

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

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

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	26,549	1,352,464	27,367	1,321,748	26,957	1,400,384
1. Cotton Textiles:	5,020	311,569	4,942	320,750	5,123	299,857
(a) Indigenous	4,811	298,683	4,731	296,636	4,910	274,631
(b) Imported	209	12,886	211	24,114	213	25,226
2. Cotton Yarn:	2,273	114,674	2,191	93,031	2,081	90,827
(a) Indigenous	2,233	113,521	2,173	89,846	2,066	88,677
(b) Imported	40	1,152	18	3,184	15	2,150
3. Other Textiles:	3,449	237,551	3,609	231,674	3,571	266,398
(a) Indigenous	3,424	234,197	3,587	226,121	3,558	262,151
(b) Imported	25	3,354	22	5,553	13	4,248
4. Machinery:	1,171	53,159	1,179	54,793	1,037	51,201
(a) Indigenous	676	32,022	679	34,017	582	29,375
(b) Imported	495	21,137	500	20,776	455	21,825
5. Handloom Products	-	-	1	52	-	-
6. Carpets & Rugs	34	912	23	495	19	230
7. Readymade Garments	1,532	103,300	1,222	71,930	1,223	73,736
8. Cement and Cement Products:	653	136,655	618	110,358	584	106,064
(a) Indigenous	623	133,193	606	109,293	581	105,187
(b) Imported	30	3,461	12	1,065	3	878
9. Sports Goods	95	1,692	78	1,250	77	1,514
10. Surgical Instruments	165	6,709	177	6,085	145	5,250
11. Chemicals & Dyes	1,732	62,545	1,589	61,628	1,593	64,668
12. Other Finished Goods:	10,425	323,699	11,738	369,704	11,504	440,639
(a) Indigenous	9,878	307,489	11,346	355,673	11,174	428,929
(b) Imported	547	16,210	392	14,031	330	11,710
IV. Fixed Assets Including Machinery	404,507	2,052,716	382,328	2,071,948	378,396	2,055,072
A. Transport Equipment	386,007	764,058	365,465	769,309	361,562	765,775
B. Furniture & Fixtures	344	16,402	428	13,202	459	9,939
C. Office Equipment	375	47,771	357	40,168	351	44,640
D. Other Machinery & Equipment	17,881	1,224,485	16,078	1,249,270	16,024	1,234,718
V. Real Estate	608,769	1,684,011	591,996	1,748,718	582,368	1,760,085
A. Land	474,642	566,148	454,077	595,504	447,944	597,545
1. Residential	12,712	226,199	16,655	258,378	17,966	223,039
(a) House	11,984	223,221	16,022	254,294	16,492	216,744
(b) Flat	728	2,978	633	4,084	1,474	6,294
2. Non-Residential	461,930	339,949	437,422	337,126	429,978	374,507
(a) Commercial	14,289	160,015	6,188	109,669	6,440	126,580
(b) Industrial	621	18,790	807	33,018	639	28,766
(c) Agriculture	446,798	154,895	429,832	184,612	421,834	180,309
(d) Others	222	6,249	595	9,827	1,065	38,852
B. Buildings:	134,127	1,117,863	137,919	1,153,214	134,424	1,162,540
1. Residential	121,670	646,462	125,214	692,363	121,951	710,073
(a) House	110,461	563,250	109,966	603,545	70,275	562,695
(b) Flat	11,209	83,212	15,248	88,818	51,676	147,378
2. Non-Residential	12,457	471,401	12,705	460,851	12,473	452,467
(a) Commercial	5,877	236,543	6,163	230,363	5,951	234,907
(b) Industrial	3,065	176,892	3,282	167,106	3,391	159,118
(c) Agriculture	2,508	42,078	2,833	40,317	2,631	34,596
(d) Others	1,007	15,888	427	23,065	500	23,847
VI. Fixed Deposits and Insurance Policies	25,062	443,891	27,298	496,599	25,521	595,740
A. Bank Deposits	24,954	442,494	27,244	495,699	25,472	595,328
1. Security Deposits	2,360	31,086	2,709	58,215	2,571	81,271
2. Term Deposits (TDRs)	17,016	386,756	19,930	393,157	19,092	411,860
3. Other Deposits	5,578	24,652	4,605	44,326	3,809	102,197
B. Insurance Policies	108	1,397	54	901	49	412
VII. Others	452,323	3,906,222	428,384	4,118,769	433,436	3,970,956
A. Other Secured Advances	125,892	1,625,292	140,192	1,684,923	133,689	1,613,464
1. Receivables	102,056	531,975	1,578	166,245	1,340	76,252
2. Employees Benefits	1,470	274	6,680	1,372	7,051	1,494
3. Others	22,366	1,093,044	131,934	1,517,305	125,298	1,535,718
B. Advances Secured by Guarantee(s)	326,431	2,280,930	288,192	2,433,846	299,747	2,357,492
1. Institutional Guarantee(s)	6,922	2,076,825	4,389	2,199,195	5,731	2,057,724
2. Individual Guarantee(s)	319,509	204,105	283,803	234,652	294,016	299,768
VIII. Unsecured Advances	2,563,220	218,663	2,301,161	243,710	2,372,073	254,879
1. Credit Cards	2,016,588	103,117	1,724,176	122,224	1,791,648	131,636
2. Personal Loan	518,918	106,031	522,458	105,364	525,429	107,630
3. Others	27,714	9,515	54,527	16,122	54,996	15,613
Total	4,365,275	11,442,207	4,048,546	12,069,611	4,108,383	11,874,024

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

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

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

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

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

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

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

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

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	13	1,600	20	1,039	21	1,082
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	2	964	8	706	8	751
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	1	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	-	1	-
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	964	7	706	7	751
(a) Indigenous	2	964	7	706	7	751
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

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

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

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

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	16,750	935,801	17,732	903,491	16,926	909,911
1. Cotton Textiles:	3,062	234,701	3,117	227,278	3,160	224,910
(a) Indigenous	2,987	227,604	3,049	215,335	3,084	213,808
(b) Imported	75	7,097	68	11,943	76	11,102
2. Cotton Yarn:	1,157	64,736	809	53,353	666	47,573
(a) Indigenous	1,122	64,253	795	51,024	653	46,044
(b) Imported	35	483	14	2,329	13	1,529
3. Other Textiles:	2,406	183,855	2,526	189,968	2,471	199,489
(a) Indigenous	2,381	180,501	2,504	184,416	2,458	195,242
(b) Imported	25	3,354	22	5,553	13	4,248
4. Machinery:	667	21,180	707	22,915	610	17,314
(a) Indigenous	493	14,652	506	15,615	443	10,975
(b) Imported	174	6,528	201	7,300	167	6,339
5. Handloom Products	-	-	1	52	-	-
6. Carpets & Rugs	32	842	22	452	18	190
7. Readymade Garments	1,175	72,947	1,022	49,224	1,026	48,976
8. Cement and Cement Products:	495	94,809	513	81,887	493	81,925
(a) Indigenous	489	91,904	510	81,009	490	81,047
(b) Imported	6	2,905	3	879	3	878
9. Sports Goods	92	1,450	76	1,230	73	1,253
10. Surgical Instruments	78	1,647	91	1,179	79	1,006
11. Chemicals & Dyes	1,063	39,380	1,069	39,113	1,155	43,334
12. Other Finished Goods:	6,523	220,253	7,779	236,839	7,175	243,941
(a) Indigenous	6,302	210,265	7,561	227,780	6,981	235,392
(b) Imported	221	9,988	218	9,059	194	8,549
IV. Fixed Assets Including Machinery	246,217	1,427,943	228,144	1,414,654	230,627	1,398,902
A. Transport Equipment	230,731	495,754	215,292	509,296	217,876	509,355
B. Furniture & Fixtures	101	11,110	106	8,109	104	4,687
C. Office Equipment	267	35,194	242	26,958	226	31,720
D. Other Machinery & Equipment	15,118	885,885	12,504	870,292	12,421	853,141
V. Real Estate	569,932	1,150,019	550,719	1,215,539	540,406	1,203,738
A. Land	467,899	447,785	446,174	499,120	439,842	484,462
1. Residential	7,878	145,398	13,663	211,631	12,257	152,744
(a) House	7,433	143,667	13,150	209,800	11,755	151,114
(b) Flat	445	1,730	513	1,831	502	1,630
2. Non-Residential	460,021	302,387	432,511	287,489	427,585	331,718
(a) Commercial	13,968	139,187	5,884	84,857	6,197	99,141
(b) Industrial	469	8,392	485	19,740	513	19,805
(c) Agriculture	445,373	148,600	425,569	173,148	419,841	174,057
(d) Others	211	6,208	573	9,744	1,034	38,714
B. Buildings:	102,033	702,235	104,545	716,418	100,564	719,276
1. Residential	92,963	417,003	95,811	456,793	92,128	471,895
(a) House	85,742	377,081	88,155	414,857	86,287	361,586
(b) Flat	7,221	39,922	7,656	41,936	45,841	110,308
2. Non-Residential	9,070	285,231	8,734	259,626	8,436	247,381
(a) Commercial	4,208	161,009	4,265	152,661	4,163	148,922
(b) Industrial	1,710	76,213	1,606	57,056	1,536	53,206
(c) Agriculture	2,164	34,415	2,472	30,751	2,289	24,222
(d) Others	988	13,595	391	19,157	448	21,031
VI. Fixed Deposits and Insurance Policies	24,260	382,761	26,291	421,288	24,733	501,388
A. Bank Deposits	24,156	381,376	26,237	420,387	24,684	500,976
1. Security Deposits	2,211	25,357	2,266	25,154	2,249	38,440
2. Term Deposits (TDRs)	16,579	333,977	19,662	369,108	18,875	382,272
3. Other Deposits	5,366	22,042	4,309	26,125	3,560	80,263
B. Insurance Policies	104	1,385	54	901	49	412
VII. Others	440,747	2,918,134	414,721	2,995,881	420,652	2,992,316
A. Other Secured Advances	116,411	1,109,563	129,072	1,118,300	123,597	1,162,261
1. Receivables	99,474	401,535	325	43,590	500	46,770
2. Employees Benefits	45	16	4,924	1,000	5,101	1,079
3. Others	16,892	708,013	123,823	1,073,710	117,996	1,114,413
B. Advances Secured by Guarantee(s)	324,336	1,808,571	285,649	1,877,580	297,055	1,830,055
1. Institutional Guarantee(s)	6,389	1,611,855	3,929	1,662,144	5,285	1,545,578
2. Individual Guarantee(s)	317,947	196,716	281,720	215,436	291,770	284,476
VIII. Unsecured Advances	2,328,137	194,143	2,003,759	210,399	2,039,554	219,924
1. Credit Cards	1,818,657	90,884	1,467,869	106,922	1,501,373	114,965
2. Personal Loan	486,775	95,739	485,724	93,888	487,741	95,734
3. Others	22,705	7,521	50,166	9,589	50,440	9,226
Total	3,902,792	8,344,354	3,524,338	8,572,579	3,555,905	8,519,756

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Sep-23		Jun-24		Sep-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	97	12,730	46	7,343	61	2,937
A. Quoted on the Stock Exchange:	54	6,972	41	4,547	58	2,635
1. To Stock Brokers and Dealers:	44	4,320	29	1,653	28	1,713
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	44	4,320	29	1,653	28	1,713
(c) Others	-	-	-	-	-	-
2. To Others:	10	2,652	12	2,894	30	922
(a) Government and Other Trustee Securities	1	15	2	7	2	7
(b) Sukuk/Participation Term Certificates (PTCs)	7	1,937	6	2,147	24	217
(c) Others	2	700	4	740	4	698
B. Unquoted on the Stock Exchange:	43	5,759	5	2,796	3	302
1. To Stock Brokers and Dealers:	1	100	1	45	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	1	100	1	45	-	-
(c) Others	-	-	-	-	-	-
2. To Others:	42	5,659	4	2,751	3	302
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	41	5,607	3	2,699	2	250
III. Merchandise	17,798	852,621	16,629	1,067,705	16,595	1,030,868
A. Food Items:	4,928	229,987	3,939	395,761	3,577	318,603
1. Wheat	503	89,453	521	172,016	572	127,494
2. Rice and Paddy	301	12,187	367	14,420	275	11,490
3. Other Grains & Pulses:	148	12,197	329	17,531	296	20,144
(a) Indigenous	139	12,015	322	17,458	291	20,040
(b) Imported	9	182	7	73	5	103
4. Edible Oils:	548	53,309	384	36,089	346	35,274
(a) Indigenous	545	53,025	383	36,030	345	35,216
(b) Imported	3	284	1	58	1	58
5. Sugar:	587	38,994	904	132,354	755	103,889
(a) Indigenous	583	38,577	901	132,059	752	103,628
(b) Imported	4	417	3	295	3	260
6. Kariana And Spices	13	1,386	-	-	-	-
7. Fish And Fish Preparations	-	-	1	55	1	55
8. Other Food Items:	2,828	22,461	1,433	23,296	1,332	20,258
(a) Indigenous	2,828	22,461	1,433	23,296	1,332	20,258
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,071	205,972	3,055	253,686	2,987	221,792
1. Cotton Raw:	855	42,554	770	31,513	811	31,847
(a) Indigenous	760	40,203	735	30,881	771	31,388
(b) Imported	95	2,351	35	632	40	459
2. Synthetic Fibers:	44	1,185	47	1,719	35	1,444
(a) Indigenous	20	595	20	971	17	964
(b) Imported	24	590	27	748	18	480
3. Fertilizers:	193	13,400	138	12,551	170	20,364
(a) Indigenous	192	13,399	138	12,551	169	20,112
(b) Imported	1	1	-	-	1	252
4. Petroleum Crude:	255	37,486	277	49,172	319	32,521
(a) Indigenous	229	23,686	207	26,687	256	20,964
(b) Imported	26	13,800	70	22,485	63	11,557
5. Iron and Steel:	556	35,473	500	45,625	415	35,736
(a) Indigenous	410	28,692	366	31,003	310	20,930
(b) Imported	146	6,781	134	14,622	105	14,806
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	81	3,569	60	3,448	63	4,208
8. Oil Seeds	167	7,483	231	7,636	216	5,030
9. Pesticides & Insecticides:	90	1,212	94	1,370	63	1,124
(a) Indigenous	79	815	81	1,099	56	898
(b) Imported	11	397	13	270	7	226
10. Other Raw Materials:	830	63,609	938	100,652	895	89,519
(a) Indigenous	737	60,809	829	80,758	802	72,261
(b) Imported	93	2,800	109	19,894	93	17,258

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

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

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	227,568	83,245	11,595	5,324	8,501	5,851	31	878	247,695	95,298
II. Securities, Shares and Other Financial Instruments:	364	8,140	19	130	2	85	528	158,868	913	167,222
A. Quoted on the Stock Exchange:	220	6,722	12	110	1	77	378	59,446	611	66,355
1. To Stock Brokers and Dealers:	138	3,674	4	46	-	-	234	32,945	376	36,666
(a) Government and Other Trustee Securities	115	110	3	3	-	-	18	2,336	136	2,448
(b) Shares and Debentures	22	3,564	1	43	-	-	214	28,961	237	32,569
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,648	3	1,648
2. To Others:	82	3,047	8	64	1	77	144	26,500	235	29,689
(a) Government and Other Trustee Securities	4	7	-	-	-	-	8	227	12	234
(b) Shares and Debentures	61	3,023	8	64	1	77	122	16,490	192	19,655
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	15	9	-	-	-	-	14	9,783	29	9,792
B. Unquoted on the Stock Exchange:	144	1,418	7	20	1	8	150	99,422	302	100,867
1. To Stock Brokers and Dealers:	80	285	1	17	-	-	100	8,279	181	8,581
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	78	284	1	17	-	-	97	8,196	176	8,497
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	1	-	-	-	-	3	83	5	83
2. To Others:	64	1,133	6	3	1	8	50	91,143	121	92,287
(a) Government and Other Trustee Securities	52	1,109	6	3	1	8	12	77,626	71	78,745
(b) Shares and Debentures	2	20	-	-	-	-	8	1,006	10	1,026
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	10	4	-	-	-	-	30	12,511	40	12,516
III. Merchandise	28,860	249,449	778	3,519	230	5,557	38,113	2,716,248	67,981	2,974,772
A. Food Items:	9,367	43,185	486	1,190	12	131	8,704	826,558	18,569	871,065
1. Wheat	6,575	10,443	391	311	2	88	1,450	299,794	8,418	310,636
2. Rice and Paddy	877	20,386	16	447	-	-	1,880	72,820	2,773	93,653
3. Other Grains & Pulses:	326	714	26	122	-	-	396	24,400	748	25,235
(a) Indigenous	322	679	21	19	-	-	387	23,774	730	24,471
(b) Imported	4	35	5	103	-	-	9	626	18	764
4. Edible Oils:	197	806	2	4	1	0	1,233	68,726	1,433	69,537
(a) Indigenous	189	758	2	4	1	0	1,178	66,327	1,370	67,089
(b) Imported	8	49	-	-	-	-	55	2,399	63	2,447
5. Sugar:	160	3,987	-	-	-	-	1,405	282,852	1,565	286,839
(a) Indigenous	160	3,987	-	-	-	-	1,402	282,592	1,562	286,579
(b) Imported	-	-	-	-	-	-	3	260	3	260
6. Karianna And Spices	71	90	1	0	-	-	73	984	145	1,075
7. Fish And Fish Preparations	2	2	-	-	-	-	13	619	15	622
8. Other Food Items:	1,159	6,757	50	306	9	43	2,254	76,363	3,472	83,469
(a) Indigenous	1,159	6,757	50	306	9	43	2,207	75,522	3,425	82,628
(b) Imported	-	-	-	-	-	-	47	841	47	841
B. Raw Materials:	13,707	101,609	61	1,146	23	402	8,664	600,166	22,455	703,323
1. Cotton Raw:	11,971	16,813	27	27	-	-	2,126	125,179	14,124	142,018
(a) Indigenous	340	12,572	24	25	-	-	2,019	111,377	2,383	123,975
(b) Imported	11,631	4,241	3	1	-	-	107	13,801	11,741	18,044
2. Synthetic Fibers:	5	73	-	-	-	-	125	16,614	130	16,687
(a) Indigenous	5	73	-	-	-	-	78	15,628	83	15,701
(b) Imported	-	-	-	-	-	-	47	986	47	986
3. Fertilizers:	645	3,983	1	0	14	110	462	55,080	1,122	59,174
(a) Indigenous	641	3,951	1	0	14	110	454	50,998	1,110	55,059
(b) Imported	4	32	-	-	-	-	8	4,082	12	4,114
4. Petroleum Crude:	64	42,417	-	-	2	21	1,395	82,712	1,461	125,150
(a) Indigenous	43	41,864	-	-	2	21	1,319	65,058	1,364	106,943
(b) Imported	21	552	-	-	-	-	76	17,654	97	18,206
5. Iron and Steel:	199	6,555	7	1,092	7	271	2,075	120,674	2,288	128,593
(a) Indigenous	145	2,183	7	1,092	2	-	1,621	81,870	1,775	85,145
(b) Imported	54	4,371	-	-	5	271	454	38,804	513	43,447
6. Wool & Goat Hair	1	13	-	-	-	-	1	-	2	13
7. Hides & Skins	10	19	-	-	-	-	114	6,039	124	6,057
8. Oil Seeds	14	298	2	6	-	-	259	7,080	275	7,384
9. Pesticides & Insecticides:	20	150	-	-	-	-	425	6,458	445	6,608
(a) Indigenous	20	150	-	-	-	-	418	6,232	438	6,382
(b) Imported	-	-	-	-	-	-	7	226	7	226
10. Other Raw Materials:	778	31,288	24	21	-	-	1,682	180,331	2,484	211,640
(a) Indigenous	768	31,288	24	21	-	-	1,428	151,939	2,220	183,248
(b) Imported	10	0	-	-	-	-	254	28,391	264	28,392

