

Loans to Private Sector Business (By Type of Finance)
Outstanding Position at the end of March 2025⁷
Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Loans to Private Sector Business	739,458	338,306	404,604	38,787	105,484	381,548	3,080,874	5,089,063	75,132	196,295	477,726	143,748	2,266,519	3,159,420	244,910	8,493,393	7,843,133	650,260
A. Agriculture, forestry and fishing	1,755	431	1,511	-	18	72,486	155,924	232,125	26,234	718	5,140	10,527	170,306	212,925	745	445,795	388,995	56,800
1. Crop and animal production, hunting and related service activities	859	431	1,511	-	18	72,346	155,301	230,466	26,156	718	5,140	10,477	169,682	212,173	480	443,119	387,098	56,021
Growing of cereals, leguminous crops and oil seeds	-	-	-	-	-	53,366	79,451	132,817	3,928	1	939	4,546	20,729	30,143	-	162,960	160,054	2,906
Growing of cereals, leguminous crops and oil seeds excluding wheat	-	-	-	-	-	1,373	3,690	5,063	1,732	-	0	419	2,454	4,604	-	9,667	8,190	1,477
Growing of Wheat	-	-	-	-	-	51,993	75,762	127,755	2,196	1	939	4,128	18,274	25,538	-	153,293	151,864	1,429
Growing of rice	249	-	-	-	10	915	23,556	24,730	225	0	240	79	2,845	3,390	480	28,599	26,557	2,042
Growing of vegetables and melons, roots and tubers	-	-	-	-	-	256	1,295	1,551	45	-	-	3	5,274	5,321	-	6,872	5,690	1,183
Growing of sugar cane	500	-	-	-	-	1,753	3,893	6,146	60	-	-	71	13,380	13,511	-	19,657	18,115	1,541
Growing of tobacco	-	-	-	-	-	3	269	272	-	-	-	1	6	6	-	278	262	16
Growing of fibre crops	-	-	-	-	-	2,892	3,411	6,303	168	1	-	231	2,835	3,235	-	9,538	6,063	3,475
Growing of fibre crops excluding cotton	-	-	-	-	-	0	109	109	-	-	-	174	12	186	-	296	296	-
Growing of Cotton	-	-	-	-	-	2,892	3,302	6,194	168	1	-	58	2,822	3,048	-	9,242	5,767	3,475
Growing of tropical and subtropical fruits	-	-	-	-	-	101	965	1,066	26	-	-	3	307	335	-	1,402	979	422
Growing of tropical and subtropical fruits excluding mangoes	-	-	-	-	-	84	592	677	1	-	-	2	38	41	-	717	605	112
Growing of Mangoes	-	-	-	-	-	17	373	390	25	-	-	1	269	295	-	685	374	311
Growing of citrus fruits	-	-	-	-	-	452	269	721	43	-	-	7	285	336	-	1,057	912	145
Growing of citrus fruits excluding oranges	-	-	-	-	-	448	235	683	43	-	-	-	207	250	-	933	788	145
Growing of Oranges	-	-	-	-	-	4	34	38	-	-	-	7	78	85	-	124	124	-
Growing of pome fruits and stone fruits	-	-	-	-	-	-	37	37	-	-	-	-	632	632	-	670	666	4
Growing of pome fruits and stone fruits excluding apples	-	-	-	-	-	-	34	34	-	-	-	-	632	632	-	666	662	4
Growing of Apples	-	-	-	-	-	-	3	3	-	-	-	-	0	0	-	3	3	-
Growing of other tree and bush fruits and nuts	-	-	-	-	-	15	48	63	-	-	-	6	1,027	1,032	-	1,095	1,057	39
Growing of spices, aromatic, drug and pharmaceutical crops	-	-	-	-	-	5	28	34	-	-	-	0	28	0	-	34	12	22
Growing of other crops and plant propagation	-	-	-	-	-	230	2,041	2,271	8,338	-	-	57	3,936	12,332	-	14,603	9,049	5,553
Raising of cattle and buffaloes	-	-	241	-	-	6,010	17,038	23,288	5,047	2	2,332	164	73,521	81,067	-	104,355	92,798	11,557
Raising of sheep and goats	-	-	-	-	-	1	0	1	166	-	-	-	17	183	-	184	183	1
Raising of poultry	110	431	832	-	-	1,607	8,663	11,643	424	701	1,064	791	4,375	7,355	-	18,998	14,930	4,068
Raising of other animals and mixed farming	-	-	-	-	-	378	364	742	882	-	-	1	144	1,028	-	1,770	1,633	137
Support activities for crop production	-	-	-	-	-	3,921	8,460	12,382	6,770	-	433	4,278	38,565	50,046	-	62,428	40,996	21,432
Support activities for crop production excluding Agr. Machinery	-	-	-	-	-	2,097	3,503	5,600	46	-	-	2,724	5,374	8,144	-	13,744	11,146	2,598
