24	6,547
25.00	22	22,535	13	1,916	-	-	35	24,451
35.00	8	2,081	54	8,201	-	-	62	10,282
45.00	3	796	23	1,751	-	-	26	2,547
55.00	2	14	14	847	-	-	16	861
65.00	-	-	3	7,729	-	-	3	7,729
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	49	27,015.5	198	31,289.2	-	-	247	58,304.7
Weighted Average		25.35		32.45				29.16
Merchandise - Food Items								
00.00	19	46,607	6,854	301,635	-	-	6,873	348,243
05.00	-	-	1,096	10,741	-	-	1,096	10,741
10.00	6	242	607	76,399	-	-	613	76,642
15.00	20	1,937	1,314	62,525	-	-	1,334	64,462
20.00	278	9,762	1,568	108,105	-	-	1,846	117,867
25.00	418	56,469	2,715	162,217	-	-	3,133	218,686
35.00	69	5,280	2,230	50,166	-	-	2,299	55,446
45.00	37	1,184	463	16,990	-	-	500	18,174
55.00	145	122,516	287	48,406	-	-	432	170,923
65.00	1	36	173	12,902	-	-	174	12,938
75.00	1	147	33	1,871	-	-	34	2,018
85.00	1	30	78	982	-	-	79	1,012
95.00	6	117	30	806	-	-	36	923
99.99	5	54	19	29	-	-	24	84
Total	1,006	244,381.1	17,467	853,775.2	-	-	18,473	1,098,156.3
Weighted Average		32.79		16.22				19.91

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	102	8,331	2,969	219,169	1	706	3,072	228,207
05.00	-	-	929	14,073	-	-	929	14,073
10.00	34	1,492	589	37,812	-	-	623	39,304
15.00	20	50	414	47,434	-	-	434	47,484
20.00	211	8,898	636	69,359	-	-	847	78,257
25.00	12,244	121,516	1,585	134,175	-	-	13,829	255,691
35.00	54	2,759	772	47,355	-	-	826	50,114
45.00	41	392	357	25,402	-	-	398	25,793
55.00	458	4,179	145	8,611	-	-	603	12,791
65.00	1	133	82	10,741	-	-	83	10,874
75.00	-	-	20	1,932	-	-	20	1,932
85.00	1	125	24	2,139	-	-	25	2,264
95.00	10	1,122	33	838	-	-	43	1,960
99.99	8	205	19	938	-	-	27	1,143
Total	13,184	149,200.7	8,574	619,977.8	1	706.3	21,759	769,884.7
Weighted Average		24.68		16.25		-		17.87
Merchandise - Finished/Manufactured Goods								
00.00	61	1,658	3,668	240,837	5	333	3,734	242,828
05.00	-	-	409	6,689	-	-	409	6,689
10.00	35	1,227	1,173	72,489	-	-	1,208	73,717
15.00	32	2,519	1,378	129,273	-	-	1,410	131,792
20.00	454	8,694	3,086	161,427	-	-	3,540	170,121
25.00	873	111,400	5,935	285,361	-	-	6,808	396,761
35.00	67	3,050	4,053	142,511	-	-	4,120	145,561
45.00	65	1,553	1,671	51,782	-	-	1,736	53,335
55.00	310	16,288	917	33,916	-	-	1,227	50,204
65.00	6	2,702	138	29,122	-	-	144	31,824
75.00	6	1,095	140	4,935	-	-	146	6,030
85.00	11	1,986	171	3,434	-	-	182	5,420
95.00	14	1,200	210	4,403	-	-	224	5,604
99.99	46	537	28	1,325	-	-	74	1,861
Total	1,980	153,910.6	22,977	1,167,504.8	5	332.8	24,962	1,321,748.2
Weighted Average		29.62		21.12		-		22.11
Fixed Assets Including Machinery								
00.00	8,915	83,634	78,949	218,440	74	126	87,938	302,200
05.00	-	-	5,130	15,657	-	-	5,130	15,657
10.00	443	2,025	60,669	124,455	6	6	61,118	126,485
15.00	11,613	16,728	5,336	125,857	-	-	16,949	142,585
20.00	9,327	43,785	21,549	278,816	4	3	30,880	322,605
25.00	5,894	159,857	47,741	671,303	3	1,376	53,638	832,536
35.00	24,442	19,904	21,544	110,969	-	-	45,986	130,873
45.00	9,030	6,541	14,549	63,852	-	-	23,579	70,393
55.00	502	4,606	25,389	65,190	-	-	25,891	69,796
65.00	104	1,412	10,057	24,424	-	-	10,161	25,835
75.00	53	608	4,802	9,180	-	-	4,855	9,788
85.00	58	2,399	2,899	12,104	-	-	2,957	14,503
95.00	94	2,490	2,157	4,685	-	-	2,251	7,175
99.99	52	315	392	303	-	-	444	618
Total	70,527	344,302.6	301,163	1,725,234.5	87	1,511.3	371,777	2,071,048.3
Weighted Average		19.89		22.43		22.84		22.01
Real Estate - Land								
00.00	1,136	11,601	1,772	39,892	-	-	2,908	51,493
05.00	-	-	329	2,119	-	-	329	2,119
10.00	32	498	3,424	17,240	-	-	3,456	17,737
15.00	532	1,274	1,518	26,229	-	-	2,050	27,502
20.00	143	10,266	6,413	49,408	-	-	6,556	59,674
25.00	4,632	84,654	7,143	79,284	2	612	11,777	164,550
35.00	588	6,877	4,891	59,880	2	80	5,481	66,837
45.00	924	6,513	2,120	19,045	-	-	3,044	25,558
55.00	392	10,787	14,711	26,761	-	-	15,103	37,549
65.00	44	102	609	4,280	-	-	653	4,383
75.00	44	84	312	4,238	-	-	356	4,322
85.00	53	175	205	1,938	-	-	258	2,113
95.00	57	124	492	2,046	-	-	549	2,170
99.99	20	21	185	1,438	-	-	205	1,459
Total	8,597	132,977.2	44,124	333,796.4	4	692.0	52,725	467,465.7
Weighted Average		25.62		25.93		26.16		25.84