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,786	104,655	231	1,182	195	5,023	20,745	1,289,524	26,957	1,400,384
1. Cotton Textiles:	756	36,024	19	103	8	4,340	263,321	5,123	299,857	
(a) Indigenous	708	27,053	19	103	8	4,075	247,067	4,910	274,631	
(b) Imported	48	8,972	-	-	-	165	16,254	213	25,226	
2. Cotton Yarn:	398	1,043	2	4	-	1,681	89,780	2,081	90,827	
(a) Indigenous	398	1,043	2	4	-	1,666	87,630	2,066	88,677	
(b) Imported	-	-	-	-	-	15	2,150	15	2,150	
3. Other Textiles:	364	19,433	23	185	37	1,613	3,147	245,168	3,571	266,398
(a) Indigenous	363	19,433	22	185	37	1,613	3,136	240,921	3,558	262,151
(b) Imported	1	0	1	0	-	11	11	4,247	13	4,248
4. Machinery:	164	898	9	3	-	864	50,299	1,037	51,201	
(a) Indigenous	154	234	9	3	-	419	29,139	582	29,375	
(b) Imported	10	665	-	-	-	445	21,160	455	21,825	
5. Handloom Products	-	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	4	4	-	-	-	-	15	226	19	230
7. Readymade Garments	177	18,103	3	13	2	916	1,041	54,704	1,223	73,736
8. Cement and Cement Products:	19	55	1	1	-	564	106,009	584	106,064	
(a) Indigenous	18	53	1	1	-	562	105,133	581	105,187	
(b) Imported	1	2	-	-	-	2	876	3	878	
9. Sports Goods	8	3	-	-	-	69	1,511	77	1,514	
10. Surgical Instruments	50	1,510	1	20	1	3	93	3,716	145	5,250
11. Chemicals & Dyes	188	2,505	19	12	-	1,386	62,152	1,593	64,668	
12. Other Finished Goods:	3,658	25,077	154	842	147	2,082	7,545	412,638	11,504	440,639
(a) Indigenous	3,615	24,713	152	816	147	2,082	7,260	401,317	11,174	428,929
(b) Imported	43	364	2	25	-	285	11,320	330	11,710	
IV. Fixed Assets Including Machinery	311,514	363,264	35,946	40,047	230	490	30,706	1,651,272	378,396	2,055,072
A. Transport Equipments	304,657	346,806	34,932	39,253	219	470	21,754	379,245	361,562	765,775
B. Furniture & Fixtures	225	194	17	4	1	0	216	9,740	459	9,939
C. Office Equipments	26	78	-	-	-	-	325	44,562	351	44,640
D. Other Machinery & Equipments	6,606	16,185	997	789	10	19	8,411	1,217,725	16,024	1,234,718
V. Real Estate	530,932	794,153	28,351	48,945	3,473	24,620	19,612	892,367	582,368	1,760,085
A. Land	417,826	274,151	19,562	10,585	740	1,408	9,816	311,400	447,944	597,545
1. Residential	13,124	48,350	711	1,878	493	876	3,638	171,935	17,966	223,039
(a) House	11,936	44,922	630	1,633	351	651	3,575	169,539	16,492	216,744
(b) Flat	1,188	3,428	81	245	142	225	63	2,397	1,474	6,294
2. Non-Residential	404,702	225,802	18,851	8,708	247	532	6,178	139,465	429,978	374,507
(a) Commercial	1,552	30,388	40	184	4	21	4,844	95,986	6,440	126,580
(b) Industrial	46	487	-	-	-	-	593	28,279	639	28,766
(c) Agriculture	402,397	164,325	18,803	8,458	241	501	393	7,025	421,834	180,309
(d) Other	707	30,602	8	66	2	9	348	8,174	1,065	38,852
B. Buildings:	113,106	520,001	8,789	38,360	2,733	23,213	9,796	580,966	134,424	1,162,540
1. Residential	106,940	443,392	8,651	37,142	2,513	17,466	3,847	212,073	121,951	710,073
(a) House	57,490	313,980	7,680	32,176	1,509	9,662	3,596	206,876	70,275	562,695
(b) Flat	49,450	129,412	971	4,966	1,004	7,803	251	5,197	51,676	147,378
2. Non-Residential	6,166	76,609	138	1,217	220	5,747	5,949	368,894	12,473	452,467
(a) Commercial	3,276	54,345	78	886	185	5,483	2,412	174,193	5,951	234,907
(b) Industrial	585	6,175	19	125	31	226	2,756	152,591	3,391	159,118
(c) Agriculture	2,065	12,612	32	36	3	37	531	21,911	2,631	34,596
(d) Other	240	3,477	9	171	1	1	250	20,198	500	23,847
VI. Fixed Deposits and Insurance Policies	15,067	36,602	1,246	1,181	38	869	9,170	557,089	25,521	595,740
A. Bank Deposits	15,060	36,584	1,246	1,181	38	869	9,128	556,694	25,472	595,328
1. Security Deposits	1,851	2,252	269	289	12	55	439	78,676	2,571	81,271
2. Term Deposits (TDRs)	10,238	30,610	582	503	4	568	8,268	380,179	19,092	411,860
3. Other Deposits	2,971	3,723	395	389	22	246	421	97,839	3,809	102,197
B. Insurance Policies	7	17	-	-	-	-	42	395	49	412
VII. Others	373,760	316,673	27,845	11,405	49	404	31,782	3,642,474	433,436	3,970,956
A. Other Secured Advances	102,015	85,127	4,928	5,418	28	153	26,718	1,522,766	133,689	1,613,464
1. Receivables	905	992	65	37	-	-	370	75,223	1,340	76,252
2. Employees Benefits	6,038	1,315	1,013	179	-	-	-	-	7,051	1,494
3. Others	95,072	82,821	3,850	5,202	28	153	26,348	1,447,543	125,298	1,535,718
B. Advances Secured by Guarantee(s)	271,745	231,546	22,917	5,987	21	251	5,064	2,119,708	299,747	2,357,492
1. Institutional Guarantee(s)	3,491	37,679	12	7	-	-	2,228	2,020,038	5,731	2,057,724
2. Individual Guarantee(s)	268,254	193,867	22,905	5,980	21	251	2,836	99,670	294,016	299,768
VIII. Unsecured Advances	2,099,229	224,793	266,159	23,960	644	142	6,041	5,984	2,372,073	254,879
1. Credit Cards	1,599,230	119,870	192,158	11,513	-	-	260	253	1,791,648	131,636
2. Personal Loan	454,257	95,615	71,172	12,015	-	-	-	-	525,429	107,630
3. Others	45,742	9,307	2,829	433	644	142	5,781	5,731	54,996	15,613
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

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

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

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

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	138,894	465,958	151,439	521,858	152,076	498,605
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,871	26,524	5,019	26,747	4,800	23,861
46 - Wholesale trade, except of motor vehicles and motorcycles	34,653	279,729	36,665	296,142	35,162	279,711
47 - Retail trade, except of motor vehicles and motorcycles	99,370	159,704	109,755	198,969	112,114	195,033
H. Transportation and storage	23,198	116,689	24,567	121,755	23,335	98,647
49 - Land transport and transport via pipelines	7,820	56,181	8,576	53,696	8,131	34,426
50 - Water transport	69	495	71	843	55	566
51 - Air transport	116	1,361	99	1,080	112	1,350
52 - Warehousing and support activities for transportation	14,822	52,255	15,426	58,073	14,756	53,936
53 - Courier activities other than national post activities	371	6,397	395	8,062	281	8,369
I. Accommodation and food service activities	2,085	35,785	2,197	38,228	2,124	38,390
55 - Accommodation	553	21,581	516	23,799	493	22,630
56 - Food and beverage service activities	1,532	14,204	1,681	14,429	1,631	15,760
J. Information and communication	2,891	338,055	2,925	389,380	2,620	409,440
58 - Publishing activities	759	2,196	761	2,453	559	2,760
59 - Motion picture, video and television programme production, sound recording and music publishing activities	81	2,362	49	1,816	73	1,954
60 - Programming and broadcasting activities	50	1,752	41	1,523	40	1,486
61 - Telecommunications	1,020	314,514	1,092	368,292	1,124	388,606
62 - Computer programming, consultancy and related activities	795	11,855	779	9,946	662	9,230
63 - Information service activities	186	5,376	203	5,351	190	5,498
K. Real estate activities	809	34,154	959	37,773	902	34,434
L. Professional, scientific and technical activities	9,119	55,054	9,604	58,292	10,068	61,199
69 - Legal and accounting activities	162	867	165	1,813	155	2,107
71 - Architectural and engineering activities; technical testing and analysis	86	1,378	86	1,275	70	1,113
72 - Scientific research and development	426	5,605	380	5,334	313	4,947
73 - Advertising and market research	191	4,875	194	3,709	118	3,644
74 - Other professional, scientific and technical activities	1,087	4,292	1,023	4,189	1,082	3,759
75 - Veterinary activities	7,141	37,907	7,698	41,730	8,264	45,401
77 - Rental and leasing activities	26	130	58	242	66	228
M. Administrative and support service activities	8,293	51,198	6,448	47,885	6,361	47,566
78 - Employment activities	584	2,152	625	2,553	647	3,267
79 - Travel agency, tour operator, reservation service and related activities	37	272	42	277	36	238
80 - Security and investigation activities	841	14,009	869	14,125	840	14,516
81 - Services to buildings and landscape activities	656	2,826	745	2,956	644	2,993
82 - Office administrative, office support and other business support activities	32	160	49	409	53	404
N. Education	6,143	31,778	4,118	27,564	4,141	26,148
1,961	32,485	2,015	29,145	1,760	27,974	
O. Human health and social work activities	1,382	18,004	1,521	18,194	1,482	16,712
86 - Human health activities	1,361	17,892	1,492	17,839	1,453	16,667
87 - Residential care activities	2	18	6	26	7	24
88 - Social work activities with and without accommodation	19	95	23	329	22	22
P. Arts, entertainment and recreation	107	1,894	105	1,723	101	1,563
Q. Other service activities	18,356	59,393	12,749	47,463	12,236	44,896
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,928	13,051	5,881	15,068	5,901	13,746
A. Government Trusts and Non-profit Organizations	59	683	59	1,527	52	1,136
B. Private Trusts and Non-profit Organizations	5,820	11,892	156	12,864	181	11,730
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	49	476	5,666	677	5,668	879
VI. PERSONAL	3,296,481	1,125,437	2,970,429	1,135,573	3,040,373	1,158,989
A. Bank Employees	164,505	285,437	175,430	332,608	179,195	349,123
1) For house building	77,488	224,883	81,079	258,618	82,358	270,930
2) For transport i.e. purchase of car etc.	51,789	53,528	55,348	64,912	56,717	68,563
3) Other purposes	35,228	7,025	39,003	9,078	40,120	9,630
B. Consumer Financing	3,127,484	839,342	2,790,472	802,353	2,856,430	809,249
1) For house building	34,375	208,280	34,839	203,580	34,552	201,801
2) For transport i.e. purchase of car etc	289,163	272,289	257,462	230,501	252,560	227,541
3) Credit cards	2,017,565	103,196	1,724,595	122,272	1,792,086	131,691
4) Consumers durable	36,687	7,103	38,800	7,397	39,556	7,564
5) Personal loans	749,694	248,473	734,776	238,602	737,676	240,653
C) Other	4,492	659	4,527	612	4,748	617
VII. OTHER	93	1,333	104	2,436	95	1,098
Total	4,365,275	11,442,207	4,048,546	12,069,611	4,108,383	11,874,024

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

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

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

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

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

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	63,470	79,596	66,565	97,906	66,772	91,006
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,470	6,903	2,535	6,950	2,558	6,190
46 - Wholesale trade, except of motor vehicles and motorcycles	15,089	47,166	16,468	58,628	16,591	53,139
47 - Retail trade, except of motor vehicles and motorcycles	45,911	25,527	47,562	32,328	47,623	31,677
H. Transportation and storage	17,160	20,221	18,551	29,973	18,316	28,537
49 - Land transport and transport via pipelines	4,387	4,801	5,096	10,078	5,118	9,571
50 - Water transport	1	-	-	-	-	-
51 - Air transport	33	85	22	145	26	160
52 - Warehousing and support activities for transportation	12,731	13,915	13,425	17,814	13,164	16,895
53 - Courier activities other than national post activities	8	1,420	8	1,935	8	1,911
I. Accommodation and food service activities	814	11,149	827	8,508	816	7,397
55 - Accommodation	252	9,177	251	6,497	222	5,385
56 - Food and beverage service activities	562	1,972	576	2,011	594	2,012
J. Information and communication	464	41,048	448	43,196	450	46,192
58 - Publishing activities	184	98	186	122	186	119
59 - Motion picture, video and television programme production, sound recording and music publishing activities	38	1,673	35	1,351	34	1,391
60 - Programming and broadcasting activities	4	6	3	2	2	3
61 - Telecommunications	150	38,769	138	41,289	140	44,332
62 - Computer programming, consultancy and related activities	59	250	57	173	58	111
63 - Information service activities	29	251	29	259	30	235
K. Real estate activities	77	4,582	96	5,072	96	4,462
L. Professional, scientific and technical activities	104	1,272	112	1,354	119	1,395
69 - Legal and accounting activities	21	16	21	17	22	75
71 - Architectural and engineering activities; technical testing and analysis	13	0	14	4	19	4
72 - Scientific research and development	16	1,051	16	1,017	16	1,007
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	24	47	27	134	24	94
75 - Veterinary activities	26	156	28	163	32	195
77 - Rental and leasing activities	3	1	5	19	5	19
M. Administrative and support service activities	4,775	5,344	2,790	3,413	2,869	3,399
77 - Rental and leasing activities	233	910	240	751	253	718
78 - Employment activities	2	92	4	109	4	94
79 - Travel agency, tour operator, reservation service and related activities	34	687	50	848	42	736
80 - Security and investigation activities	34	60	30	27	35	24
81 - Services to buildings and landscape activities	14	19	15	24	20	23
82 - Office administrative, office support and other business support activities	4,458	3,575	2,451	1,654	2,515	1,804
N. Education	647	3,606	712	3,515	732	3,394
O. Human health and social work activities	652	5,513	651	5,536	668	4,919
86 - Human health activities	644	5,511	643	5,534	660	4,917
87 - Residential care activities	1	1	1	1	1	1
88 - Social work activities with and without accommodation	7	1	7	1	7	1
P. Arts, entertainment and recreation	33	21	36	30	36	29
Q. Other service activities	5,378	11,635	1,336	5,560	1,328	5,794
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,658	1,920	5,670	1,779	5,670	1,505
A. Government Trusts and Non-profit Organizations	1	-	1	240	1	-
B. Private Trusts and Non-profit Organizations	5,657	1,920	10	1,076	4	1,058
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	5,659	463	5,665	446
VI. PERSONAL	390,176	282,251	413,453	283,169	424,017	284,855
A. Bank Employees	73,430	97,203	76,841	103,248	77,309	104,504
1) For house building	42,627	77,932	43,692	82,274	43,849	83,026
2) For transport i.e. purchase of car etc.	19,103	16,663	19,962	17,320	20,015	17,754
3) Other purposes	11,700	2,608	13,187	3,654	13,445	3,724
B. Consumer Financing	316,745	185,048	336,611	179,921	346,707	180,350
1) For house building	2,721	19,455	2,783	19,176	2,770	18,743
2) For transport i.e. purchase of car etc	38,247	20,885	34,707	18,392	36,356	18,412
3) Credit cards	7,857	544	17,755	1,508	22,264	2,006
4) Consumers durable	32,627	5,939	35,669	5,739	36,202	5,910
5) Personal loans	235,293	138,224	245,697	135,106	249,115	135,278
C) Other	1	0	1	0	1	0
VII. OTHER	8	702	8	690	5	525
Total	1,161,844	2,541,326	1,171,362	2,432,575	1,178,918	2,362,416