Agricultural machinery and equipments and related services	-	-	-	-	-	1,824	4,958	6,782	6,724	-	433	1,554	33,192	41,902	-	48,684	29,850	18,834
Support activities for animal production	-	-	-	-	-	16	783	799	5	-	-	1	531	536	-	1,335	1,266	69
Post-harvest crop activities	-	-	220	-	-	300	2,643	3,163	4	4	132	226	912	1,278	-	4,441	3,795	646
Seed processing for propagation	-	-	218	-	8	125	2,085	2,436	25	8	8	1	317	351	-	2,787	2,061	726
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-	-	10	46	57	-	57	20	36
02 - Forestry and logging	-	-	-	-	-	-	1	1	-	-	-	1	15	16	-	17	11	6
03 - Fishing and aquaculture	896	-	-	-	-	140	622	1,658	79	-	-	48	608	735	265	2,659	1,886	773
Marine fishing	716	-	-	-	-	328	1,045	1,473	-	-	-	48	608	735	265	1,403	834	568
Freshwater fishing	180	-	-	-	-	139	287	606	79	-	-	0	221	300	-	906	702	204
Marine aquaculture	-	-	-	-	-	-	2	2	-	-	-	-	-	-	-	2	2	-
Freshwater aquaculture	-	-	-	-	-	1	4	5	-	-	-	-	343	343	-	347	347	1
B. Mining and quarrying	500	755	1,147	1,322	-	1,783	16,647	22,154	11	-	10	2,943	46,327	49,292	-	71,446	70,105	1,341
05 - Mining of coal and lignite	-	-	1,021	-	-	1,551	2,704	5,275	-	-	-	19	31,796	31,815	-	37,090	37,016	74
06 - Extraction of crude petroleum and natural gas	-	255	126	1,322	-	212	3,587	5,502	-	-	10	1,824	10,413	12,247	-	17,749	17,238	510
Extraction of crude petroleum	-	255	126	1,322	-	212	1,265	3,180	-	-	10	1,817	9,815	11,642	-	14,822	14,466	356
Extraction of natural gas	-	-	-	-	-	-	2,321	2,321	-	-	-	-	598	605	-	2,926	2,772	154
07 - Mining of metal ores	-	500	-	-	-	7	48	555	-	-	-	6	385	390	-	945	915	30
Mining of iron ores	-	-	-	-	-	-	48	48	-	-	-	6	3	8	-	56	33	23
Mining of other metal ores n.e.c	-	500	-	-	-	7	-	507	-	-	-	-	382	382	-	889	882	7
08 - Other mining and quarrying	500	-	-	-	-	13	10,309	10,822	11	-	-	1,090	3,703	4,804	-	15,627	14,925	701
Quarrying of stone, sand and clay	-	-	-	-	-	5	218	223	5	-	-	8	85	97	-	321	58	263
Mining of chemical and fertilizer minerals	100	-	-	-	-	3	9,990	10,093	-	-	-	1,072	3,249	4,321	-	14,414	14,306	108
Extraction of peat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Extraction of salt	400	-	-	-	-	2	30	432	-	-	-	10	228	238	-	669	561	108
Other mining and quarrying n.e.c.	-	-	-	-	-	3	70	74	7	-	-	1	141	149	-	222	-	222
9 - Mining support service activities	-	-	-	-	-	-	-	-	-	-	-	5	31	36	-	36	10	25
C. Manufacturing	708,963	319,605	343,109	31,578	68,225	202,023	2,149,849	3,823,351	4,486	11,267	402,342	40,259	1,130,246	1,588,600	224,655	5,636,607	5,393,995	242,612
10 - Manufacture of food products	106,663	48,883	50,762	7,290	11,910	58,875	727,036	1,011,419	1,309	985	26,924	10,569	213,988	253,776	14,199	1,279,394	1,183,230	96,075
Processing and preserving of meat	71	1,656	-	85	2,744	227	1,286	6,070	2	120	364	129	1,284	1,899	76	8,045	7,864	181
Processing and preserving of fish, crustaceans and molluscs	1,503	128	-	-	-	178	622	2,431	9	3	-	-	324	336	88	2,855	2,057	798
Processing and preserving of fruit and vegetables	236	482	42	-	-	975	2,668	4,403	22	30	397	254	585	1,289	151	5,842	4,345	1,497
Manufacture of vegetable and animal oils and fats	120	-	27,099	6,272	496	10,709	70,114	114,810	17	0	2,935	544	10,545	14,042	-	128,852	123,747	5,105
Manufacture of dairy products	1,372	653	-	-	7,189	234	10,578	24,083	37	-	4,410	237	9,272	13,956	-	38,039	37,013	1,027
Manufacture of grain mill products	61,530	21,247	2,375	-														

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Manufacture of other food products n.e.c.,	6,911	1,313	2,684	2	125	1,058	15,573	27,666	155	-	2,791	206	11,507	14,659	388	42,713	39,566	3,147