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	6,221	48,444	20,320	173,515	120	322	26,661	222,281
05.00	20	109	2,411	23,382	-	-	2,431	23,492
10.00	148	1,481	13,072	100,370	-	-	13,220	101,851
15.00	8,197	7,348	8,579	80,035	3	23	16,779	87,405
20.00	1,216	17,530	10,821	173,367	9	48	12,046	190,946
25.00	1,589	57,121	10,576	178,629	2	1,284	12,167	237,034
35.00	340	15,355	8,634	84,681	-	-	8,974	100,037
45.00	294	6,872	3,279	51,890	-	-	3,573	58,762
55.00	31,091	61,279	1,614	16,131	-	-	32,705	77,410
65.00	137	2,346	1,047	18,452	-	-	1,184	20,798
75.00	164	2,634	823	7,845	-	-	987	10,479
85.00	202	4,585	688	7,109	-	-	890	11,693
95.00	226	4,003	603	2,821	-	-	829	6,825
99.99	135	1,315	167	2,043	-	-	302	3,358
Total	49,980	230,423.5	82,634	920,269.3	134	1,677.6	132,748	1,152,370.4
Weighted Average		30.06		20.31		19.92		22.26
Against Fixed Deposits								
00.00	15	56	9,208	244,564	1	360	9,224	244,979
05.00	-	-	224	5,423	-	-	224	5,423
10.00	46	2,494	6,208	137,094	-	-	6,254	139,588
15.00	5	1,126	176	3,655	-	-	181	4,781
20.00	8	13,470	780	35,494	-	-	788	48,964
25.00	80	10,576	3,941	17,518	-	-	4,021	28,094
35.00	6	61	347	11,364	-	-	353	11,425
45.00	2	2	293	9,207	-	-	295	9,209
55.00	19	454	214	1,486	-	-	233	1,940
65.00	6	4	121	216	-	-	127	220
75.00	-	-	92	193	-	-	92	193
85.00	2	0	66	94	-	-	68	94
95.00	2	0	74	670	-	-	76	670
99.99	65	13	34	105	-	-	99	117
Total	256	28,255.4	21,778	467,083.1	1	360.0	22,035	495,698.5
Weighted Average		21.30		7.54		-		8.31
Against Insurance Policies								
00.00	-	-	5	1	-	-	5	1
05.00	-	-	3	6	-	-	3	6
10.00	-	-	1	3	-	-	1	3
15.00	-	-	1	0	-	-	1	0
20.00	-	-	2	4	-	-	2	4
25.00	-	-	25	720	-	-	25	720
35.00	-	-	2	1	-	-	2	1
45.00	-	-	1	1	-	-	1	1
55.00	-	-	12	166	-	-	12	166
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	-	-	52	900.8	-	-	52	900.8
Weighted Average		-		30.20		-		30.20
Other Secured Advances								
00.00	2,401	40,850	62,462	569,090	27	361,856	64,890	971,795
05.00	-	-	42,618	93,324	-	-	42,618	93,324
10.00	767	1,232	6,917	99,155	1	85	7,685	100,472
15.00	149	1,057	424	33,117	-	-	573	34,174
20.00	4,994	10,147	1,388	124,720	1	4,835	6,383	139,702
25.00	458	88,030	2,660	218,554	2	935	3,120	307,519
35.00	20	2,165	410	3,771	-	-	430	5,936
45.00	265	2,810	194	2,916	-	-	459	5,726
55.00	761	6,243	361	4,189	-	-	1,122	10,432
65.00	2	1	42	9,093	-	-	44	9,094
75.00	-	-	46	1,575	-	-	46	1,575
85.00	2	7	35	527	-	-	37	535
95.00	-	-	57	1,219	-	-	57	1,219
99.99	-	-	21	2,811	-	-	21	2,811
Total	9,819	152,542.4	117,635	1,164,059.3	31	367,710.7	127,485	1,684,312.4
Weighted Average		19.22		9.88		0.33		8.64