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

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

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

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

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

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	75,420	380,991	84,870	417,631	85,299	402,772
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,401	19,622	2,484	19,797	2,242	17,671
46 - Wholesale trade, except of motor vehicles and motorcycles	19,562	229,259	20,195	234,844	18,568	225,657
47 - Retail trade, except of motor vehicles and motorcycles	53,457	132,110	62,191	162,990	64,489	159,444
H. Transportation and storage	6,037	96,466	6,015	91,782	5,018	70,110
49 - Land transport and transport via pipelines	3,433	51,380	3,480	43,618	3,013	24,855
50 - Water transport	67	493	70	843	54	566
51 - Air transport	83	1,276	77	935	86	1,190
52 - Warehousing and support activities for transportation	2,091	38,340	2,001	40,259	1,592	37,041
53 - Courier activities other than national post activities	363	4,977	387	6,127	273	6,458
I. Accommodation and food service activities	1,269	22,999	1,368	28,435	1,306	29,708
55 - Accommodation	299	10,766	263	16,017	269	15,960
56 - Food and beverage service activities	970	12,232	1,105	12,418	1,037	13,748
J. Information and communication	2,424	290,424	2,474	339,819	2,167	362,586
58 - Publishing activities	575	2,098	575	2,331	373	2,641
59 - Motion picture, video and television programme production, sound recording and music publishing activities	43	689	14	465	11	468
60 - Programming and broadcasting activities	46	1,745	38	1,521	38	1,484
61 - Telecommunications	867	269,162	951	320,638	981	343,612
62 - Computer programming, consultancy and related activities	736	11,605	722	9,773	604	9,119
63 - Information service activities	157	5,125	174	5,092	160	5,262
K. Real estate activities	732	29,572	863	32,701	806	29,973
L. Professional, scientific and technical activities	9,009	53,437	9,487	56,879	9,943	59,741
69 - Legal and accounting activities	141	850	144	1,796	133	2,031
71 - Architectural and engineering activities; technical testing and analysis	71	1,374	70	1,271	49	1,109
72 - Scientific research and development	407	4,245	362	4,317	294	3,939
73 - Advertising and market research	190	4,875	193	3,709	117	3,644
74 - Other professional, scientific and technical activities	1,062	4,212	995	3,995	1,057	3,602
75 - Veterinary activities	7,115	37,751	7,670	41,567	8,232	45,205
77 - Rental and leasing activities	23	129	53	223	61	210
M. Administrative and support service activities	3,518	45,854	3,658	44,472	3,492	44,167
78 - Employment activities	351	1,242	385	1,802	394	2,549
79 - Travel agency, tour operator, reservation service and related activities	35	180	38	168	32	144
80 - Security and investigation activities	807	13,322	819	13,277	798	13,780
81 - Services to buildings and landscape activities	622	2,765	715	2,930	609	2,968
82 - Office administrative, office support and other business support activities	18	141	34	385	33	381
N. Education	1,685	28,203	1,667	25,910	1,626	24,345
O. Human health and social work activities	1,314	28,879	1,303	25,629	1,028	24,580
86 - Human health activities	730	12,491	870	12,658	814	11,793
87 - Residential care activities	717	12,380	849	12,305	793	11,750
88 - Social work activities with and without accommodation	1	17	5	24	6	23
P. Arts, entertainment and recreation	12	94	16	328	15	21
74	74	1,873	69	1,693	65	1,534
Q. Other service activities	12,978	47,758	11,413	41,903	10,908	39,102
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	270	11,131	211	13,289	231	12,241
A. Government Trusts and Non-profit Organizations	58	683	58	1,287	51	1,136
B. Private Trusts and Non-profit Organizations	163	9,972	146	11,788	177	10,672
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	49	476	7	214	3	433
VI. PERSONAL	2,906,020	842,590	2,556,718	851,871	2,616,104	873,582
A. Bank Employees	90,917	187,769	98,456	228,953	101,758	244,192
1) For house building	34,808	146,652	37,340	176,062	38,464	187,606
2) For transport i.e. purchase of car etc.	32,624	36,719	35,334	47,481	36,650	50,691
3) Other purposes	23,485	4,398	25,782	5,410	26,644	5,895
B. Consumer Financing	2,810,612	654,163	2,453,736	622,306	2,509,599	628,773
1) For house building	31,566	188,708	31,970	184,293	31,697	182,946
2) For transport i.e. purchase of car etc	250,885	251,390	222,724	212,095	216,173	209,115
3) Credit cards	2,009,708	102,652	1,706,840	120,764	1,769,822	129,684
4) Consumers durable	4,060	1,164	3,131	1,658	3,354	1,654
5) Personal loans	514,393	110,248	489,071	103,496	488,553	105,374
C) Other	4,491	659	4,526	612	4,747	617
VII. OTHER	84	630	95	1,746	89	574
Total	3,203,019	8,457,378	2,876,749	9,206,162	2,929,000	9,088,717

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

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	11	1	-	1	-
1) Official	1	11	1	-	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	411	443,491	434	430,874	464	422,891
I. GOVERNMENT	2	374,060	1	361,844	1	361,027
A. Federal Government	2	374,060	1	361,844	1	361,027
1) Commodity Operations	-	-	-	-	-	-
2) Others	2	374,060	1	361,844	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	123	68,834	174	68,497	210	61,312
A. Agriculture, forestry and fishing activities	2	5,273	2	1,300	2	3,404
2	5,273	2	1,300	2	3,404	
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	3	1	-	1	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	5,271	1	1,300	1	3,404
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	96	36,416	150	46,948	184	46,749
10 - Manufacture of food products	18	5,631	19	6,533	21	4,102
11 - Manufacture of beverages	4	18	5	-	5	235
12 - Manufacture of tobacco products	4	14	4	-	4	-
13 - Manufacture of textiles	6	468	3	245	3	244
Preparation and spinning of textile fibres	2	303	2	214	2	214
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	59	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	104	1	31	1	31
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	1	3	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	3	660	2	3,178	2	3,928
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	1	-	1	-
20 - Manufacture of chemicals and chemical products	22	12,482	22	11,859	22	15,986
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	18	7,125	22	8,476	22	6,584
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	1,247	2	935	2	831
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	1	4,698	1	5,382
27 - Manufacture of electrical equipment	13	8,077	58	8,203	90	7,495
28 - Manufacture of machinery and equipment	1	14	1	10	1	4
29 - Manufacture of motor vehicles, trailers and semi-trailers	4	680	6	1,758	6	1,103
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	1	-	4	1,053	4	855
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	1	-	4	1,053	4	855
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	7	13,068	5	6,139	5	4,262
Electric power generation, transmission and distribution	4	11,823	2	5,064	2	3,186
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	11,251	1	4,835	1	3,072
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	571	1	229	1	114
Manufacture of gas; distribution of gaseous fuels through mains	3	1,245	3	1,076	3	1,076
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
services	-	-	-	-	-	-
F. Construction	2	140	2	80	2	60
41 - Construction of buildings	2	140	2	80	2	60
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	4	5,372	4	6,322	5	4,827
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	3,304	2	2,670	3	915
47 - Retail trade, except of motor vehicles and motorcycles	2	2,068	2	3,651	2	3,912
H. Transportation and storage	1	2	1	-	1	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	1	2	1	-	1	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,637	2	1,284	2	1,284
55 - Accommodation	2	1,637	2	1,284	2	1,284
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	3	6,582	3	6,365	3	662
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	3	6,582	3	6,365	3	662
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	345	5	59	6	64
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	3	2	-	2	-
72 - Scientific research and development	3	309	2	-	3	1
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	33	1	59	1	63
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	285	596	258	534	252	552
A. Bank Employees	158	465	133	408	128	426
1) For house building	53	300	47	282	45	297
2) For transport i.e. purchase of car etc.	62	147	52	112	52	118
3) Other purposes	43	19	34	14	31	11
B. Consumer Financing	127	131	125	126	124	126
1) For house building	88	116	86	111	85	111
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	1	1	1	-	1	-
Total	412	443,502	435	430,874	465	422,891

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

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

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

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

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

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	127,052	353,468	140,478	394,729	142,756	390,995
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,306	23,795	4,406	24,443	4,299	21,672
46 - Wholesale trade, except of motor vehicles and motorcycles	27,284	211,859	30,220	227,427	29,850	218,229
47 - Retail trade, except of motor vehicles and motorcycles	95,462	117,815	105,852	142,859	108,607	151,094
H. Transportation and storage	20,299	86,045	21,993	89,282	21,638	70,035
49 - Land transport and transport via pipelines	6,264	44,778	7,223	42,643	7,138	24,068
50 - Water transport	44	163	45	142	42	163
51 - Air transport	48	995	41	590	49	743
52 - Warehousing and support activities for transportation	13,786	36,239	14,474	40,167	14,180	38,568
53 - Courier activities other than national post activities	157	3,870	210	5,739	229	6,493
I. Accommodation and food service activities	1,636	25,705	1,756	28,358	1,737	27,322
55 - Accommodation	472	17,898	427	20,618	403	19,757
56 - Food and beverage service activities	1,164	7,808	1,329	7,740	1,334	7,565
J. Information and communication	1,936	249,057	1,910	277,383	1,821	285,000
58 - Publishing activities	405	1,431	480	1,522	422	1,657
59 - Motion picture, video and television programme production, sound recording and music publishing activities	81	2,362	60	1,847	60	1,898
60 - Programming and broadcasting activities	43	1,080	34	932	32	944
61 - Telecommunications	767	233,643	706	264,291	718	271,387
62 - Computer programming, consultancy and related activities	543	8,440	521	6,602	483	6,980
63 - Information service activities	97	2,100	109	2,189	106	2,134
K. Real estate activities	560	19,606	657	24,725	632	23,271
L. Professional, scientific and technical activities	8,204	45,956	8,750	48,838	9,401	52,691
69 - Legal and accounting activities	74	455	81	818	82	1,062
71 - Architectural and engineering activities; technical testing and analysis	15	583	14	465	13	267
72 - Scientific research and development	233	5,038	237	4,796	204	4,415
73 - Advertising and market research	36	2,585	41	2,736	42	2,719
74 - Other professional, scientific and technical activities	873	3,029	839	2,870	900	2,563
75 - Veterinary activities	6,956	34,208	7,489	36,981	8,107	41,511
77 - Rental and leasing activities	17	58	49	173	53	155
M. Administrative and support service activities	7,191	43,776	5,350	39,679	5,407	39,370
78 - Employment activities	354	1,579	428	1,658	443	1,652
79 - Travel agency, tour operator, reservation service and related activities	22	153	27	184	22	162
80 - Security and investigation activities	662	12,593	687	12,593	675	12,909
81 - Services to buildings and landscape activities	168	2,061	211	1,970	230	1,954
82 - Office administrative, office support and other business support activities	29	134	46	395	48	383
N. Education	5,956	27,256	3,951	22,879	3,989	22,310
1,266	20,551	1,312	20,237	1,301	18,861	
O. Human health and social work activities	1,114	11,183	1,211	11,806	1,209	10,923
86 - Human health activities	1,094	11,087	1,183	11,464	1,182	10,889
87 - Residential care activities	1	1	5	13	5	13
88 - Social work activities with and without accommodation	19	95	23	329	22	22
P. Arts, entertainment and recreation	84	449	91	652	88	638
Q. Other service activities	16,686	49,397	10,560	39,161	10,054	37,381
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	119	9,184	5,780	11,580	5,785	10,476
A. Government Trusts and Non-profit Organizations	36	607	43	1,510	43	1,126
B. Private Trusts and Non-profit Organizations	5,728	8,675	76	9,414	74	8,470
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	3	379	5,661	656	5,668	879
VI. PERSONAL	2,892,593	769,180	2,507,642	782,943	2,543,535	798,931
A. Bank Employees	143,535	231,911	151,133	262,460	152,638	270,973
1) For house building	68,632	182,066	71,053	203,859	71,581	210,026
2) For transport i.e. purchase of car etc.	43,323	43,524	45,353	50,506	45,588	52,385
3) Other purposes	31,580	6,321	34,727	8,095	35,469	8,562
B. Consumer Financing	2,744,586	536,613	2,352,005	519,873	2,386,170	527,342
1) For house building	15,267	82,892	15,859	80,978	15,752	79,556
2) For transport i.e. purchase of car etc	157,587	119,174	132,820	99,002	131,263	98,255
3) Credit cards	1,819,630	90,962	1,468,284	106,969	1,501,807	115,019
4) Consumers durable	33,486	6,523	35,009	6,560	35,363	6,647
5) Personal loans	718,616	237,062	700,033	226,363	701,985	227,866
C) Other	4,472	657	4,504	610	4,727	615
VII. OTHER	9	703	9	690	6	525
Total	3,902,792	8,344,354	3,524,338	8,572,579	3,555,905	8,519,756

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11,842	112,490	10,961	127,129	9,320	107,609
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	565	2,730	613	2,304	501	2,189
46 - Wholesale trade, except of motor vehicles and motorcycles	7,369	67,871	6,445	68,715	5,312	61,481
47 - Retail trade, except of motor vehicles and motorcycles	3,908	41,889	3,903	56,110	3,507	43,939
H. Transportation and storage	2,899	30,644	2,574	32,473	1,697	28,612
49 - Land transport and transport via pipelines	1,556	11,403	1,353	11,053	993	10,358
50 - Water transport	25	332	26	701	13	403
51 - Air transport	68	366	58	491	63	607
52 - Warehousing and support activities for transportation	1,036	16,016	952	17,906	576	15,369
53 - Courier activities other than national post activities	214	2,526	185	2,323	52	1,876
I. Accommodation and food service activities	449	10,079	441	9,870	387	11,068
55 - Accommodation	81	3,683	89	3,181	90	2,873
56 - Food and beverage service activities	368	6,396	352	6,689	297	8,195
J. Information and communication	955	88,998	1,015	111,997	799	124,440
58 - Publishing activities	354	765	281	931	137	1,103
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	7	671	7	591	8	542
61 - Telecommunications	253	80,871	386	104,001	406	117,219
62 - Computer programming, consultancy and related activities	252	3,415	258	3,343	179	2,250
63 - Information service activities	89	3,276	83	3,131	69	3,325
K. Real estate activities	249	14,548	302	13,048	270	11,163
L. Professional, scientific and technical activities	915	9,098	854	9,454	667	8,508
69 - Legal and accounting activities	88	412	84	995	73	1,045
71 - Architectural and engineering activities; technical testing and analysis	71	795	72	810	57	846
72 - Scientific research and development	193	567	143	538	109	532
73 - Advertising and market research	155	2,290	153	973	76	925
74 - Other professional, scientific and technical activities	214	1,263	184	1,319	182	1,196
75 - Veterinary activities	185	3,699	209	4,749	157	3,890
77 - Rental and leasing activities	9	73	9	70	13	73
M. Administrative and support service activities	1,102	7,422	1,098	8,206	954	8,196
78 - Employment activities	230	573	197	896	204	1,615
79 - Travel agency, tour operator, reservation service and related activities	15	119	15	93	14	75
80 - Security and investigation activities	179	1,416	182	1,531	165	1,606
81 - Services to buildings and landscape activities	488	765	534	987	414	1,039
82 - Office administrative, office support and other business support activities	3	26	3	14	5	21
82 - Office administrative, office support and other business support activities	187	4,522	167	4,685	152	3,839
N. Education	695	11,935	703	8,908	459	9,113
O. Human health and social work activities	268	6,821	310	6,388	273	5,789
86 - Human health activities	267	6,804	309	6,375	271	5,778
87 - Residential care activities	1	17	1	13	2	11
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	23	1,445	14	1,072	13	924
Q. Other service activities	1,670	9,996	2,189	8,302	2,182	7,515
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	161	3,390	101	3,488	116	3,270
A. Government Trusts and Non-profit Organizations	23	76	16	17	9	10
B. Private Trusts and Non-profit Organizations	92	3,217	80	3,450	107	3,260
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	46	97	5	21	-	-
VI. PERSONAL	403,888	356,257	462,787	352,630	496,838	360,059
A. Bank Employees	20,970	53,526	24,297	70,148	26,557	78,150
1) For house building	8,856	42,817	10,026	54,759	10,777	60,904
2) For transport i.e. purchase of car etc.	8,466	10,004	9,995	14,406	11,129	16,178
3) Other purposes	3,648	704	4,276	983	4,651	1,068
B. Consumer Financing	382,898	302,729	438,467	282,480	470,260	281,907
1) For house building	19,108	125,388	18,980	122,602	18,800	122,245
2) For transport i.e. purchase of car etc	131,576	153,116	124,642	131,498	121,297	129,286
3) Credit cards	197,935	12,234	256,311	15,303	290,279	16,672
4) Consumers durable	3,201	580	3,791	837	4,193	917
5) Personal loans	31,078	11,411	34,743	12,240	35,691	12,787
C) Other	20	2	23	2	21	2
VII. OTHER	84	630	95	1,746	89	574
Total	462,483	3,097,853	524,208	3,497,031	552,478	3,354,269