11 - Manufacture of beverages	1,189	67	14,444	465	100	6,279	14,889	37,433	3	-	707	43	12,994	13,747	8	51,188	49,835	1,353
Manufacture of soft drinks; production of mineral waters and	407	67	14,444	465	100	4,843	13,378	33,705	3	-	556	39	12,664	12,664	8	46,377	45,211	1,165
Manufacture of soft drinks and other bottled waters	157	25	14,444	465	100	4,842	13,344	33,377	3	-	556	35	11,975	12,569	8	45,954	44,950	1,005
Production of mineral waters	250	42	-	-	-	1	34	328	-	-	4	90	95	-	-	422	262	161
Manufacture of other beverages n.e.c.	782	-	-	-	-	1,435	1,511	3,728	-	-	150	4	929	1,084	-	4,811	4,624	188
12 - Manufacture of tobacco products	-	-	-	-	284	3	8	296	-	-	11	-	1,970	1,981	-	2,277	2,260	17
13 - Manufacture of textiles	413,792	214,111	92,540	11,390	38,165	47,837	518,136	1,335,970	695	5,420	227,057	12,514	284,123	529,809	171,361	2,037,141	1,993,991	43,150
Preparation and spinning of textile fibres	73,310	57,595	52,308	7,075	17,841	27,163	204,092	439,383	32	737	67,156	6,332	105,511	179,768	38,930	658,082	648,083	9,999
1. Cotton	47,961	35,832	42,595	4,621	17,481	24,072	157,384	329,947	12	737	50,716	3,266	69,121	123,852	33,433	487,232	479,877	7,355
2. Woolen	50	638	271	-	-	502	1,554	3,015	-	-	373	7	624	1,004	-	4,019	3,955	64
3. Synthetic fibre	7,784	370	4,133	2,388	28	11,693	26,772	-	-	-	5,693	2,022	17,097	24,811	1,087	52,671	52,514	157
4. Others	17,515	20,755	5,309	66	332	2,212	33,460	79,649	20	-	10,376	1,037	33,102	44,009	4,409	114,160	111,737	2,423
Weaving of textiles	87,852	42,901	19,361	885	7,333	3,323	80,562	242,217	178	250	54,023	2,195	67,276	123,922	42,440	408,580	401,637	6,943
1. Cotton	68,778	32,485	14,584	633	6,955	2,263	50,707	176,405	104	250	45,492	1,488	64,965	92,299	32,169	300,873	297,497	3,376
2. Woolen	340	-	-	-	-	0	340	-	-	-	-	-	0	0	-	340	340	0
3. Synthetic textile	3,045	-	218	-	9	689	4,073	8,034	-	-	2,533	-	2,498	5,031	410	13,475	12,613	862
4. Others	15,689	10,416	4,560	253	369	371	25,782	57,438	74	-	5,997	708	19,813	26,592	9,861	93,891	91,187	2,704
Finishing of textiles	76,679	49,983	9,229	2,083	7,011	3,099	113,554	261,637	28	1,003	45,595	529	53,804	100,959	26,349	388,945	379,681	9,264
1. Cotton	45,467	35,621	7,261	1,571	6,286	2,791	53,919	152,917	9	176	33,711	283	39,107	73,285	21,413	247,616	245,680	1,935
2. Woolen	180	150	74	-	-	-	49	453	-	-	-	-	1	1	746	1,200	1,200	-
3. Synthetic textile	2,304	-	20	11	-	34	5,771	8,140	-	-	35	82	116	233	-	8,373	8,315	58
4. Others	28,728	14,212	1,873	501	725	274	53,814	100,127	19	827	11,849	165	14,580	27,439	4,190	131,757	124,486	7,271
Manufacture of knitted and crocheted fabrics	42,971	12,656	926	43	1,158	1,965	26,459	86,178	24	83	4,107	436	8,247	12,897	5,528	104,603	102,963	1,640
Manufacture of made-up textile articles, except apparel	80,651	36,857	2,361	399	3,035	4,741	41,149	169,193	54	3,347	30,620	2,809	24,023	60,852	40,838	270,883	262,474	8,410
a. Manufacture of bed wear	17,184	9,657	1,107	56	259	177	6,657	13,122	0	-	10,344	109	3,650	14,104	24,395	68,686	68,686	935
b. Manufacture of other made up textile articles	63,467	27,199	1,254	343	2,775	4,564	38,468	138,071	54	3,347	20,276	2,699	20,373	46,749	16,443	201,263	193,788	7,475
Manufacture of carpets and rugs	154	26	166	8	-	4	176	536	-	-	13	10	337	359	-	895	617	277
Manufacture of other textiles n.e.c.	52,174	14,092	8,189	896	1,788	7,542	52,144	136,826	379	-	25,544	203	24,925	51,051	17,276	205,154	198,537	6,617
14 - Manufacture of wearing apparel	82,011	19,817	4,411	2,144	15,220	15,353	231,779	231,779	210	475	23,678	810	36,391	61,563	27,527	320,870	301,925	18,945