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	234,626	719,520	52,431	1,656,440	88	57,881	287,145	2,433,841
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	234,626	719,520.0	52,431	1,656,440.1	88	57,881.2	287,145	2,433,841.4
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	93,843	17,992	2,124,729	217,975	16	2	2,218,588	235,969
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	93,843	17,992.0	2,124,729	217,974.7	16	2.3	2,218,588	235,969.0
Weighted Average		-		-		-		-
Grand Total	717,972	2,294,403	2,806,392	9,206,162	367	430,874	3,524,731	11,931,438
Weighted Average		17.40		14.32		0.48		14.42

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

* Nature refers to Conventional/Islamic financing.

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

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

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

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

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

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

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

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 30th June, 2024

Category of Financing	(Million Rupees)									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	742	36,809	46	691	1	6	8,154	823,440	8,943	860,945
1.1. Export finance schemes	526	24,395	20	340	1	6	4,438	587,947	4,985	612,688
1.2. Others	216	12,413	26	351	-	-	3,716	235,494	3,958	248,238
2. Import financing	542	12,963	80	494	2	27	8,646	634,112	9,270	647,596
3. Government self employment schemes	47,597	44,314	2,795	2,934	4	17	1,203	11,388	51,599	58,652
4. Working capital/short term	2,226,125	795,488	212,610	22,888	7,383	13,950	58,052	4,424,547	2,504,170	5,256,873
4.1. Small Loans	774,386	175,791	83,623	7,490	7,031	11,690	9,647	164,359	874,687	359,330
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	28	80	-	-	-	-	509	16,774	537	16,854
4.4. Others	1,451,631	618,379	128,987	15,397	351	2,244	47,571	2,887,239	1,628,540	3,523,259
4.5. Commodity Operations Financing	80	1,238	-	-	1	16	325	1,356,175	406	1,357,430
5. Fixed investment/long term	1,227,661	1,104,385	170,261	103,132	6,056	26,311	70,586	4,011,716	1,474,564	5,245,544
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,257	9,927	193	560	1	-	10,897	559,961	22,348	570,448
5.2. Financing Power Plants Using Renewable Energy	585	1,391	35	56	4	9	2,053	91,590	2,677	93,045
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	113	-	-	-	-	60	1,686	65	1,799
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	776	1,876	691	448	1	9	176	2,771	1,644	5,105
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	460	-	-	1	32	121	3,701	162	4,193
5.6. Small Loans	322,901	146,533	59,731	23,895	648	1,311	10,294	90,727	393,574	262,467
5.7. Others	786,539	483,919	94,181	40,779	2,635	1,808	43,502	2,985,785	926,857	3,512,291
5.8. Financing for Construction Purposes	98,440	431,944	15,221	36,490	2,765	23,136	1,506	189,805	117,932	681,375
5.9. SME Asan Finance (SAAF) Scheme	7,078	28,172	208	901	-	-	1,592	8,623	8,878	37,696
5.10 Machinery	40	50	1	4	1	5	385	77,067	427	77,127
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611