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

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	2	932	2	932
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	1	932	1	932
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,587,294	2,076,318	371,959	134,509	13,167	38,018	135,981	9,624,247	4,108,381	11,873,092
I. GOVERNMENT	-	-	-	-	-	-	288	722,425	288	722,425
A. Federal Government	-	-	-	-	-	-	127	394,981	127	394,981
B. Provincial Governments	-	-	-	-	-	-	161	327,444	161	327,444
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	712	2,431,605	712	2,431,605
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	6	796	6	796
Utilities	-	-	-	-	-	-	414	567,927	414	567,927
Transport, storage and communications	-	-	-	-	-	-	134	984,399	134	984,399
Manufacturing	-	-	-	-	-	-	42	98,105	42	98,105
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	7,644	16	7,644
Commerce and Trade	-	-	-	-	-	-	75	698,183	75	698,183
Others	-	-	-	-	-	-	24	9,653	24	9,653
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	984	450,037	984	450,037
Mutual Funds and AMCs	-	-	-	-	-	-	7	5,994	7	5,994
Insurance & Pension Funds	-	-	-	-	-	-	231	3,803	231	3,803
MFIs and DFIs	-	-	-	-	-	-	141	335,436	141	335,436
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	209	20,931	209	20,931
Modarbas	-	-	-	-	-	-	80	5,531	80	5,531
Other NBFIs	-	-	-	-	-	-	316	78,342	316	78,342
IV. PRIVATE SECTOR (BUSINESS)	881,132	1,035,696	40,658	32,913	10,412	20,953	127,826	6,005,630	1,060,028	7,085,191
A. Agriculture, forestry and fishing	667,663	332,417	28,117	14,901	9,247	7,038	4,926	42,749	709,953	397,104
I. Crop and animal production, hunting and related service activities	666,857	331,639	28,096	14,892	9,235	7,024	4,905	42,317	709,093	395,871
Growing of Wheat, Rice, Sugar Cane & Cotton	297,475	156,658	5,304	4,159	6,390	6,037	2,442	4,869	311,611	171,723
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,665	8,390	623	331	23	78	126	174	20,437	8,974
Growing of other fruits, vegetables and crops	21,553	17,667	418	326	16	37	379	1,888	22,866	19,078
Raising of livestock and other related activities	232,633	96,607	18,625	5,996	2,329	133	1,271	19,533	254,858	122,268
Other agricultural support activities	95,521	52,299	3,126	4,079	477	739	686	16,687	99,810	73,804
Hunting, trapping and related service activities	10	19	-	-	-	-	1	5	11	23
02 - Forestry and logging	106	17	-	-	-	-	1	9	107	26
03 - Fishing and aquaculture	700	761	21	9	12	14	20	424	753	1,207
B. Mining and quarrying	249	3,641	1	13	3	7	745	75,654	998	79,315
05 - Mining of coal and lignite	39	2,989	-	-	1	-	47	38,383	87	41,372
06 - Extraction of crude petroleum and natural gas	80	298	-	-	-	-	587	28,263	667	28,561
07 - Mining of metal ores	11	44	-	-	-	-	14	973	25	1,018
08 - Other mining and quarrying	99	235	-	-	2	7	97	8,034	198	8,316
09 - Mining support service activities	20	15	1	13	-	-	-	-	21	48
C. Manufacturing	49,007	379,506	3,454	4,969	426	7,541	76,702	4,227,822	129,649	4,619,839
10 - Manufacture of food products	37,627	108,946	2,639	2,937	46	390	15,651	905,824	55,963	1,018,997
11 - Manufacture of beverages	116	1,962	-	-	4	24	1,062	45,898	1,182	47,883
12 - Manufacture of tobacco products	113	25	2	0	-	-	440	1,775	555	1,800
13 - Manufacture of textiles	2,623	97,916	147	535	106	3,638	23,591	1,490,285	26,467	1,592,375
Preparation and spinning of textile fibres	1,108	54,702	4	3	6	338	7,821	484,461	8,939	539,504
Weaving of textiles	528	7,419	28	171	8	53	5,324	314,991	5,888	322,634
Finishing of textiles	295	26,922	20	28	5	71	3,570	259,972	3,890	286,993
Manufacture of knitted and crocheted fabrics	98	773	11	34	3	38	672	68,116	784	69,661
Manufacture of made-up textile articles, except apparel	185	4,923	26	233	56	3,104	2,927	190,659	3,194	198,919
Manufacture of carpets and rugs	42	89	10	1	2	0	76	965	130	1,055
Manufacture of other textiles n.e.c.	367	3,088	48	65	26	35	3,201	171,122	3,642	174,309
14 - Manufacture of wearing apparel	1,273	28,911	320	205	52	1,074	2,950	178,961	4,595	209,152
15 - Manufacture of leather and related products	442	1,688	65	343	15	84	1,492	46,082	2,014	48,198

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Tanning and dressing of leather; dressing and drying of fur	49	260	13	322	3	22	309	6,442	374
Manufacture of luggage, handbags and the like, saddlery and harness	24	267	2	6	-	-	68	1,994	94	2,268
Manufacture of footwear	369	1,161	50	15	12	62	1,115	37,646	1,546	38,884
a. Leather wear	332	788	47	14	12	62	823	30,542	1,214	31,406
b. Rubber and Plastic wear	37	373	3	1	-	-	292	7,103	332	7,478
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	159	389	6	7	4	1	315	9,148	484	9,545
17 - Manufacture of paper and paper products	201	4,628	6	19	8	25	1,361	126,716	1,576	131,387
18 - Printing and reproduction of recorded media	333	1,820	18	243	1	12	696	19,177	1,048	21,252
Printing and other service activities related to printing	331	1,819	18	243	-	-	689	17,385	1,038	19,847
Reproduction of recorded media	2	1	-	-	1	12	7	1,392	10	1,405
19 - Manufacture of coke and refined petroleum products	85	49,432	-	-	-	-	1,405	80,099	1,490	129,531
20 - Manufacture of chemicals and chemical products	887	9,160	54	145	23	94	7,177	344,997	8,141	354,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228	3,019	13	87	2	8	4,659	109,214	4,902	112,228
22 - Manufacture of rubber and plastics products	477	2,709	22	79	12	10	2,265	96,996	2,776	99,793
23 - Manufacture of other non-metallic mineral products	407	27,966	3	7	26	511	1,490	227,288	1,926	255,772
24 - Manufacture of basic metals	908	17,537	5	33	57	1,576	4,368	215,410	5,298	234,555
25 - Manufacture of fabricated metal products, except machinery and equipment	208	1,615	3	1	1	1	711	31,284	923	33,011
26 - Manufacture of computer, electronic and optical products	56	228	-	-	-	-	224	18,973	280	19,201
27 - Manufacture of electrical equipment	251	8,050	11	76	24	36	1,964	128,784	2,250	136,947
28 - Manufacture of machinery and equipment	254	583	8	26	1	0	654	26,213	917	28,823
29 - Manufacture of motor vehicles, trailers and semi-trailers	235	2,433	3	33	1	1	1,693	63,736	1,932	66,203
30 - Manufacture of other transport equipment	137	1,922	-	-	-	-	392	10,266	529	12,188
31 - Manufacture of furniture	523	1,288	14	88	11	11	291	5,285	809	6,071
32 - Other manufacturing	1,490	7,158	114	102	32	46	1,849	44,458	3,485	51,764
Manufacture of jewellery and related articles	265	216	5	3	2	0	16	100	288	319
Manufacture of imitation jewellery and related articles	2	28	2	4	6	1	-	-	10	34
Manufacture of musical instruments	7	2	-	-	1	-	48	815	56	817
Manufacture of sports goods	135	2,688	2	8	1	-	251	4,339	389	7,035
Manufacture of games and toys	7	1	-	-	-	-	2	1	9	2
Manufacture of medical and dental instruments and supplies	84	387	8	42	-	-	221	3,890	313	4,320
Manufacture of Handicrafts	72	20	66	9	1	0	46	376	185	405
Other manufacturing n.e.c.	918	3,815	31	36	21	44	1,265	34,936	2,235	38,831
33 - Repair and installation of machinery and equipment	74	121	1	1	-	-	32	844	107	966
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,460	492,886	2,460	492,886
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,318	483,399	2,318	483,399
a) Hydal	-	-	-	-	-	-	559	21,586	559	21,586
b) Thermal	-	-	-	-	-	-	215	127,728	215	127,728
c) Coal Based	-	-	-	-	-	-	87	112,489	87	112,489
d) Wind	-	-	-	-	-	-	148	48,027	148	48,027
e) Solar	-	-	-	-	-	-	187	15,211	187	15,211
f) Other	-	-	-	-	-	-	1,122	158,358	1,122	158,358
Manufacture of gas distribution of gaseous fuels through mains	-	-	-	-	-	-	121	9,414	121	9,414
Steam and air conditioning supply	-	-	-	-	-	-	21	74	21	74
E. Water supply; sewerage, waste management and remediation activities	54	6,868	5	1,101	-	-	100	13,283	159	21,252
36 - Water collection, treatment and supply	8	19	1	9	-	-	47	9,169	56	9,196
37 - Sewerage	7	4	-	-	-	-	-	-	7	4
38 - Waste collection, treatment and disposal activities; materials recovery	37	6,843	4	1,092	-	-	53	4,114	94	12,049
39 - Remediation activities and other waste management services	2	2	-	-	-	-	-	-	2	2
F. Construction	1,735	20,825	41	305	22	2,481	1,946	181,700	3,744	205,370
41 - Construction of Buildings	1,042	14,943	32	285	14	2,435	1,174	119,300	2,262	136,963
42 - Civil engineering	581	5,143	4	14	5	20	677	59,666	1,267	64,843
43 - Specialised construction activities	112	739	5	6	3	26	95	2,793	215	3,565

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	119,724	177,103	5,473	4,540	603	1,363	26,276	315,599	152,076	498,605
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,444	10,109	78	218	20	25	1,258	13,510	4,800	23,861
46 - Wholesale trade, except of motor vehicles and motorcycles	27,287	106,841	474	2,020	69	895	7,332	169,954	35,162	279,711
47 - Retail trade, except of motor vehicles and motorcycles	88,993	60,153	4,921	2,302	514	443	17,686	132,135	112,114	195,033
H. Transportation and storage	19,134	37,406	1,020	1,935	12	217	3,169	59,089	23,335	98,647
49 - Land transport and transport via pipelines	6,378	17,274	160	562	6	10	1,587	16,580	8,131	34,426
50 - Water transport	8	77	2	1	-	-	-	45	488	55
51 - Air transport	10	32	-	-	-	-	-	102	1,318	112
52 - Warehousing and support activities for transportation	12,707	17,996	858	1,373	6	207	1,148	34,360	14,756	53,816
53 - Courier activities other than national post activities	31	2,026	-	-	-	-	-	250	6,343	281
I. Accommodation and food service activities	1,281	3,629	74	303	22	58	747	34,400	2,124	38,390
55 - Accommodation	257	742	12	130	16	56	208	21,702	493	22,630
56 - Food and beverage service activities	1,024	2,887	62	173	6	1	539	12,699	1,631	15,760
J. Information and communication	590	21,317	40	41	5	175	1,985	387,906	2,620	409,440
58 - Publishing activities	244	479	10	2	3	1	302	2,278	559	2,760
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	321	3	2	-	-	-	42	1,631	73
60 - Programming and broadcasting activities	3	5	-	-	1	-	-	36	1,482	40
61 - Telecommunications	115	19,785	7	6	-	-	-	1,002	368,815	1,124
62 - Computer programming, consultancy and related activities	144	458	13	14	-	-	-	505	8,758	662
63 - Information service activities	56	270	7	16	1	175	98	4,943	162	5,420
K. Real estate activities	234	1,643	13	118	7	1,641	648	31,033	902	34,434
L. Professional, scientific and technical activities	7,496	16,694	322	899	5	7	2,345	43,599	10,068	61,199
69 - Legal and accounting activities	52	491	1	6	-	-	-	102	1,609	155
70 - Activities of head offices; management consultancy activities	26	36	1	4	-	-	-	43	1,074	70
71 - Architectural and engineering activities; technical testing and analysis	77	1,216	5	21	3	7	228	3,704	313	4,947
72 - Scientific research and development	20	155	1	1	2	0	95	3,487	118	3,644
73 - Advertising and market research	112	348	11	44	-	-	-	959	3,367	1,082
74 - Other professional, scientific and technical activities	7,171	14,325	303	823	-	-	-	790	30,253	8,264
75 - Veterinary activities	38	123	-	-	-	-	-	28	186	66
M. Administrative and support service activities	3,130	5,310	97	157	15	72	3,119	42,027	6,361	47,566
77 - Rental and leasing activities	213	361	-	-	1	1	433	2,906	647	3,267
78 - Employment activities	7	40	-	-	-	-	-	197	36	238
79 - Travel agency, tour operator, reservation service and related activities	254	985	6	43	1	0	579	13,488	840	
80 - Security and investigation activities	27	421	3	12	-	-	-	614	2,559	644
81 - Services to buildings and landscape activities	45	137	2	3	-	-	-	6	264	53
82 - Office administrative, office support and other business support activities	2,584	3,366	86	98	13	71	1,458	22,613	4,141	
N. Education	827	1,868	233	773	14	74	686	25,258	1,760	27,974
O. Human health and social work activities	789	2,060	124	172	10	27	559	14,454	1,482	
86 - Human health activities	779	2,047	119	169	9	27	546	14,424	1,453	
87 - Residential care activities	3	11	-	-	-	-	-	4	13	7
88 - Social work activities with and without accommodation	7	2	5	3	1	0	9	17	22	
P. Arts, entertainment and recreation	36	116	21	22	-	-	-	44	1,423	101
Q. Other service activities	9,123	25,295	1,623	2,664	21	252	1,469	16,685	12,236	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	5,901	13,746	5,901
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	52	1,136	52
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	181	11,730	181
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	879	5,668	879
VI. PERSONAL	2,706,083	1,040,096	331,276	101,574	2,755	17,065	259	253	3,040,373	1,158,989
A. Bank Employees	157,642	314,059	21,549	35,063	4	0	-	-	179,195	349,123
1) For house building	78,414	252,811	3,043	18,119	1	0	-	-	82,388	270,910
2) For transport i.e. purchase of car etc.	43,497	52,522	13,218	16,041	2	0	-	-	56,717	68,563
3) Other purposes	35,731	8,727	4,388	903	1	-	-	-	40,120	9,630
B. Consumer Financing	2,543,865	725,457	309,563	66,475	2,743	17,064	259	253	2,856,430	809,249
1) For house building	27,292	166,288	4,705	18,736	2,555	16,776	-	-	34,552	201,801
2) For transport i.e. purchase of car etc	232,089	208,988	20,304	18,293	167	259	-	-	252,500	227,541
3) Credit cards	1,599,532	119,907	192,295	11,531	-	-	259	253	1,792,086	131,691
4) Consumers durable	26,351	6,376	13,196	1,176	9	12	-	-	39,556	7,564
5) Personal loans	658,601	223,897	79,063	16,738	12	18	-	-	737,676	240,653
C) Other	4,576	580	164	36	8	1	-	-	4,748	617
VII. OTHER	79	526	5	22	-	-	-	11	551	95
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,618	135,983	9,625,179	4,108,383	11,874,024