Manufacture of wearing apparel,	16,470	4,665	2,317	104	624	12,482	39,431	76,093	82	350	3,512	72	8,225	12,241	2,557	90,891	76,811	14,080
Manufacture of Ready made garments	54,951	10,841	1,885	1,896	896	6,247	19,190	135,523	79	125	17,660	735	17,660	37,789	23,136	196,449	192,530	3,919
Manufacture of articles of fur	430	768	102	-	-	0	3,132	4,433	-	-	103	-	693	797	440	5,669	5,084	585
Manufacture of knitted and crocheted apparel	10,160	3,544	107	144	-	313	14,633	15,730	48	-	872	3	9,812	10,736	1,394	27,861	27,501	360
15 - Manufacture of leather and related products	10,769	4,995	2,058	1,387	15	1,936	15,350	36,509	84	15	3,520	1,221	9,161	14,002	3,202	53,713	49,825	3,888
Tanning and dressing of leather; dressing and dyeing of fur	2,226	1,615	221	12	6	275	2,241	6,596	10	15	624	97	595	1,340	414	8,349	7,238	1,111
Manufacture of luggage, handbags and the like, saddlery and harness	928	358	17	206	-	32	604	2,145	44	-	111	29	183	368	185	2,698	2,474	223
Manufacture of footwear	7,615	3,022	1,820	1,169	9	1,629	12,504	27,768	31	-	2,785	1,096	8,383	12,294	2,604	42,666	40,112	2,554
a. Leather wear	7,006	3,022	441	372	-	1,033	9,565	21,438	23	-	2,154	875	7,243	10,294	2,570	34,302	32,748	1,555
b. Rubber and Plastic wear	610	-	1,379	798	9	596	2,939	6,330	8	-	631	220	1,141	2,000	34	8,364	7,364	999
16 - Manufacture of wood and of products of wood and cork, except charcoal	685	-	1,081	10	4	233	5,823	7,835	1	-	889	29	754	1,673	-	9,508	8,509	999
17 - Manufacture of paper and paper products	3,849	1,590	2,595	314	-	3,631	59,798	71,777	56	-	8,604	297	64,781	73,739	301	145,817	141,193	4,623
18 - Printing and reproduction of recorded media	-	265	374	37	143	773	11,964	13,555	137	-	346	30	6,896	7,410	86	21,051	18,420	2,631
Printing	-	106	224	16	143	125	7,984	8,598	65	-	193	24	4,240	4,522	86	13,206	11,598	1,607
i. Printing of books, brochures and other related	-	-	77	1	51	80	5,579	5,787	64	-	6	2,659	6	8,516	7,283	1,234	1,234	-
ii. Printing of newspapers, journals, periodicals and related	-	106	146	16	92	45	2,406	2,810	0	-	193	18	1,581	1,793	86	4,690	4,316	374
Service activities related to printing	-	159	150	20	-	629	3,865	4,823	71	-	153	6	1,506	1,736	-	6,559	5,652	907
Reproduction of recorded media	-	-	-	-	-	19	115	134	1	-	-	0	1,150	1,151	-	1,285	1,169	116
19 - Manufacture of coke and refined petroleum products	-	2	23,826	785	1,196	1,654	102,686	130,150	7	-	544	1,171	41,315	43,037	-	173,187	167,577	5,610
Manufacture of coke oven products	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	1	-	1
Manufacture of refined petroleum products	-	2	23,826	785	1,196	1,654	102,686	130,149	7	-	544	1,171	41,315	43,037	-	173,186	167,577	5,610
20 - Manufacture of chemicals and chemical products	16,339	2,391	27,945	1,297	9,944	12,479	180,707	251,104	134	124	22,942	2,029	144,685	169,915	409	421,428	409,697	11,732
Manufacture of basic chemicals	7,960	1,255	13,018	555	327	2,402	38,266	63,783	58	-	10,075	422	32,962	43,516	-	107,299	104,201	3,099
Manufacture of fertilizers and nitrogen compounds	200	-	6,070	-	7,877	1,689	86,399	102,236	2	-	4,091	698	71,761	76,552	-	178,787	177,102	1,685
Manufacture of plastics and synthetic rubber in primary forms	2,296	-	645	179	30	789	9,088	13,027	21	-	3,878	20	15,430	19,349	-	32,376	31,553	823
Manufacture of pesticides and other agrochemical products	713	271	2,981	112	401	3,979	23,779	32,236	12	33	554	282	4,059	4,939	398	37,573	35,388	2,185
Manufacture of paints, varnishes and similar coatings, printing ink and other color preparations	748	-	484	37	825	268	10,830	16,145	29	-	2,528	16	11,145	13,718	-	24,548	23,625	923
Manufacture of soap and detergents, cleaning and polishing preparations	14	-	2,084	89	39	543	2,714	5,482	12	17	912	327	2,557	3,825	-	9,307	8,669	638
Manufacture of other chemical products n.e.c.	3,907	866	2,662	326	446	2,809	11,033	22,049	-	75	672	61	6,726	7,539	11	29,599	27,288	2,311
Manufacture of man-made fibres	500	-	-	-	-	960	1,460	-	-	-	226	-	47	478	-	1,938	1,871	67
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	14,965	386	3,055	466	93	5,866	47,204	72,03										

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Million Rs

Description	Working Capital / Short Term									Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of Institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total	Other than SMEs			SMEs	
24 - Manufacture of basic metals	7,967	4,888	71,913	2,905	501	11,794	94,178	194,146	53	78	7,599	1,491	54,400	63,622	139	257,908	251,387	6,521	
Manufacture of basic iron and steel	5,278	4,423	63,564	2,537	60	11,280	82,149	169,291	36	78	6,272	1,223	50,512	58,120	139	227,550	222,922	4,628	
Manufacture of basic precious and other non-ferrous metals	264	-	133	-	0	2,193	0	2,193	0	-	0	0	54	55	-	2,247	1,481	767	
Casting of iron and steel	2,425	465	8,215	367	441	513	10,173	22,600	12	-	1,266	264	3,718	5,261	-	27,861	26,810	1,051	
Casting of non-ferrous metals	-	-	-	-	-	1	62	62	5	-	62	4	116	186	-	249	173	75	
25. Manufacture of fabricated metal products, except machinery	2,859	904	7,115	92	211	199	10,009	21,388	49	-	1,033	144	4,396	5,622	55	27,066	24,986	2,079	
Manufacture of structural metal products	530	-	3,804	9	202	123	4,715	9,382	0	-	760	31	2,945	3,736	55	13,173	12,529	644	
Manufacture of tanks, reservoirs and containers of metal	1,063	800	836	-	-	-	891	3,590	-	-	21	-	10	31	-	3,621	3,159	462	
Forging, pressing, stamping and roll-forming of metal; powder	41	-	43	-	9	0	213	306	-	-	-	1	165	166	-	471	382	89	
Manufacture of cutlery, hand tools and general hardware	-	4	-	-	-	3	85	92	1	-	32	112	35	180	-	271	140	131	
Manufacture of cutlery	-	4	-	-	-	2	14	20	-	-	-	1	1	2	-	22	-	22	
Manufacture of hand tools & general hardware	-	-	-	-	-	1	70	72	1	-	32	111	33	178	-	249	140	109	
Manufacture of other fabricated metal products n.e.c.	1,225	100	2,433	83	-	73	4,105	8,020	48	-	220	1	1,242	1,510	-	9,529	8,776	753	
26 - Manufacture of computer, electronic and optical products	190	49	766	8	55	500	9,711	11,279	-	-	65	115	10,537	10,716	65	22,060	21,332	728	
Manufacture of electronic components and boards	-	-	-	-	10	56	661	727	-	-	-	15	231	246	-	973	842	130	
Manufacture of computers and peripheral equipment	-	-	-	8	-	-	8	-	-	-	-	-	1,484	1,484	-	1,492	1,480	12	
Manufacture of communication equipment	-	-	592	-	-	418	7,911	8,921	-	-	-	30	8,238	8,269	-	17,190	17,184	6	
Manufacture of consumer electronics	-	-	8	-	-	6	859	872	-	-	-	-	152	152	-	1,025	964	61	
Manufacture of measuring, testing, navigating and control equipment	-	-	167	-	-	0	-	167	-	-	-	-	40	40	-	207	206	0	
Manufacture of watches and clocks	-	-	-	-	-	0	0	0	-	-	-	5	-	5	-	6	-	6	
Manufacture of irradiation, electromedical and electrotherapeutic equipment	190	49	-	-	45	19	280	583	-	-	-	63	364	427	65	1,075	568	507	
Manufacture of optical instruments and photographic equipment	-	-	-	-	-	-	-	-	-	-	-	1	27	28	-	28	23	6	
Manufacture of magnetic and optical media	-	-	-	-	-	-	-	-	-	-	65	-	1	66	-	66	65	1	
27 - Manufacture of electrical equipment	1,480	5,566	15,615	589	355	8,867	85,416	117,889	58	1,960	4,778	1,100	27,825	35,721	137	153,746	150,489	3,257	