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

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Sep-23		Jun-24		Sep-24 P							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	858,241	894,007	16,844	7,530	267,338	120,119	289,762	38,276	232,842	12,138	984,848	
01.00*	9,942	12,865	-	128	1,258	1,865	3,684	3,422	4,776	-	15,132	
02.00*	194,231	170,605	-	1,107	76,284	54,680	15,835	14,173	4,793	68	166,939	
03.00*	331,640	331,603	181	933	117,777	76,677	94,771	21,184	27,293	1,268	340,083	
04.00*	206,218	200,231	225	1,025	51,952	47,881	66,700	11,594	13,325	5	192,708	
05.00*	364,812	368,529	121	1,080	74,036	82,543	130,635	12,862	13,858	5,024	320,158	
06.00*	71,162	95,222	1,737	656	44,390	25,051	7,872	10,511	20,235	506	110,957	
07.00*	117,152	161,362	-	33	33,322	26,989	61,837	2,268	23,669	11	148,129	
08.00*	132,757	47,290	-	0	19,498	11,218	2,773	5,530	32,903	0	71,923	
08.25	396,610	370,429	-	-	490	523	597	257	361,641	-	363,508	
08.50	1,987	35,225	-	10	1,132	15,501	574	343	24,895	-	42,455	
08.75	488	1,184	-	-	1,348	276	774	2,273	21,231	-	25,901	
09.00	12,577	55,405	-	-	6,210	9,011	1,699	1,337	42,496	-	60,753	
09.25	2,623	7,795	-	-	970	514	538	2,331	0	2	4,355	
09.50	1,692	25,216	-	50	2,570	222	432	1,342	9,974	-	14,590	
09.75	719	21,451	-	-	92	190	236	647	69	0	1,235	
10.00	56,822	17,519	-	-	5,155	493	2,632	755	23,047	0	32,081	
10.25	886	1,136	-	-	356	11,144	669	171	18,425	0	30,766	
10.50	1,205	3,339	-	-	665	726	144	188	10,523	-	12,246	
10.75	41,659	50,794	-	-	659	139	744	40	8,645	0	10,228	
11.00	16,029	12,057	-	-	3,181	7,882	786	-	30	28	11,907	
11.25	1,099	2,295	-	-	245	299	63	76	18	661	1,362	
11.50	116,157	130,458	-	-	661	852	370	-	129,715	0	131,599	
11.75	2,618	1,087	-	-	269	447	265	2	4	0	988	
12.00	21,721	140,145	-	-	1,608	647	15,705	1	74,300	75	92,335	
12.25	2,291	11,193	-	-	156	182	514	-	41	0	893	
12.50	2,841	1,960	-	-	3,557	718	649	156	1,249	-	6,329	
12.75	3,558	2,942	-	-	392	456	396	2,704	236	0	4,184	
13.00	21,729	20,304	392	-	3,500	673	289	9	148	52	5,062	
13.25	67,762	66,829	-	55	1,562	66,058	71	88	-	4	67,838	
13.50	5,432	29,491	-	52	989	1,166	424	387	20	0	3,037	
13.75	53,858	48,386	-	-	7,822	3,318	214	3,231	106	0	14,691	
14.00	22,385	15,041	6,018	-	9,989	12,787	1,837	2,250	2,351	17	35,248	
14.25	1,668	1,029	-	-	5,965	707	853	939	2,026	-	10,489	
14.50	3,736	2,789	39	859	86,278	21,539	18,330	6,733	16,515	86	150,380	
14.75	7,623	8,598	-	-	6,296	474	1,517	12	118	0	8,419	
15.00	15,261	20,434	3,773	300	34	3,373	6,391	48	6,353	131	20,402	
15.25	81,491	23,334	-	-	395	830	1,912	65	21,103	1	24,306	
15.50	9,176	9,951	4,621	250	565	6,291	3,192	3,851	2,687	0	21,458	
15.75	46,647	8,183	-	-	23,745	4,579	8,599	10,000	467	4	47,394	
16.00	36,710	32,180	-	-	21,045	4,382	7,253	5,237	90,601	770	129,288	
16.25	54,874	32,004	-	75,000	18,017	23,666	2,403	30,205	4,805	5	154,100	
16.50	103,332	52,887	254	233	136,477	79,898	36,295	12,158	36,555	3,141	305,010	
16.75	14,761	15,405	-	-	20,800	54,684	5,914	13	65,676	13	147,099	
17.00	31,136	23,751	117	8,812	25,829	77,179	8,525	222	75,754	503	196,941	
17.25	52,656	54,599	-	1,902	45,777	26,606	12,625	1,674	43,866	184	132,635	
17.50	202,223	374,193	7,380	47	133,296	78,762	22,692	3,538	33,424	57	269,196	
17.75	39,639	28,935	15,352	6	40,043	23,166	9,926	300	15,172	39	104,004	
18.00	157,661	88,731	1,574	312	66,505	25,944	13,781	2,357	83,524	473	194,471	
18.25	50,721	36,747	-	1,428	27,055	22,580	10,570	6,337	17,339	18	85,326	
18.50	65,340	36,604	-	850	31,681	39,145	21,803	3,886	50,021	414	147,801	
18.75	43,338	17,150	-	131	29,034	13,003	10,167	2,199	18,211	16	72,762	
19.00	442,776	355,667	5,560	558	43,031	35,955	37,936	11,907	80,147	210	215,304	
19.25	31,286	28,266	-	257	35,084	10,561	9,822	3,684	37,400	132	96,940	
19.50	7,369	3,160	-	201	76,399	16,645	16,170	19,309	109,870	194	238,789	
19.75	16,193	8,487	14	87	63,152	45,779	24,933	12,188	218,817	109	365,080	
20.00	44,764	91,387	452	7,112	127,801	65,761	31,459	30,671	137,496	5,850	406,602	
20.25	21,304	242,591	245	3,536	153,265	70,850	29,399	19,655	299,702	26	576,678	
20.50	10,477	132,362	-	6,118	113,467	51,942	47,424	21,485	270,476	1,146	512,058	
20.75	17,387	321,661	1	14,213	87,903	77,695	42,412	11,948	207,851	312	442,335	
21.00	34,228	180,050	5,520	4,911	94,181	48,854	49,328	44,533	49,720	915	297,962	
21.25	26,879	217,427	421	3,036	104,652	58,130	44,937	24,420	55,565	81	291,243	
21.50	11,811	217,826	10	1,064	88,601	28,752	20,395	40,710	55,569	74	235,175	
21.75	24,381	287,598	-	4,054	98,507	76,362	44,945	22,854	112,046	139	358,907	
22.00	107,442	1,339,816	3,571	358	55,231	39,466	31,893	7,648	59,605	4,795	202,567	
22.25	191,479	650,870	45	4,367	47,432	42,568	54,776	13,094	52,962	101	215,347	
22.50	293,320	733,062	3,694	4,118	35,128	20,703	19,037	5,003	30,115	657	118,455	
22.75	407,709	400,640	0	6,404	31,554	28,550	28,627	9,998	79,941	418	185,493	
23.00	885,131	437,867	3	15	20,432	18,602	15,680	1,515	12,299	1,081	69,627	
23.25	640,789	220,520	1,223	184	32,203	28,834	27,007	43,287	64,852	301	197,892	
23.50	923,690	412,330	7,602	141	111,396	18,345	52,481	1,160	227,244	150	418,519	
23.75	536,190	137,959	1	2,411	25,069	37,918	20,696	8,487	24,943	1,368	120,892	
24.00	582,583	197,136	23	557	2,662	14,571	19,020	250	2,793	3,449	43,324	
24.25	252,774	57,262	11	24	7,161	14,362	16,649	1,842	5,040	29	45,119	
24.50	306,344	136,907	41	-	642	8,902	14,950	178	732	27	25,473	
24.75	166,041	48,271	25	367	1,447	11,030	13,132	804	1,034	15	27,853	
25.00 & above	1,300,962	989,590	8,207	344	70,101	95,880	139,739	10,925	87,662	207,584	620,443	
Total	11,442,207	12,069,611	95,298	167,222	2,974,772	2,055,072	1,760,085	595,740	3,970,956	254,879	11,874,024	
Weighted Average	18.01	17.57	15.98	17.17	15.75	15.92	14.08	16.58	16.68	33.28	16.28	

*01.00 stands for 00.25 to 01.24

.....

*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	Sep-23	Jun-24	Sep-24 P							Total	
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	296,419	255,925	15,885	2,069	57,948	33,995	136,761	812	91,523	5,126	344,119
01.00*	298	2,071	-	-	-	-	15	403	1,477	-	1,895
02.00*	9,416	9,003	-	22	407	7,541	392	124	18	-	8,505
03.00*	22,743	21,349	179	-	454	10,865	5,895	134	3,342	-	20,870
04.00*	14,820	13,293	225	-	990	6,678	2,829	6	1,935	-	12,663
05.00*	147,340	151,457	58	-	16,813	23,326	36,320	231	4,492	2,864	84,103
06.00*	8,724	11,985	1,737	33	3,681	1,731	991	18	4,772	9	12,970
07.00*	16,062	28,805	-	-	1,815	12,269	9,487	89	1,194	9	24,863
08.00*	10,167	10,470	-	-	1,372	929	8	9	7,540	-	9,858
08.25	105	95	-	-	72	19	-	-	-	-	91
08.50	279	277	-	-	-	271	-	-	-	-	271
08.75	-	17	-	-	-	-	-	-	17	-	17
09.00	3,937	17,152	-	-	152	5,615	10	400	11,799	-	17,976
09.25	-	5	-	-	-	-	4	7	-	-	11
09.50	54	1	-	-	-	-	-	-	-	-	1
09.75	-	8	-	-	-	-	3	-	-	-	3
10.00	291	558	-	-	274	13	28	-	-	-	314
10.25	20	-	-	-	-	-	-	-	-	-	-
10.50	1	10	-	-	-	1	8	-	-	-	10
10.75	40,681	39,562	-	-	107	-	67	-	8,644	-	8,818
11.00	437	320	-	-	40	45	68	-	-	-	152
11.25	41	11	-	-	-	-	3	-	-	-	3
11.50	102,733	127,216	-	-	-	-	1	-	129,666	-	129,666
11.75	1	0	-	-	-	-	-	-	-	-	-
12.00	18,803	74,711	-	-	727	260	13,908	-	47,922	-	62,817
12.25	81	11	-	-	-	1	3	-	2	-	6
12.50	122	11	-	-	-	1	6	-	2	-	9
12.75	29	935	-	-	0	-	2	926	-	-	929
13.00	10,775	14,622	392	-	-	-	18	-	-	-	410
13.25	64,980	65,043	-	55	-	64,899	44	84	-	-	65,082
13.50	21	73	-	-	-	8	9	-	-	-	17
13.75	47,413	45,755	-	-	850	-	93	-	-	-	943
14.00	8,948	7,089	6,018	-	-	1	29	-	-	-	6,048
14.25	81	24	-	-	-	-	32	-	-	-	32
14.50	8	48	39	-	3,833	1,412	1,132	-	1,030	-	7,447
14.75	5,637	7,151	-	-	5,993	0	511	-	-	-	6,504
15.00	5,557	10,851	3,773	-	(0)	5	4,712	35	2,575	-	11,099
15.25	48,332	20,558	-	-	-	1	-	65	17,757	-	17,823
15.50	5,893	5,898	4,621	-	-	3	62	850	1,525	-	7,062
15.75	7,251	6,400	-	-	4,683	499	7,252	-	2	0	12,436
16.00	29,336	27,770	-	-	1,320	1,550	2,795	-	28,399	-	34,064
16.25	3,347	3,109	-	-	802	2,336	621	-	-	-	3,759
16.50	38,805	39,609	254	-	12,637	3,822	9,929	-	10,703	-	37,345
16.75	4,726	3,567	-	-	363	2,560	1,543	-	18,916	-	23,382
17.00	9,225	6,423	117	-	211	1,648	509	222	22,568	-	25,275
17.25	42,578	40,034	-	1,526	12,356	72	4,146	993	242	-	19,336
17.50	188,600	242,686	7,380	0	79,350	28,683	7,434	627	13,852	-	137,326
17.75	22,308	22,825	15,352	-	5,008	1,575	847	-	7,028	-	29,810
18.00	80,958	77,380	1,574	23	32,008	3,505	4,344	227	30,964	-	72,646
18.25	13,990	11,528	-	1	649	896	686	230	1,415	-	3,877
18.50	19,451	17,296	-	50	8,008	6,446	1,228	49	3,618	-	19,400
18.75	2,077	1,186	-	51	1,929	2,296	303	7	4,283	-	8,869
19.00	80,900	78,540	5,560	200	2,430	311	7,400	257	45,862	27	62,046
19.25	13,640	14,920	-	-	15,517	780	783	45	446	-	17,571
19.50	503	139	-	29	4,475	1,614	562	253	606	97	7,636
19.75	1,391	29	14	87	2,627	4,108	181	5	961	1	7,985
20.00	5,783	24,748	278	11	1,582	815	2,819	21	30,729	0	36,255
20.25	4,618	9,168	245	37	5,737	4,056	454	1,138	25,842	-	37,508
20.50	1,771	32,532	-	220	8,066	2,684	2,185	532	5,970	1	19,658
20.75	516	58,012	-	5,648	7,662	7,792	2,694	1,152	40,695	-	65,642
21.00	18,387	25,698	5,515	247	19,122	4,866	7,538	149	4,667	365	42,470
21.25	4,832	19,062	421	100	10,294	8,114	3,307	412	9,642	-	32,289
21.50	625	4,817	-	-	5,485	3,069	1,019	1,171	553	-	11,298
21.75	88	13,021	-	-	5,697	4,578	1,777	2,001	5,562	-	19,616
22.00	22,998	70,926	3,551	-	10,478	18,100	15,529	20	4,984	2,656	55,318
22.25	18,256	30,765	32	630	5,281	4,510	4,049	52	4,265	-	18,818
22.50	44,661	84,622	3,683	3,158	1,865	963	4,077	6	6,527	375	20,655
22.75	16,263	42,707	-	2,506	4,943	5,091	2,705	6	7,716	-	22,966
23.00	342,632	34,566	-	-	474	1,142	2,072	-	1,920	25	5,633
23.25	59,002	21,557	1,207	61	3,476	3,642	5,316	8	1,766	-	15,477
23.50	154,348	134,115	7,543	132	102,048	3,832	43,698	30	205,235	14	362,532
23.75	88,403	13,619	-	1	744	3,037	6,511	18	20	-	10,331
24.00	48,036	26,337	-	557	186	1,004	5,455	6	146	2	7,357
24.25	15,891	6,678	-	0	1,494	3,055	2,730	26	25	3	7,333
24.50	20,105	22,573	-	-	48	1,165	9,651	6	14	0	10,883
24.75	10,623	15,435	-	-	170	1,047	6,303	12	40	2	7,574
25.00 & above	213,156	205,805	-	-	39,463	17,858	88,184	40	6,028	15,066	166,638
Total	2,541,326	2,432,575	85,653	17,454	514,216	333,007	482,086	13,913	889,442	26,644	2,362,416
Weighted Average	16.49	15.77	14.88	18.66	17.45	13.89	14.29	16.57	16.01	23.39	-

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Sep-23		Jun-24		Sep-24 P							Total	
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	561,055		637,614		959	5,461	209,059	86,106	152,890	37,464	141,320	7,011	640,269
01.00*	9,644		10,794		-	128	1,258	1,865	3,669	3,019	3,298	-	13,238
02.00*	184,815		161,602		-	1,085	75,877	47,139	15,442	14,049	4,775	68	158,434
03.00*	308,538		309,941		2	933	117,323	65,701	88,649	21,050	23,950	1,268	318,875
04.00*	191,344		186,892		1	1,025	50,963	41,202	63,848	11,587	11,379	5	180,009
05.00*	217,439		217,040		63	1,080	57,223	59,212	94,291	12,632	9,366	2,160	236,026
06.00*	62,422		83,220		-	623	40,710	23,320	6,865	10,493	15,463	497	97,970
07.00*	101,090		132,557		-	33	31,507	14,720	52,350	2,179	22,474	2	123,266
08.00*	122,590		36,820		-	0	18,126	10,290	2,766	5,520	25,363	0	62,065
08.25	22,444		8,490		-	-	417	504	597	257	614	-	2,390
08.50	1,708		34,948		-	10	1,132	15,230	574	343	24,895	-	42,184
08.75	488		1,167		-	-	1,348	276	774	2,273	21,214	-	25,884
09.00	8,640		38,253		-	-	6,059	3,396	1,689	937	30,698	-	42,777
09.25	2,623		7,790		-	-	970	514	534	2,325	0	2	4,344
09.50	1,638		25,215		-	50	2,570	222	431	1,342	9,974	-	14,589
09.75	719		21,443		-	-	92	190	233	647	69	0	1,232
10.00	56,531		16,961		-	-	4,881	480	2,604	755	23,047	0	31,767
10.25	866		1,136		-	-	356	11,144	669	171	18,425	0	30,766
10.50	1,204		3,329		-	-	665	725	135	188	10,523	-	12,237
10.75	978		11,232		-	-	552	139	678	40	0	0	1,410
11.00	15,591		11,737		-	-	3,141	7,837	719	-	30	28	11,755
11.25	1,058		2,285		-	-	245	299	60	76	18	661	1,359
11.50	13,424		3,242		-	-	661	852	369	-	49	0	1,932
11.75	2,616		1,087		-	-	269	447	265	2	4	0	988
12.00	2,918		65,434		-	-	880	387	1,797	1	26,378	75	29,517
12.25	2,210		11,182		-	-	156	181	511	-	39	0	887
12.50	2,719		1,949		-	-	3,557	718	643	156	1,246	-	6,321
12.75	3,529		2,007		-	-	392	456	394	1,778	236	0	3,255
13.00	10,954		5,682		-	-	3,500	673	271	9	148	52	4,653
13.25	2,782		1,786		-	-	1,562	1,159	27	4	-	4	2,756
13.50	5,412		29,418		-	52	989	1,157	415	387	20	0	3,020
13.75	6,445		2,631		-	-	6,972	3,318	120	3,231	106	0	13,748
14.00	13,437		7,952		-	-	9,989	12,785	1,808	2,250	2,351	17	29,200
14.25	1,587		1,004		-	-	5,965	707	822	939	2,026	-	10,458
14.50	3,728		2,741		-	859	82,445	20,127	17,198	6,733	15,485	86	142,932
14.75	1,986		1,447		-	-	303	474	1,006	12	118	0	1,914
15.00	9,704		9,583		-	300	34	3,368	1,679	13	3,779	131	9,304
15.25	33,159		2,776		-	-	395	829	1,912	-	3,346	1	6,483
15.50	3,283		4,053		-	250	565	6,288	3,130	3,001	1,162	0	14,396
15.75	39,396		1,783		-	-	19,062	4,080	1,347	10,000	465	4	34,958
16.00	7,374		4,410		-	-	19,725	2,832	4,458	5,237	62,202	770	95,224
16.25	51,527		28,896		-	75,000	17,215	21,329	1,782	30,205	4,805	5	150,341
16.50	64,527		13,278		-	233	123,840	76,076	26,366	12,158	25,851	3,141	267,665
16.75	10,035		11,839		-	-	20,437	52,124	4,371	13	46,690	13	123,164
17.00	21,912		17,328		-	8,812	25,619	75,531	8,016	0	53,186	503	171,666
17.25	10,078		14,565		-	376	33,421	26,534	8,479	681	43,374	184	113,050
17.50	13,623		131,508		-	47	43,946	50,079	15,258	2,911	19,569	57	131,868
17.75	17,331		6,110		-	6	35,035	21,591	9,079	300	8,144	39	74,194
18.00	71,303		11,351		-	289	34,497	22,439	9,437	2,130	52,560	473	121,826
18.25	36,730		25,218		-	1,427	26,406	21,683	9,884	6,107	15,922	18	81,446
18.50	45,889		19,309		-	800	23,672	32,699	20,575	3,838	45,374	414	127,372
18.75	41,261		15,965		-	80	27,105	10,707	9,865	2,192	12,538	16	62,493
19.00	361,876		277,128		-	358	40,601	35,645	30,537	11,650	34,277	183	153,250
19.25	17,647		13,346		-	257	19,566	9,781	9,029	3,639	33,026	132	75,441
19.50	6,866		3,021		-	172	71,924	15,032	15,608	19,056	104,547	97	226,435
19.75	14,802		8,458		-	-	60,525	41,672	24,752	11,939	212,482	108	351,478
20.00	38,981		66,639		174	7,101	125,467	64,947	27,356	30,650	102,466	5,850	364,010
20.25	16,686		233,423		-	3,499	147,528	66,494	28,938	18,517	272,064	26	537,066
20.50	8,647		99,828		-	5,898	105,402	49,258	45,238	20,954	248,518	1,145	476,412
20.75	16,872		263,329		1	8,565	80,241	69,904	39,718	10,797	166,607	312	376,145
21.00	15,841		149,181		5	4,664	75,059	43,988	41,790	44,384	35,623	549	246,063
21.25	18,743		198,126		0	2,936	94,358	50,016	41,631	24,009	45,218	81	258,248
21.50	11,186		212,108		10	1,064	83,116	25,682	19,375	39,539	55,016	74	223,877
21.75	24,293		270,767		-	4,054	92,810	71,784	43,167	20,853	106,476	139	339,284
22.00	84,444		1,256,488		20	358	44,753	21,366	16,364	7,629	51,616	2,139	144,245
22.25	170,176		611,540		14	3,737	42,151	36,982	50,183	13,042	45,604	101	191,815
22.50	243,426		640,181		11	960	33,263	19,740	14,900	4,997	22,948	282	97,100
22.75	384,915		351,942		0	3,898	26,611	23,460	25,922	9,993	72,197	418	162,499
23.00	528,020		386,752		3	15	19,958	17,460	13,607	1,515	9,985	1,056	63,600
23.25	581,786		198,704		16	122	28,727	25,192	21,691	43,279	63,086	301	182,415
23.50	755,519		273,217		60	9	9,347	14,513	8,783	1,130	22,008	136	55,987
23.75	441,457		124,340		1	2,411	24,325	34,881	14,185	8,468	24,923	1,368	110,561
24.00	531,854		170,799		23	0	2,476	13,566	13,565	243	2,646	3,446	35,967
24.25	236,882		49,891		11	24	5,667	11,307	13,920	1,817	5,016	26	37,787
24.50	286,089		114,334		41	-	594	7,738	5,299	172	719	26	14,589
24.75	151,738		32,836		25	367	1,277	9,983	6,829	792	994	13	20,280
25.00 & above	1,084,325		783,785		8,207	344	30,639	78,022	51,555	10,885	81,635	192,519	453,805
Total	8,457,378		9,206,162		9,645	149,768	2,459,473	1,720,554	1,275,702	581,583	2,663,758	228,234	9,088,717
Weighted Average	18.86		18.38		25.69	17.00	15.40	16.31	13.99	16.58	17.96	34.43	-