Manufacture of electric motors, generators, transformers and other electrical machines	49	-	1,185	-	-	21	10,113	11,368	21	20	-	42	1,768	1,852	45	13,265	13,024	241	
Manufacture of batteries and accumulators	-	-	61	4	-	600	13,627	14,293	6	-	61	-	1,650	1,717	-	16,009	15,971	38	
Manufacture of fibre optic cables	770	55	2,547	11	-	61	10,768	-	-	-	784	50	1,816	2,649	-	13,417	13,159	258	
Manufacture of other electronic and electric wires and cables	311	-	2,263	-	55	376	16,203	19,207	0	875	1,006	601	4,253	6,735	-	25,943	25,149	793	
Manufacture of wiring devices	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	5	-	5	
Manufacture of electric lighting equipment	-	-	46	-	-	190	328	564	1	-	22	19	145	186	-	750	406	343	
Manufacture of domestic appliances	312	4,072	5,923	71	200	6,374	21,116	38,068	21	1,065	2,498	1	16,097	19,682	92	57,841	57,068	773	
Manufacture of Fans	300	370	22	-	-	2	1,903	2,597	21	-	55	-	422	498	57	3,152	2,541	611	
Manufacture of Refrigerators and Freezers	-	3,202	1,877	71	200	5,350	5,717	16,417	-	-	-	1	4,725	4,726	35	21,178	21,123	55	
Manufacture of Washing and drying Machines	-	-	-	-	-	-	70	70	-	-	-	-	16	16	-	86	67	19	
Manufacture of other domestic appliances	12	500	4,024	-	-	1,023	13,425	18,983	-	1,065	2,443	0	10,934	14,442	-	33,425	33,337	88	
Manufacture of other electrical equipment n.e.c	38	1,439	3,590	504	100	1246	16,706	23,622	8	-	408	388	2,992	2,895	-	26,517	25,711	806	
28 - Manufacture of machinery and equipment	608	9	1,478	62	-	2,129	19,406	23,692	109	-	871	160	9,602	10,742	317	34,750	32,405	2,345	
Manufacture of engines and turbines, except aircraft, vehicle and tractor engines	-	-	11	-	-	-	438	448	-	-	-	1	50	51	-	500	496	4	
Manufacture of pumps, compressors, taps and valves	-	-	19	-	-	-	114	132	-	-	-	-	421	421	-	553	309	244	
Manufacture of bearings, gears, gearing and driving elements	75	-	-	-	-	9	525	609	1	-	-	-	14	15	-	624	548	75	
Manufacture of ovens, furnaces and furnace burners	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Manufacture of office machinery and equipment (except computers and peripheral equipment)	-	-	-	22	-	-	52	74	-	-	-	-	33	33	-	107	93	14	
Manufacture of other general-purpose machinery	-	-	939	-	-	3	2,040	2,982	18	-	0	5	2,608	2,632	299	5,913	5,737	175	
Manufacture of agricultural and forestry machinery	-	-	457	41	-	2,056	12,317	14,871	40	-	-	103	903	1,046	-	15,917	15,303	614	
Manufacture of metal-forming machinery, machine tools and related equipment	-	-	-	-	-	51	301	352	7	-	8	-	62	77	0	429	297	132	
Manufacture of machinery for mining, quarrying and construction	-	-	-	-	-	-	196	196	-	-	-	-	14	113	-	324	262	61	
Manufacture of machinery for food, beverage and tobacco processing	100	-	21	-	-	0	854	974	-	-	-	21	108	130	-	1,104	845	259	
Manufacture of machinery for textile, apparel and leather processing	433	9	-	-	-	9	2,335	2,785	6	-	863	11	5,091	5,970	18	8,773	8,371	402	
Manufacture of other special-purpose machinery	-	-	32	-	-	2	233	267	37	-	-	5	198	240	-	507	142	366	
29 - Manufacture of motor vehicles, trailers and semi-trailers	903	-	2,995	1,433	379	2,673	15,277	23,661	154	7	12,296	1,929	18,497	32,883	-	56,543	54,127	2,417	
Manufacture of motor vehicles	-	-	2,078	1,298	-	1,431	10,228	15,035	0	-	10,095	1,737	14,793	26,625	-	41,660	41,447	213	
Manufacture of bodies (coachwork) for motor vehicles; manufacture of motor vehicles or motor vehicle chassis	-	-	-	-	-	2	9	11	0	-	126	-	245	371	-	382	350	32	