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Sep-23		Jun-24		Sep-24 P							Total	
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00		766		468	-	-	331	18	111	-	-	1	461
01.00*		-		-	-	-	-	-	-	-	-	-	-
02.00*		-		-	-	-	-	-	-	-	-	-	-
03.00*		360		313	-	-	-	111	227	-	-	-	338
04.00*		55		46	-	-	-	2	22	-	11	0	36
05.00*		33		32	-	-	-	4	24	-	-	0	29
06.00*		17		16	-	-	-	-	16	-	-	-	16
07.00*		-		-	-	-	-	-	-	-	-	-	-
08.00*		-		-	-	-	-	-	-	-	-	-	-
08.25		374,060		361,844	-	-	-	-	-	-	361,027	-	361,027
08.50		-		-	-	-	-	-	-	-	-	-	-
08.75		-		-	-	-	-	-	-	-	-	-	-
09.00		-		-	-	-	-	-	-	-	-	-	-
09.25		-		-	-	-	-	-	-	-	-	-	-
09.50		-		-	-	-	-	-	-	-	-	-	-
09.75		-		-	-	-	-	-	-	-	-	-	-
10.00		-		-	-	-	-	-	-	-	-	-	-
10.25		-		-	-	-	-	-	-	-	-	-	-
10.50		-		-	-	-	-	-	-	-	-	-	-
10.75		-		-	-	-	-	-	-	-	-	-	-
11.00		-		-	-	-	-	-	-	-	-	-	-
11.25		-		-	-	-	-	-	-	-	-	-	-
11.50		-		-	-	-	-	-	-	-	-	-	-
11.75		-		-	-	-	-	-	-	-	-	-	-
12.00		-		-	-	-	-	-	-	-	-	-	-
12.25		-		-	-	-	-	-	-	-	-	-	-
12.50		-		-	-	-	-	-	-	-	-	-	-
12.75		-		-	-	-	-	-	-	-	-	-	-
13.00		-		-	-	-	-	-	-	-	-	-	-
13.25		-		-	-	-	-	-	-	-	-	-	-
13.50		-		-	-	-	-	-	-	-	-	-	-
13.75		-		-	-	-	-	-	-	-	-	-	-
14.00		-		-	-	-	-	-	-	-	-	-	-
14.25		-		-	-	-	-	-	-	-	-	-	-
14.50		-		-	-	-	-	-	-	-	-	-	-
14.75		-		-	-	-	-	-	-	-	-	-	-
15.00		-		-	-	-	-	-	-	-	-	-	-
15.25		-		-	-	-	-	-	-	-	-	-	-
15.50		-		-	-	-	-	-	-	-	-	-	-
15.75		-		-	-	-	-	-	-	-	-	-	-
16.00		-		-	-	-	-	-	-	-	-	-	-
16.25		-		-	-	-	-	-	-	-	-	-	-
16.50		-		-	-	-	-	-	-	-	-	-	-
16.75		-		-	-	-	-	-	-	-	70	-	70
17.00		-		-	-	-	-	-	-	-	-	-	-
17.25		-		-	-	-	-	-	-	-	250	-	250
17.50		-		-	-	-	-	-	-	-	3	-	3
17.75		-		-	-	-	-	-	-	-	-	-	-
18.00		5,400		-	-	-	-	-	-	-	-	-	-
18.25		-		-	-	-	-	-	-	-	2	-	2
18.50		-		-	-	-	-	-	-	-	1,029	-	1,029
18.75		-		-	-	-	-	-	-	-	1,400	-	1,400
19.00		-		-	-	-	-	-	-	-	8	-	8
19.25		-		-	-	-	-	-	-	-	3,928	-	3,928
19.50		-		-	-	-	-	-	-	-	4,717	-	4,717
19.75		-		-	-	-	-	-	-	244	5,374	-	5,618
20.00		-		-	-	-	751	-	1,284	-	4,301	-	6,337
20.25		-		-	-	-	-	300	7	-	1,796	-	2,104
20.50		59		2	-	-	-	-	-	-	15,988	-	15,988
20.75		-		320	-	-	-	-	-	-	549	-	549
21.00		-		5,170	-	-	-	-	-	-	9,430	-	9,430
21.25		3,304		238	-	-	-	-	-	-	705	-	705
21.50		-		900	-	-	-	-	-	-	-	-	-
21.75		-		3,809	-	-	-	-	-	-	7	-	7
22.00		-		12,401	-	-	-	-	-	-	3,005	-	3,005
22.25		3,047		8,566	-	-	-	1,076	544	-	3,094	-	4,713
22.50		5,233		8,258	-	-	-	-	60	-	640	-	700
22.75		6,531		5,991	-	-	-	-	-	-	28	-	28
23.00		14,480		16,550	-	-	-	-	-	-	394	-	394
23.25		0		259	-	-	-	-	-	-	-	-	-
23.50		13,824		4,998	-	-	-	-	-	-	-	-	-
23.75		6,330		-	-	-	-	-	-	-	-	-	-
24.00		2,693		-	-	-	-	-	-	-	-	-	-
24.25		-		692	-	-	-	-	-	-	-	-	-
24.50		150		-	-	-	-	-	-	-	-	-	-
24.75		3,680		-	-	-	-	-	-	-	-	-	-
25.00 & above		3,480		-	-	-	-	-	-	-	-	-	-
Total		443,502		430,874	-	-	1,082	1,511	2,297	244	417,755	2	422,891
Weighted Average		10.48		10.48	-	-	13.89	20.10	17.53	19.75	9.90	1.72	-

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Sep-23	Jun-24	Sep-24 P									Total
	Total	Total	Non-Residents	Domestic Constituents						Sub Total		
				Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal		Others	
00.00	766	468	-	-	-	-	335	-	126	-	461	461
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	360	313	-	-	-	-	-	-	338	-	338	338
04.00*	55	46	-	-	-	-	-	-	36	-	36	36
05.00*	33	32	-	-	-	-	-	-	29	-	29	29
06.00*	17	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.25	374,060	361,844	-	361,027	-	-	-	-	-	-	361,027	361,027
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	70	-	-	-	70	70
17.00	-	-	-	-	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	250	-	-	-	250	250
17.50	-	-	-	-	-	-	3	-	-	-	3	3
17.75	-	-	-	-	-	-	-	-	-	-	-	-
18.00	5,400	-	-	-	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	2	-	-	-	2	2
18.50	-	-	-	-	-	-	1,029	-	-	-	1,029	1,029
18.75	-	-	-	-	-	-	1,400	-	-	-	1,400	1,400
19.00	-	-	-	-	-	-	8	-	-	-	8	8
19.25	-	-	-	-	-	-	3,928	-	-	-	3,928	3,928
19.50	-	-	-	-	-	-	4,717	-	-	-	4,717	4,717
19.75	-	-	-	-	-	-	5,618	-	-	-	5,618	5,618
20.00	-	-	-	-	-	-	6,337	-	-	-	6,337	6,337
20.25	-	-	-	-	-	-	2,096	-	7	-	2,104	2,104
20.50	59	2	-	-	-	-	15,988	-	-	-	15,988	15,988
20.75	-	320	-	-	-	-	549	-	-	-	549	549
21.00	-	5,170	-	-	-	-	9,430	-	-	-	9,430	9,430
21.25	3,304	238	-	-	-	-	705	-	-	-	705	705
21.50	-	900	-	-	-	-	-	-	-	-	-	-
21.75	-	3,809	-	-	-	-	7	-	-	-	7	7
22.00	-	12,401	-	-	-	-	3,005	-	-	-	3,005	3,005
22.25	3,047	8,566	-	-	-	-	4,713	-	-	-	4,713	4,713
22.50	5,233	8,258	-	-	-	-	700	-	-	-	700	700
22.75	6,531	5,991	-	-	-	-	28	-	-	-	28	28
23.00	14,480	16,550	-	-	-	-	394	-	-	-	394	394
23.25	0	259	-	-	-	-	-	-	-	-	-	-
23.50	13,824	4,998	-	-	-	-	-	-	-	-	-	-
23.75	6,330	-	-	-	-	-	-	-	-	-	-	-
24.00	2,693	-	-	-	-	-	-	-	-	-	-	-
24.25	-	692	-	-	-	-	-	-	-	-	-	-
24.50	150	-	-	-	-	-	-	-	-	-	-	-
24.75	3,680	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	3,480	-	-	-	-	-	-	-	-	-	-	-
Total	443,502	430,874	-	361,027	-	-	61,312	-	552	-	422,891	422,891

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

Rate of Interest/Return	Sep-23	Jun-24	Sep-24 P									Total	
	Total	Total	Domestic Constituents						Sub Total	Total			
			Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations			Personal		Others
00.00	607,292	646,327	-	-	261	95,661	6,536	568,584	2	82,534	-	753,579	753,579
01.00*	8,912	10,642	-	1,032	488	628	7,115	684	2,044	-	11,992	11,992	
02.00*	132,976	103,973	-	-	-	1,306	89,642	356	8,979	-	100,283	100,283	
03.00*	252,453	252,691	-	-	-	-	198,200	73	57,100	-	255,373	255,373	
04.00*	150,877	144,136	-	-	36	3	86,326	115	44,835	-	131,316	131,316	
05.00*	263,733	266,980	-	-	166	-	128,835	2	84,220	-	213,223	213,223	
06.00*	60,104	77,821	-	1,107	30	172	83,048	105	7,723	-	92,185	92,185	
07.00*	93,020	136,654	-	-	-	-	98,000	-	12,104	-	110,105	110,105	
08.00*	121,709	36,852	-	-	-	6,589	28,786	-	4,945	-	40,320	40,320	
08.25	395,545	369,489	-	361,027	-	-	1,290	-	12	-	362,329	362,329	
08.50	1,316	34,545	-	-	33,090	-	3,820	-	6	-	36,916	36,916	
08.75	326	944	-	-	-	-	3,588	-	5	-	3,593	3,593	
09.00	11,473	46,745	-	-	10,325	-	39,479	-	402	-	50,206	50,206	
09.25	2,287	7,748	-	-	-	-	3,541	-	5	-	3,546	3,546	
09.50	260	24,100	-	-	9,763	-	4,025	-	0	-	13,789	13,789	
09.75	353	18,953	-	-	-	-	911	-	64	-	975	975	
10.00	5,578	15,248	-	-	21,797	-	5,719	-	375	-	27,891	27,891	
10.25	441	491	-	-	29,388	-	1,073	-	120	-	30,581	30,581	
10.50	255	956	-	-	10,175	-	1,096	-	1	-	11,272	11,272	
10.75	41,145	49,346	-	-	8,642	-	820	-	338	-	9,799	9,799	
11.00	13,163	9,330	-	-	-	-	2,314	-	5,250	-	7,564	7,564	
11.25	419	1,868	-	-	-	-	225	-	850	-	1,075	1,075	
11.50	114,723	127,904	-	-	129,666	-	1,156	-	195	-	131,017	131,017	
11.75	882	495	-	-	-	-	346	-	42	-	388	388	
12.00	20,404	92,907	-	-	73,535	-	16,897	-	327	-	90,760	90,760	
12.25	448	10,646	-	-	-	-	201	-	62	-	263	263	
12.50	835	618	-	86	140	-	5,042	-	209	-	5,477	5,477	
12.75	81	901	-	-	-	-	1,128	-	2	-	1,131	1,131	
13.00	18,468	18,659	-	-	-	-	4,049	-	372	-	4,422	4,422	
13.25	65,216	65,360	-	55	64,899	-	134	-	31	-	65,119	65,119	
13.50	2,457	28,681	-	-	-	-	493	-	983	-	1,476	1,476	
13.75	47,506	45,780	-	-	-	-	7,455	-	48	-	7,503	7,503	
14.00	15,627	11,551	-	-	-	-	12,849	-	3,795	-	16,644	16,644	
14.25	247	207	-	-	-	-	5,939	-	118	-	6,057	6,057	
14.50	2,226	1,279	-	-	-	-	81,877	-	1,054	-	82,931	82,931	
14.75	5,943	7,338	-	-	-	-	6,982	-	174	-	7,155	7,155	
15.00	7,812	7,729	-	-	2,575	300	3,922	-	1,802	-	8,599	8,599	
15.25	50,751	22,105	-	-	17,757	-	495	225	1,485	-	19,962	19,962	
15.50	6,364	6,172	-	-	889	4,400	7,645	-	202	-	13,136	13,136	
15.75	8,375	6,754	-	25	-	1	32,523	-	237	-	32,786	32,786	
16.00	31,859	29,170	-	-	78,870	-	34,647	0	1,312	-	114,829	114,829	
16.25	4,244	3,175	-	-	-	104,610	22,129	-	35	-	126,774	126,774	
16.50	33,962	32,761	-	-	1,500	45,538	170,693	-	579	-	218,310	218,310	
16.75	5,858	9,218	-	8,024	35,023	33,547	34,357	-	226	-	111,177	111,177	
17.00	19,809	16,936	-	-	131,515	2,378	30,666	-	2,116	525	167,199	167,199	
17.25	45,293	46,673	-	2	36,783	2,737	65,185	95	569	-	105,371	105,371	
17.50	188,233	305,072	-	48,000	6,482	32,000	137,403	-	413	-	224,297	224,297	
17.75	24,931	23,223	-	-	14,900	1,019	65,999	33	198	-	82,149	82,149	
18.00	122,849	81,061	-	135	57,372	5,917	89,129	-	1,344	-	153,896	153,896	
18.25	32,530	28,293	-	51	-	3,126	49,296	-	1,164	-	53,637	53,637	
18.50	52,659	31,430	-	-	3,355	1,454	93,656	677	2,247	-	101,389	101,389	
18.75	25,208	12,119	-	-	4,000	2,200	35,205	-	1,936	-	43,341	43,341	
19.00	332,557	277,016	-	1,500	43,341	242	83,260	-	6,293	-	134,636	134,636	
19.25	20,275	25,578	-	10,640	-	1,000	46,502	0	1,518	-	59,660	59,660	
19.50	3,041	651	-	-	71,804	-	66,580	-	1,234	-	139,618	139,618	
19.75	7,071	181	-	97	70,980	1,524	86,688	14	3,203	-	162,506	162,506	
20.00	17,068	52,554	-	-	62,791	5,760	139,596	-	10,027	-	218,174	218,174	
20.25	11,204	200,379	-	38,992	193,863	27,832	122,096	1,387	1,461	-	385,632	385,632	
20.50	4,490	96,873	-	56,102	14,763	10,679	191,090	272	2,370	-	275,277	275,277	
20.75	5,520	225,863	-	39,941	41,692	11,411	207,590	2,437	989	-	304,060	304,060	
21.00	26,832	108,745	-	10,017	3,043	31,156	175,299	2,264	4,105	-	225,884	225,884	
21.25	14,137	129,736	-	887	-	2,333	209,384	909	3,195	-	216,709	216,709	
21.50	8,687	130,399	-	28,680	10,950	3,808	118,495	-	4,061	-	165,994	165,994	
21.75	14,712	160,415	-	244	40,634	8,262	182,589	244	1,817	-	233,790	233,790	
22.00	77,322	667,811	-	19,898	15,000	2,091	79,742	323	4,445	-	121,499	121,499	
22.25	157,728	403,238	-	21	18,415	3,744	134,315	155	3,118	-	159,769	159,769	
22.50	185,323	528,290	-	55	-	2,587	66,275	75	7,812	-	76,804	76,804	
22.75	262,418	274,803	-	4,068	42,336	1,437	84,595	-	2,582	-	135,019	135,019	
23.00	607,581	309,476	-	-	1,778	119	25,820	-	4,615	-	32,332	32,332	
23.25	437,976	145,921	-	34,606	17,592	26,785	71,721	8	4,925	-	155,636	155,636	
23.50	695,958	314,455	-	2,031	108,652	5,471	105,781	-	128,889	-	350,824	350,824	
23.75	384,482	98,236	-	-	2,045	154	76,454	-	6,354	-	85,007	85,007	
24.00	397,160	154,595	-	-	-	597	11,618	-	10,599	-	22,813	22,813	
24.25	164,614	37,442	-	-	-	136	24,490	17	6,063	-	30,706	30,706	
24.50	248,202	100,123	-	-	-	148	13,006	-	3,179	-	16,334	16,334	
24.75	124,893	35,500	-	-	-	340	12,779	-	5,151	-	18,270	18,270	
25.00 & above	1,015,668	764,244	-	0	-	78	291,884	3	235,734	-	527,700	527,700	
Total	8,344,354	8,572,579	-	667,585	1,638,502	402,155	5,001,582	10,476	798,931	525	8,519,756	8,519,756	

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

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

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

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

*01.00 stands for 00.25 to 01.00

.....

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	1	-	28	-	45	-	70	0	85,648	388
5,000 to 10,000	-	-	-	-	1	0	-	-	24,901	173
10,000 to 20,000	-	-	-	-	-	-	-	-	59,262	818
20,000 to 25,000	-	-	1	0	-	-	2	0	20,081	464
25,000 to 50,000	-	-	-	-	-	-	1	0	66,337	2,626
50,000 to 100,000	-	-	-	-	4	0	3	0	87,753	6,748
100,000 to 150,000	-	-	-	-	1	0	2	0	68,139	8,359
150,000 to 200,000	-	-	1	0	2	0	16	3	67,209	11,659
200,000 to 300,000	-	-	-	-	1	0	15	4	104,552	26,026
300,000 to 400,000	-	-	1	0	4	1	6	2	70,565	24,201
400,000 to 500,000	-	-	1	0	-	-	21	10	53,738	24,342
500,000 to 750,000	-	-	2	1	6	4	45	28	74,467	45,256
750,000 to 1,000,000	-	-	2	2	4	3	40	35	46,245	41,067
1,000,000 to 2,000,000	-	-	29	46	13	19	87	129	76,242	113,162
2,000,000 to 3,000,000	-	-	10	26	16	39	77	191	43,716	106,553
3,000,000 to 4,000,000	-	-	11	37	8	27	54	186	16,345	56,917
4,000,000 to 5,000,000	-	-	54	230	16	71	31	140	12,700	57,195
5,000,000 to 6,000,000	-	-	22	123	5	26	34	179	10,354	56,197
6,000,000 to 7,000,000	-	-	10	66	9	59	13	86	6,520	42,312
7,000,000 to 8,000,000	-	-	5	37	6	45	11	83	5,330	39,830
8,000,000 to 9,000,000	-	-	4	34	6	50	8	68	4,857	41,319
9,000,000 to 10,000,000	-	-	-	-	2	19	11	104	4,879	46,592
10,000,000 to 100,000,000	-	-	33	1,708	121	4,955	189	8,397	38,837	1,233,690
100,000,000 to 500,000,000	-	-	38	8,946	142	40,363	119	29,894	8,941	1,941,339
500,000,000 to 1,000,000,000	1	932	9	5,792	67	51,678	47	30,735	1,394	950,095
1,000,000,000 to 5,000,000,000	-	-	9	17,325	114	281,421	60	112,508	945	1,762,044
5,000,000,000 to 10,000,000,000	-	-	8	76,038	51	342,727	16	103,054	65	385,084
10,000,000,000 & Over	-	-	10	612,013	68	1,710,097	6	164,200	6	70,736
Total	2	932	288	722,425	712	2,431,605	984	450,037	1,060,028	7,095,191

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

of Accounts and Borrowers

Banks

30th September, 2024

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
3,402	2	438,843	7,379	3	-	528,039	7,769	528,040	7,769	Less Than 5000
43	0	56,266	404	-	-	81,211	578	81,211	578	5,000 to 10,000
540	9	105,999	1,516	-	-	165,801	2,343	165,801	2,343	10,000 to 20,000
28	1	33,286	740	-	-	53,398	1,205	53,398	1,205	20,000 to 25,000
790	28	397,359	14,640	-	-	464,487	17,293	464,487	17,293	25,000 to 50,000
532	42	884,531	58,500	-	-	972,823	65,290	972,823	65,290	50,000 to 100,000
7	1	159,739	19,717	-	-	227,888	28,078	227,888	28,078	100,000 to 150,000
14	2	119,283	20,724	-	-	186,525	32,389	186,525	32,389	150,000 to 200,000
56	14	167,084	40,700	8	2	271,716	66,746	271,716	66,746	200,000 to 300,000
13	5	85,889	29,784	27	10	156,505	54,003	156,505	54,003	300,000 to 400,000
30	14	62,343	28,099	18	8	116,151	52,472	116,151	52,472	400,000 to 500,000
109	72	227,558	142,813	11	7	302,198	188,179	302,198	188,179	500,000 to 750,000
32	26	76,218	68,387	-	-	122,541	109,521	122,541	109,521	750,000 to 1,000,000
97	160	121,699	168,916	4	6	198,171	282,437	198,171	282,437	1,000,000 to 2,000,000
39	94	42,819	104,922	-	-	86,677	211,825	86,677	211,825	2,000,000 to 3,000,000
24	82	16,908	58,678	1	4	33,351	115,930	33,351	115,930	3,000,000 to 4,000,000
6	27	11,912	53,200	1	4	24,720	110,867	24,720	110,867	4,000,000 to 5,000,000
6	33	8,018	44,135	-	-	18,439	100,693	18,439	100,693	5,000,000 to 6,000,000
5	32	5,139	33,385	1	7	11,697	75,947	11,697	75,947	6,000,000 to 7,000,000
8	60	4,704	35,012	1	7	10,065	75,075	10,065	75,075	7,000,000 to 8,000,000
3	26	3,489	29,685	1	8	8,368	71,190	8,368	71,190	8,000,000 to 9,000,000
2	19	4,015	38,132	-	-	8,909	84,866	8,909	84,866	9,000,000 to 10,000,000
93	3,448	7,185	140,473	14	511	46,472	1,393,182	46,472	1,393,182	10,000,000 to 100,000,000
14	3,280	84	13,758	5	525	9,343	2,038,104	9,343	2,038,104	100,000,000 to 500,000,000
7	4,770	1	653	-	-	1,525	1,043,723	1,526	1,044,655	500,000,000 to 1,000,000,000
1	1,500	2	4,639	-	-	1,131	2,179,436	1,131	2,179,436	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	140	906,903	140	906,903	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	90	2,557,047	90	2,557,047	10,000,000,000 & Over
5,901	13,746	3,040,373	1,158,989	95	1,098	4,108,381	11,873,092	4,108,383	11,874,024	Total

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5000	418,942	6,645	94,396	1,020	114	63	14,588	42	528,040
5,000 to 10,000	70,368	500	8,067	60	2,265	14	511	4	81,211	578
10,000 to 20,000	146,306	2,078	18,507	250	16	0	972	15	165,801	2,343
20,000 to 25,000	48,617	1,097	4,536	102	8	0	237	5	53,398	1,205
25,000 to 50,000	415,028	15,201	47,652	2,027	47	2	1,760	63	464,487	17,293
50,000 to 100,000	900,076	60,508	70,796	4,640	123	9	1,828	134	972,823	65,290
100,000 to 150,000	208,890	25,724	17,792	2,207	93	11	1,113	136	227,888	28,078
150,000 to 200,000	170,732	29,638	14,622	2,549	112	20	1,059	183	186,525	32,389
200,000 to 300,000	248,881	61,119	20,612	5,078	169	39	2,054	510	271,716	66,746
300,000 to 400,000	142,346	49,099	11,997	4,155	111	37	2,051	712	156,505	54,003
400,000 to 500,000	105,080	47,488	8,861	3,986	135	57	2,075	941	116,151	52,472
500,000 to 750,000	283,378	176,545	14,424	8,949	166	104	4,230	2,582	302,198	188,179
750,000 to 1,000,000	104,080	92,969	7,691	6,711	6,453	6,018	4,317	3,823	122,541	109,521
1,000,000 to 2,000,000	164,867	236,360	19,690	25,808	640	941	12,974	19,327	198,171	282,437
2,000,000 to 3,000,000	69,952	170,466	5,387	13,185	511	1,271	10,827	26,904	86,677	211,825
3,000,000 to 4,000,000	23,291	80,870	1,989	6,937	386	1,360	7,685	26,763	33,351	115,930
4,000,000 to 5,000,000	15,684	70,273	1,502	6,693	398	1,792	7,136	32,109	24,720	110,867
5,000,000 to 6,000,000	12,347	67,572	951	5,206	349	1,911	4,792	26,004	18,439	100,693
6,000,000 to 7,000,000	7,056	45,812	601	3,911	159	1,036	3,881	25,189	11,697	75,947
7,000,000 to 8,000,000	6,333	47,215	483	3,584	154	1,159	3,095	23,116	10,065	75,075
8,000,000 to 9,000,000	5,234	44,621	280	2,386	158	1,340	2,696	22,844	8,368	71,190
9,000,000 to 10,000,000	5,452	51,877	403	3,823	235	2,216	2,819	26,950	8,909	84,866
10,000,000 to 100,000,000	13,335	310,856	662	13,055	339	9,364	32,136	1,059,907	46,472	1,393,182
100,000,000 to 500,000,000	902	197,515	35	5,039	21	4,860	8,385	1,830,690	9,343	2,038,104
500,000,000 to 1,000,000,000	71	51,676	1	653	4	2,895	1,450	989,431	1,526	1,044,655
1,000,000,000 to 5,000,000,000	37	73,133	2	2,498	1	1,500	1,091	2,102,306	1,131	2,179,436
5,000,000,000 to 10,000,000,000	8	44,987	-	-	-	-	132	861,916	140	906,903
10,000,000,000 & Over	1	14,473	-	-	-	-	89	2,542,573	90	2,557,047
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

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

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

3.6 Advances Classified by Tenure/Maturity

All Banks

(Million Rupees)

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

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

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

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking

(Million Rupees)

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

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1. Short Term	2,283,272	783,694	248,220	28,521	9,091	17,476	69,314	5,533,076	2,609,897
1.1. Overnight	176,858	35,479	17,906	1,407	43	62	2,181	265,923	196,988	302,871
1.2. 2 days to 7 days	951	958	96	63	29	24	268	87,368	1,344	88,413
1.3. For 8 days & above but < 1 month	42,444	19,229	18,669	791	53	420	1,960	228,828	63,126	249,268
1.4. For 1 month & above but < 3 month	582,787	76,899	68,677	6,770	41	1,054	4,682	352,485	656,187	437,207
1.5. For 3 months & over but < 6 months	29,864	32,917	1,580	2,640	14	179	14,524	1,229,666	45,982	1,265,402
1.6. For 6 months & over but < one year	1,450,368	618,213	141,292	16,850	8,911	15,738	45,699	3,368,806	1,646,270	4,019,607
2. Medium Term	269,412	200,491	24,279	9,345	56	382	4,827	732,210	298,574	942,428
2.1. For one year & over but < 2 years	114,010	133,872	17,421	5,129	23	198	2,809	285,959	134,263	425,157
2.2. For 2 years & over but < 3 years	155,402	66,620	6,858	4,216	33	185	2,018	446,251	164,311	517,271
3. Long Term	1,034,610	1,092,133	99,440	96,643	4,020	20,159	61,842	3,359,894	1,199,912	4,568,828
3.1. For 3 years & over but < 4 years	177,666	159,923	28,066	22,884	107	610	25,202	758,528	231,041	941,945
3.2. For 4 years & over but < 5 years	338,692	242,340	34,698	19,921	123	273	10,035	415,290	383,548	677,824
3.3. For 5 years & over but < 7 years	397,603	334,924	23,156	16,389	897	1,096	14,563	767,725	436,219	1,120,135
3.4. For 7 years & over but < 10 years	63,650	82,512	6,789	8,777	606	2,728	5,815	781,986	76,860	876,002
3.5. For 10 years & over but < 15 years	17,468	76,134	2,093	8,199	578	3,709	5,704	588,409	25,843	676,451
3.6. For 15 years & over but < 20 years	18,128	91,863	2,043	8,638	539	3,874	304	29,676	21,014	134,051
3.7. For 20 years & over but < 25 years	17,663	91,447	2,202	9,843	1,149	7,496	50	11,185	21,064	119,972
3.8. For 25 years & over but < 30 years	3,534	12,266	380	1,960	21	372	21	3,489	3,956	18,087
3.9. For 30 years and over	206	725	13	30	-	-	148	3,606	367	4,361
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

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

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,121,518	1,679,734	327,031	100,886	10,103	16,461	97,253	6,722,674	3,555,905	8,519,756
2. ISLAMIC	465,776	396,584	44,908	33,623	3,064	21,557	38,730	2,902,505	552,478	3,354,269
A. Ijara Finance	55,421	64,999	4,450	5,055	10	11	6,817	34,768	66,698	104,832
B. Diminishing Musharaka	53,214	80,364	4,869	6,227	649	2,123	9,460	831,997	68,192	920,710
C. Istisna	425	8,062	10	1,769	19	405	4,841	330,061	5,295	340,298
D. Mudaraba	83	1,551	-	-	-	-	-	-	83	1,551
E. Murabaha	7,295	14,733	364	594	86	356	5,840	105,056	13,585	120,740
F. Musawamah finance	21,107	7,952	3,180	704	-	-	1,705	75,530	25,992	84,186
G. Musharaka Finance	12,577	14,767	1,525	1,305	13	84	1,238	261,495	15,353	277,651
H. Salam Finance	53	1,200	-	-	-	-	1,426	51,884	1,479	53,084
I. Commodity Murabahah / Tawwaruq	270,196	23,163	23,849	1,764	-	-	1	1	294,046	24,928
J. Advance against financing	1,058	1,575	66	35	-	-	60	7,146	1,184	8,756
K. Other Islamic Modes of Financing	44,347	178,218	6,595	16,170	2,287	18,577	7,342	1,204,568	60,571	1,417,533
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

of Interest/Return and Rate of Margin

Banks
30th September, 2024

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin							Total	Rate of Int./Return
					75.00	80.00	85.00	90.00	95.00	99.99			
53,811	3,392	5,676	4,282	1,962	3,527	5,678	1,690	1,199	1,254	1,750	988,896	00.00	
58	29	22	12	18	13	9	12	47	75	1	15,132	01.00*	
2,286	2,398	31	616	17	50	701	8	5	0	22	166,939	02.00*	
1,651	2,868	2,095	207	170	375	106	386	311	336	120	339,151	03.00*	
2,969	266	1,391	602	844	586	220	104	766	21	354	192,708	04.00*	
3,605	1,413	431	614	1,665	252	191	128	73	79	28	320,158	05.00*	
3,006	550	1,137	1,112	31	845	37	117	105	43	471	110,957	06.00*	
11,285	1,795	1,660	905	270	240	156	571	56	70	72	148,129	07.00*	
2	0	487	26	-	306	-	-	-	-	0	71,923	08.00*	
238	-	8	185	-	343	0	-	-	75	261	492,617	09.00*	
54	7	5	254	-	13	13	4	25	3	1	52,261	10.00*	
2	5	-	8	8	3	1	6	-	0	-	30,766	10.25	
10	15	12	4	24	12	16	5	2	6	-	12,246	10.50	
15	-	-	8	1	255	4	1	1	2	-	10,228	10.75	
657	14	22	29	20	24	17	11	1	0	13	11,907	11.00	
55	14	6	2	2	-	9	1	3	2	-	1,362	11.25	
14	11	-	6	208	9	5	3	1	0	11	131,599	11.50	
-	2	1	22	1	11	-	1	-	-	-	988	11.75	
1,066	23	21	29	28	112	11	7	11	11	190	92,335	12.00	
21	-	2	1	2	6	3	-	9	-	-	893	12.25	
41	30	38	23	24	8	12	3	1	0	8	6,329	12.50	
112	-	1	1	3	1	-	1	1	0	-	4,184	12.75	
51	5	1	9	1	2	2	4	12	0	38	5,062	13.00	
200	-	-	-	1	1	1	4	0	0	-	67,838	13.25	
79	12	1	2	6	5	0	48	-	3	-	3,037	13.50	
278	9	10	18	4	16	202	2	103	14	-	14,691	13.75	
5,915	5	1	2	2	1	1	3	-	-	-	35,248	14.00	
657	4	-	4	3	13	2	1	11	-	-	10,489	14.25	
967	30	176	3,787	41	1	38	7	499	0	0	150,380	14.50	
53	-	9	17	-	1	-	-	-	-	-	8,419	14.75	
149	7	61	3	3	8	1	2	1	0	-	20,402	15.00	
397	86	71	57	63	102	18	7	1	1	-	24,306	15.25	
24	8	80	3,002	41	1	21	-	2	1	-	21,458	15.50	
158	52	13	17	9	19	11	7	1	-	226	47,394	15.75	
144	40	1,347	2,307	15	403	37	3	0	0	62	129,288	16.00	
540	0	-	800	130	-	-	2	5	-	100	154,100	16.25	
5,114	750	873	2,709	1,189	420	647	583	337	623	206	301,894	16.50	
487	17	3	499	346	4	250	-	-	-	-	147,099	16.75	
1,434	1,330	7,088	25	188	317	25	2	16	2	50	196,941	17.00	
1,992	15	81	330	55	204	606	44	15	76	1	132,635	17.25	
50,439	530	6	44	811	108	262	44	402	98	107	269,196	17.50	
449	1,150	188	169	2	437	32	0	-	14	100	104,004	17.75	
1,214	67	50	205	55	4	59	7	-	9	87	194,471	18.00	
2,017	636	280	16	34	186	24	-	41	3	632	85,326	18.25	
3,212	189	480	153	396	117	104	76	33	29	100	147,801	18.50	
1,526	16	1,413	188	1	40	183	4	17	0	20	72,762	18.75	
1,966	657	1,608	700	283	90	488	388	309	130	116	215,304	19.00	
1,256	830	167	91	146	170	61	26	86	44	1	96,940	19.25	
766	1,240	2,452	520	58	97	6	183	19	10	2	238,789	19.50	
2,327	529	182	999	745	32	172	23	19	37	152	365,080	19.75	
2,654	1,641	929	423	226	324	372	446	9	12	247	406,602	20.00	
1,076	2,465	878	642	236	149	1,538	85	187	187	33	576,678	20.25	
6,596	2,638	1,905	1,312	1,731	244	314	272	556	201	562	512,058	20.50	
8,305	573	898	2,241	1,795	614	222	578	312	573	208	442,335	20.75	
17,481	688	2,067	244	889	181	1,400	818	31	922	2,611	297,962	21.00	
6,165	863	4,715	1,195	930	1,290	1,311	396	711	691	285	291,243	21.25	
2,712	230	455	760	316	278	205	264	537	36	126	235,175	21.50	
3,306	1,086	2,800	754	176	1,690	100	558	254	410	273	358,907	21.75	
2,957	1,241	847	428	206	152	520	154	365	49	118	202,567	22.00	
2,884	1,439	933	1,067	1,963	435	1,130	563	591	669	117	215,347	22.25	
2,245	205	1,256	563	68	313	205	306	270	64	210	118,455	22.50	
1,494	541	4,182	709	962	523	427	479	822	103	57	185,493	22.75	
1,771	274	291	270	471	206	323	99	892	89	206	69,627	23.00	
2,721	563	375	304	571	517	833	200	193	153	37	197,892	23.25	
2,359	137	597	161	232	150	2,229	127	92	27	1	418,519	23.50	
1,912	1,159	1,129	436	244	149	134	137	61	89	16	120,892	23.75	
1,327	173	454	441	148	255	124	225	276	23	1	43,324	24.00	
3,073	579	430	408	429	780	404	277	273	68	223	45,119	24.25	
1,258	220	331	319	116	475	70	73	160	9	2	25,473	24.50	
1,927	358	245	283	465	242	356	107	117	107	10	27,853	24.75	
19,667	3,455	3,892	2,835	1,454	1,506	1,084	904	863	901	146	620,443	25.00 & over	
258,660	41,572	59,293	41,418	23,556	20,260	23,740	11,596	12,117	8,455	10,792	11,874,024	Total	