Manufacture of parts and accessories for motor vehicles	903	-	917	135	379	1,240	5,040	8,614	154	7	2,074	192	3,460	5,887	-	14,501	12,330	2,171	
30 - Manufacture of other transport equipment	651	662	240	68	-	38	1,799	3,457	7	-	4,504	147	3,648	8,306	-	11,763	11,403	360	
Building of ships, floating structures and boats	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Manufacture of railway locomotives and rolling stock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Manufacture of motorcycles	-	51	-	-	-	4	692	746	7	-	1,912	147	767	2,833	-	3,578	3,488	91	
Manufacture of bicycles and invalid carriages	-	-	-	-	-	0	7	7	-	-	-	-	2	2	-	10	6	4	
Manufacture of other transport equipment n.e.c.	651	662	189	-	68	34	1,100	2,704	-	-	2,592	-	2,878	5,471	-	8,175	7,908	266	
31 - Manufacture of furniture	453	-	307	-	-	109	3,862	4,731	76	-	56	415	1,943	2,489	-	7,220	4,709	2,511	
32. Other manufacturing	13,284	3,746	2,902	79	3,037	6,195	29,895	59,138	771	285	1,440	364	13,306	16,167	2,983	78,288	62,787	15,500	
Manufacture of jewellery and related articles	-	-	-	-	-	30	13,006	13,037	1	-	-	16	218	235	-	13,272	12,932	340	
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	27	27	-	-	-	-	3	3	-	31	-	31	
Manufacture of musical instruments	789	50	-	-	28	0	161	1,028	-	-	-	20	-	20	346	1,394	944	451	
Manufacture of sports goods	6,599	427	-	5	97	9	1,425	8,562	178	-	8	49	674	909	1,357	10,828	8,271	2,557	
Manufacture of games and toys	-	-	-	-	-	-	6	6	-	-	-	1	-	1	-	7	-	7	
Manufacture of medical and dental instruments and supplies	1,509	218	62	-	-	17	1,203	3,009	129	-	6	56	903	1,094	184	4,286	3,142	1,144	
Manufacture of Handicrafts	255	-	-	-	-	70	353	30	2	-	6	16	30	55	-	407	360	47	
Other manufacturing n.e.c.	4,132	3,052	2,840	74	2,912	6,068	14,039	33,117	461	285	1,420	207	11,478	13,850	1,095	48,062	37,138	10,924	
33 - Repair and installation of machinery and equipment	-	-	-	-	23	8	3,079	3,110	-	-	-	30	198	228	-	3,338	3,072	267	
D. Electricity, gas, steam and air conditioning supply	484	144																	

Loans to Private Sector Business (By Type of Finance)
 Outstanding Position at the end of March 2025*
 Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of Institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
d) Wind	-	-	-	-	-	1,255	302	1,557	-	-	-	-	44,297	44,297	-	45,855	45,855	-
e) Solar	-	-	237	-	125	10	737	1,109	11	-	1	236	13,277	13,524	-	14,633	14,118	515
f) Other	484	144	1,382	-	-	6,032	51,439	59,481	-	-	506	3,010	96,805	100,321	265	160,067	159,308	760
Manufacture of gas; distribution of gaseous fuels through main	-	-	249	-	-	695	1,854	2,798	9	41	1,558	193	3,978	5,777	-	8,576	7,392	1,183
Steam and air conditioning supply	-	-	-	-	-	-	2	2	-	-	-	6	6	-	-	8	6	2
E. Water supply; sewerage, waste management and remediation a	-	-	1,368	40	24	1	4,151	5,584	45	-	-	3,255	19,190	22,491	-	28,074	27,484	590
36 - Water collection, treatment and supply	-	-	-	-	24	1	5	29	0	-	-	3,248	13,104	16,352	-	16,382	16,275	107
37 - Sewerage	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	12	-	12
38 - Waste collection, treatment and disposal activities; mater	-	-	1,368	40	-	0	4,146	5,554	44	-	-	5	6,074	6,124	-	11,678	11,209	469
Waste Collection, treatment and disposal activities	-	-	1,368	40	-	0	4,146	5,554	44	-	-	5	6,074	6,124	-	11,678	11,209	469
Ship Breaking and materials recovery	-	-	1,368	40	-	-	4,108	5,516	-	-	-	-	4,683	4,683	-	10,199	9,879	320
Waste Collection, treatment and disposal activities n.e.c	-	-	-	-	-	0	38	38	44	-	-	5	1,391	1,440	-	1,479	1,330	149