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 30th September, 2024

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	00.00	2,787,357	940,012	308,553	58,436	9,318	7,168	46,066	4,464,739	3,151,294
05.00	45,866	60,339	1,999	3,578	9	534	8,512	108,448	56,386	172,899
10.00	77,842	134,245	6,679	10,548	402	2,009	9,692	508,497	94,615	655,299
15.00	17,416	57,599	9,824	13,429	86	969	5,311	378,319	32,637	450,316
20.00	351,443	239,924	27,928	16,520	516	4,255	15,393	1,005,537	395,280	1,266,236
25.00	86,526	317,956	5,575	12,194	1,152	10,995	29,430	2,089,180	122,683	2,430,325
30.00	52,108	88,138	3,747	7,008	138	1,615	5,958	348,470	61,951	445,231
33.33	391	2,226	42	313	1	475	42	4,559	476	7,574
35.00	13,481	29,840	855	1,523	643	3,006	2,825	134,395	17,804	168,763
40.00	34,588	38,889	1,023	2,183	107	3,303	4,683	159,032	40,401	203,407
45.00	6,563	26,442	598	1,486	376	2,071	997	62,163	8,534	92,161
50.00	86,204	115,742	2,245	3,413	242	1,533	2,336	137,973	91,027	258,660
55.00	5,168	9,139	550	786	29	329	318	31,318	6,065	41,572
60.00	5,502	11,904	536	884	27	155	638	46,351	6,703	59,293
65.00	4,791	8,443	496	709	19	94	389	32,173	5,695	41,418
70.00	2,498	4,643	253	350	33	216	363	18,347	3,147	23,556
75.00	2,324	4,610	247	506	24	97	463	15,047	3,058	20,260
80.00	1,986	4,014	216	221	9	15	811	19,490	3,022	23,740
85.00	1,268	2,267	135	119	6	16	373	9,194	1,782	11,596
90.00	1,532	2,339	123	110	7	14	514	9,654	2,176	12,117
95.00	1,923	1,656	232	186	8	7	306	6,606	2,469	8,455
99.99	623	273	83	8	19	1	453	10,509	1,178	10,792
Total	3,587,400	2,100,639	371,939	134,509	13,171	38,876	135,873	9,599,999	4,108,383	11,874,024

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	150,273	35,878	23	74	-	-	150,296	35,952
05.00	-	-	14	5	-	-	14	5
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	8,481	5,921	254	504	-	-	8,735	6,425
25.00	11,969	17,017	2,219	2,302	-	-	14,188	19,319
35.00	2,419	2,237	9,157	6,088	-	-	11,576	8,326
45.00	14,151	1,272	-	-	-	-	14,151	1,272
55.00	47,564	23,328	-	-	-	-	47,564	23,328
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	760	668	-	-	760	668
99.99	-	-	-	-	-	-	-	-
Total	234,857	85,653.0	12,428	9,645.1	-	-	247,285	95,298.0
Weighted Average		21.34		32.54				22.48
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	94	7,260	-	-	94	7,260
05.00	-	-	94	2,341	-	-	94	2,341
10.00	1	220	53	3,069	-	-	54	3,289
15.00	-	-	3	163	-	-	3	163
20.00	-	-	21	9,788	-	-	21	9,788
25.00	2	1,526	141	3,660	-	-	143	5,186
35.00	8	1,040	31	3,682	-	-	39	4,722
45.00	2	291	24	6,640	-	-	26	6,931
55.00	-	-	9	1,880	-	-	9	1,880
65.00	1	200	4	3,181	-	-	5	3,381
75.00	1	82	1	20	-	-	2	102
85.00	1	182	-	-	-	-	1	182
95.00	-	-	-	-	-	-	-	-
99.99	1	22	-	-	-	-	1	22
Total	17	3,562.7	475	41,683.8	-	-	492	45,246.6
Weighted Average		33.94		24.30				25.06
Securities Shares and Other Financial Instruments - To Others								
00.00	3	192	15	2,555	-	-	18	2,747
05.00	-	-	20	17	-	-	20	17
10.00	7	357	27	2,330	-	-	34	2,687
15.00	-	-	4	797	-	-	4	797
20.00	3	754	56	78,062	-	-	59	78,815
25.00	21	11,702	25	4,426	-	-	46	16,128
35.00	7	79	71	8,391	-	-	78	8,470
45.00	3	795	27	1,622	-	-	30	2,417
55.00	2	13	12	2,580	-	-	14	2,593
65.00	-	-	4	7,196	-	-	4	7,196
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	0	-	-	1	0
99.99	-	-	14	109	-	-	14	109
Total	46	13,891.4	276	108,084.1	-	-	322	121,975.5
Weighted Average		24.92		24.05				24.15
Merchandise - Food Items								
00.00	49	100,832	7,408	278,961	-	-	7,457	379,793
05.00	-	-	1,033	8,755	-	-	1,033	8,755
10.00	5	218	591	56,266	-	-	596	56,484
15.00	25	1,433	1,029	42,781	-	-	1,054	44,214
20.00	318	8,359	1,408	89,161	-	-	1,726	97,520
25.00	425	46,833	1,942	90,798	-	-	2,367	137,632
35.00	56	3,937	1,805	35,757	-	-	1,861	39,694
45.00	25	855	501	22,873	-	-	526	23,728
55.00	151	59,521	249	10,422	-	-	400	69,943
65.00	1	34	171	9,467	-	-	172	9,501
75.00	-	-	34	1,631	-	-	34	1,631
85.00	4	175	74	714	-	-	78	889
95.00	4	77	29	938	-	-	33	1,015
99.99	1	16	6	225	-	-	7	241
Total	1,064	222,290.7	16,280	648,747.7	-	-	17,344	871,038.4
Weighted Average		20.36		13.60				15.33

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	124	8,711	3,133	214,971	1	706	3,258	224,388
05.00	-	-	886	7,150	-	-	886	7,150
10.00	38	2,318	588	42,063	-	-	626	44,381
15.00	27	39	439	42,245	-	-	466	42,284
20.00	245	7,368	547	44,341	-	-	792	51,709
25.00	12,335	113,554	1,356	126,801	-	-	13,691	240,355
35.00	57	2,736	683	34,690	-	-	740	37,426
45.00	45	380	390	26,960	-	-	435	27,340
55.00	492	4,206	133	7,926	-	-	625	12,133
65.00	1	126	74	8,853	-	-	75	8,979
75.00	1	125	12	2,512	-	-	13	2,637
85.00	6	500	15	2,083	-	-	21	2,582
95.00	8	743	17	380	-	-	25	1,123
99.99	-	-	19	790	1	45	20	835
Total	13,379	140,806.6	8,292	561,764.9	2	751.5	21,673	703,323.0
Weighted Average		24.49		15.63		6.01		17.40
Merchandise - Finished/Manufactured Goods								
00.00	73	4,082	3,727	256,518	5	331	3,805	260,931
05.00	-	-	487	15,917	-	-	487	15,917
10.00	42	1,299	1,272	76,388	-	-	1,314	77,687
15.00	34	2,090	1,556	120,321	-	-	1,590	122,411
20.00	462	8,424	4,028	217,986	-	-	4,490	226,410
25.00	896	107,103	5,907	309,643	-	-	6,803	416,747
35.00	56	4,951	2,881	134,529	-	-	2,937	139,480
45.00	64	913	1,539	64,160	-	-	1,603	65,073
55.00	321	16,301	784	24,400	-	-	1,105	40,701
65.00	8	3,103	100	16,925	-	-	108	20,028
75.00	14	926	125	4,250	-	-	139	5,175
85.00	8	565	160	3,988	-	-	168	4,553
95.00	47	1,334	189	2,578	-	-	236	3,912
99.99	1	0	25	1,358	-	-	26	1,358
Total	2,026	151,092.2	22,780	1,248,960.8	5	330.8	24,811	1,400,383.8
Weighted Average		28.65		20.12		-		21.04
Fixed Assets Including Machinery								
00.00	9,275	85,477	77,375	237,643	76	129	86,726	323,250
05.00	-	-	5,788	16,396	-	-	5,788	16,396
10.00	425	1,280	58,331	119,575	6	5	58,762	120,860
15.00	11,653	16,510	5,350	67,321	-	-	17,003	83,831
20.00	9,148	40,406	20,046	300,295	2	1	29,196	340,702
25.00	5,805	148,089	46,401	678,075	3	1,376	52,209	827,540
35.00	25,701	21,376	22,318	127,217	-	-	48,019	148,593
45.00	9,113	6,466	14,277	60,673	-	-	23,390	67,139
55.00	1,131	5,764	24,642	64,350	-	-	25,773	70,113
65.00	168	1,769	9,738	22,071	-	-	9,906	23,840
75.00	71	942	4,419	11,070	-	-	4,490	12,012
85.00	68	2,811	2,926	12,416	-	-	2,994	15,226
95.00	67	1,226	1,947	3,423	-	-	2,014	4,649
99.99	7	7	325	30	-	-	332	37
Total	72,632	332,122.0	293,883	1,720,553.8	87	1,511.3	366,602	2,054,187.1
Weighted Average		19.62		22.38		22.80		21.93
Real Estate - Land								
00.00	1,265	50,578	1,718	17,246	-	-	2,983	67,824
05.00	1	2	332	2,478	-	-	333	2,481
10.00	28	357	3,241	16,403	-	-	3,269	16,761
15.00	497	988	1,401	18,456	-	-	1,898	19,444
20.00	124	5,634	6,394	45,194	-	-	6,518	50,828
25.00	4,574	52,697	7,068	119,306	2	544	11,644	172,547
35.00	618	5,399	5,156	60,310	2	60	5,776	65,768
45.00	932	3,453	2,356	20,666	-	-	3,288	24,119
55.00	349	9,791	14,357	27,346	-	-	14,706	37,137
65.00	47	126	698	2,437	-	-	745	2,563
75.00	44	84	289	4,158	-	-	333	4,241
85.00	50	120	198	1,391	-	-	248	1,511
95.00	47	134	448	914	-	-	495	1,048
99.99	13	11	194	1,267	-	-	207	1,278
Total	8,589	129,372.0	43,850	337,572.3	4	604.0	52,443	467,548.4
Weighted Average		17.65		27.38		25.99		24.69

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	44,617	118,906	20,176	176,089	119	338	64,912	295,333
05.00	15	79	2,288	19,514	-	-	2,303	19,593
10.00	138	1,096	14,709	116,345	-	-	14,847	117,441
15.00	73	791	8,342	81,757	3	22	8,418	82,570
20.00	439	13,996	10,126	170,139	8	48	10,573	184,182
25.00	1,611	49,740	9,352	192,629	2	1,284	10,965	243,653
35.00	340	10,644	7,113	81,272	-	-	7,453	91,916
45.00	231	5,153	2,990	47,937	-	-	3,221	53,090
55.00	1,880	8,240	1,622	16,553	-	-	3,502	24,792
65.00	144	783	1,004	14,919	-	-	1,148	15,702
75.00	170	3,998	827	10,487	-	-	997	14,485
85.00	219	3,041	662	6,203	-	-	881	9,244
95.00	245	3,805	569	2,356	-	-	814	6,161
99.99	83	1,665	191	1,932	-	-	274	3,596
Total	50,205	221,934.9	79,971	938,129.5	132	1,693.0	130,308	1,161,757.4
Weighted Average		16.21		19.94		19.73		19.22
Against Fixed Deposits								
00.00	37	158	8,794	329,326	1	244	8,832	329,727
05.00	-	-	176	3,198	-	-	176	3,198
10.00	46	2,371	3,957	130,909	-	-	4,003	133,280
15.00	4	1,169	183	23,070	-	-	187	24,238
20.00	6	30	704	42,510	-	-	710	42,540
25.00	75	9,235	3,920	19,527	-	-	3,995	28,762
35.00	3	20	309	7,963	-	-	312	7,983
45.00	4	23	220	17,270	-	-	224	17,293
55.00	18	865	1,997	2,479	-	-	2,015	3,345
65.00	5	3	90	3,208	-	-	95	3,211
75.00	1	0	88	422	-	-	89	422
85.00	3	20	65	138	-	-	68	158
95.00	2	0	67	598	-	-	69	598
99.99	90	19	36	554	-	-	126	573
Total	294	13,913.3	20,606	581,171.1	1	243.5	20,901	595,327.9
Weighted Average		23.09		7.65		-		8.01
Against Insurance Policies								
00.00	-	-	4	1	-	-	4	1
05.00	-	-	3	8	-	-	3	8
10.00	-	-	1	2	-	-	1	2
15.00	-	-	-	-	-	-	-	-
20.00	-	-	2	4	-	-	2	4
25.00	-	-	22	231	-	-	22	231
35.00	-	-	2	1	-	-	2	1
45.00	-	-	1	1	-	-	1	1
55.00	-	-	12	163	-	-	12	163
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	-	-	47	411.9	-	-	47	411.9
Weighted Average		-		36.14		-		36.14
Other Secured Advances								
00.00	27	940	65,053	560,795	27	361,038	65,107	922,772
05.00	-	-	43,339	97,033	-	-	43,339	97,033
10.00	1	0	6,671	82,366	1	59	6,673	82,425
15.00	5	600	455	29,758	-	-	460	30,358
20.00	8	2,714	1,081	48,001	1	3,072	1,090	53,786
25.00	194	54,948	2,372	266,282	2	831	2,568	322,061
35.00	4	8	780	69,170	-	-	784	69,178
45.00	2	3	270	7,142	-	-	272	7,145
55.00	35	4,370	684	9,697	-	-	719	14,066
65.00	2	1	78	6,274	-	-	80	6,274
75.00	-	-	56	2,963	-	-	56	2,963
85.00	1	1	35	837	-	-	36	838
95.00	1	1	45	1,226	-	-	46	1,227
99.99	1	7	12	2,729	-	-	13	2,737
Total	281	63,592.5	120,931	1,184,271.1	31	364,999.8	121,243	1,612,863.3
Weighted Average		26.05		11.24		0.23		9.33

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 2024

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	246,307	825,245	52,104	1,479,487	122	52,756	298,533	2,357,487
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	246,307	825,244.7	52,104	1,479,487.0	122	52,755.7	298,533	2,357,487.4
Weighted Average								
Unsecured Advances								
00.00	100,912	19,332	2,154,050	228,234	12	2	2,254,974	247,567
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	100,912	19,331.7	2,154,050	228,234.0	12	1.5	2,254,974	247,567.3
Weighted Average								
Grand Total	730,609	2,222,808	2,825,973	9,088,717	396	422,891	3,556,978	11,734,416
Weighted Average		13.03		14.40		0.40		13.64

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

(Percent)

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

* Nature refers to Conventional/Islamic financing.

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

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

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

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

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

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

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

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 30th September, 2024

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	828	40,764	51	657	27	2,320	7,792	859,017	8,698	902,757
1.1. Export finance schemes	560	27,721	20	355	12	1,337	3,785	610,794	4,377	640,207
1.2. Others	268	13,042	31	302	15	983	4,007	248,222	4,321	262,550
2. Import financing	637	14,187	97	487	6	294	8,069	581,523	8,809	596,490
3. Government self employment schemes	48,348	45,371	2,797	2,880	9	18	1,203	10,919	52,357	59,187
4. Working capital/short term	2,302,374	810,780	204,211	30,576	7,359	9,381	53,400	4,054,119	2,567,344	4,904,856
4.1. Small Loans	830,150	196,161	96,482	9,152	6,953	6,040	9,174	147,329	942,759	358,682
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	82	479	77	76	-	-	430	13,023	589	13,577
4.4. Others	1,472,073	613,034	107,652	21,348	405	3,325	43,536	2,755,587	1,623,666	3,393,293
4.5. Commodity Operations Financing	69	1,106	-	-	1	16	260	1,138,181	330	1,139,304
5. Fixed investment/long term	1,235,107	1,165,217	164,783	99,911	5,766	26,005	65,519	4,119,601	1,471,175	5,410,734
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,669	28,549	12	111	1	-	10,760	523,868	22,442	552,527
5.2. Financing Power Plants Using Renewable Energy	601	1,514	35	73	10	303	2,192	93,849	2,838	95,738
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	5	98	-	-	-	-	47	878	52	976
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	225	1,107	631	396	1	9	175	2,835	1,032	4,346
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	431	-	-	1	30	133	3,960	174	4,420
5.6. Small Loans	329,254	158,274	59,049	16,347	574	1,754	11,161	97,081	400,038	273,456
5.7. Others	780,159	508,742	96,180	44,603	2,605	2,155	37,768	3,121,860	916,712	3,677,360
5.8. Financing for Construction Purposes	106,072	440,256	8,667	37,520	2,573	21,750	1,421	187,465	118,733	686,991
5.9. SME Asaan Finance (SAAF) Scheme	7,049	26,204	208	856	-	-	1,475	7,724	8,732	34,784
5.10 Machinery	33	43	1	4	1	5	387	80,082	422	80,134
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024