39 - Remediation activities and other waste management serv	-	-	-	-	-	0	-	0	-	-	-	3	-	3	-	3	-	3
F. Construction	450	-	909	159	27	6,833	34,280	42,658	260	128,570	2,502	11,962	26,809	170,103	-	212,761	193,972	18,789
41 - Construction of buildings	-	-	2	-	-	595	12,120	12,717	139	116,111	11	10,326	9,011	135,599	-	148,316	138,590	9,726
Residential	-	-	2	-	-	367	4,875	5,244	34	59,865	-	119	4,724	64,742	-	69,986	65,573	4,414
Non residential	-	-	-	-	-	228	7,245	7,473	105	56,246	11	10,208	4,286	70,856	-	78,329	73,017	5,312
42 - Civil engineering	450	-	907	159	27	6,238	21,510	29,290	78	12,294	2,491	1,610	15,248	31,720	-	61,010	53,334	7,676
Construction of roads and railways	-	-	468	114	-	646	7,371	8,600	28	2,716	2,483	41	7,544	12,812	-	21,411	17,635	3,777
Construction of utility projects	300	-	8	45	-	5,546	3,769	9,668	12	-	-	1,505	3,493	5,010	-	14,678	13,155	1,523
Construction of other civil engineering projects	150	-	431	-	27	46	10,369	11,023	38	9,578	8	64	4,210	13,898	-	24,921	22,544	2,377
43 - Specialized construction activities	-	-	-	-	-	0	650	650	43	165	-	26	2,550	2,785	-	3,435	2,048	1,387
G. Wholesale and retail trade; repair of motor vehicles and motor	18,450	14,305	43,578	4,454	10,697	66,163	280,308	437,954	25,782	14,414	2,362	22,593	103,747	168,897	17,750	624,601	409,598	215,003
45 - Wholesale and retail trade and repair of motor vehicles a	345	-	15	170	-	3,538	16,034	20,102	725	80	12	751	3,601	5,170	31	25,303	12,960	13,243
Sale of motor vehicles	345	-	-	166	-	3,239	9,989	13,739	263	20	-	647	2,319	3,249	31	17,019	10,123	6,896
Maintenance and repair of motor vehicles	-	-	-	-	-	247	469	716	19	59	-	15	148	241	-	957	346	612
Sale of motor vehicle parts and accessories	-	-	4	4	-	18	4,430	4,456	128	-	1	73	532	734	-	5,190	867	4,323
Sale, maintenance and repair of motorcycles and related parts	-	-	11	-	-	34	1,146	1,191	314	2	12	16	946	946	-	2,137	725	1,412
46 - Wholesale trade, except of motor vehicles and motorcycle	13,790	12,259	37,632	3,937	2,894	35,867	131,776	238,154	9,010	11,234	1,844	2,102	56,991	81,181	2,478	321,813	229,355	92,458
Wholesale on a fee or contract basis	253	-	38	-	-	1,556	2,526	4,752	844	-	-	12	2,550	3,406	-	8,158	3,878	4,279
Wholesale of agricultural raw materials and live animals	632	423	426	-	-	1,718	4,091	7,289	112	-	3	108	1,684	1,907	-	9,196	6,033	3,163
Wholesale of food, beverages and tobacco	5,229	5,044	333	95	-	5,17	11,733	22,950	760	232	143	150	3,595	4,879	146	27,975	18,855	9,120
Wholesale of textiles, clothing and footwear	1,483	1,465	178	-	28	284	2,720	6,158	165	-	64	43	1,114	1,386	477	8,022	5,117	2,905
Wholesale of other household goods	312	4	281	-	-	838	1,392	2,827	272	10,458	36	79	2,151	12,996	7	15,829	13,052	2,777
Wholesale of computers, computer peripheral equipment and	-	380	103	0	185	95	702	1,465	27	56	-	42	123	248	66	1,778	1,223	555
Wholesale of electronic and telecommunications equipment a	-	-	832	-	18	2,366	11,801	15,017	107	22	-	73	1,094	1,296	52	16,365	15,105	1,260
Wholesale of agricultural machinery, equipment and supplies	-	-	-	-	231	676	893	1,800	781	-	45	70	217	1,112	-	2,912	1,087	1,825
Wholesale of other machinery and equipment	-	1,003	378	-	235	399	1,991	4,007	89	-	-	42	519	650	-	4,657	3,416	1,241
Wholesale of solid, liquid and gaseous fuels and related produ	-	-	19,894	3,236	1,258	15,677	7,902	47,966	160	-	401	21	3,269	3,851	-	51,817	36,361	15,456
Wholesale of metals and metal ores	16	5	753	73	-	1,519	865	3,231	45	-	-	14	1,934	1,993	0	5,224	4,054	1,171
Wholesale of construction materials, hardware, plumbing and	2	-	277	-	-	663	1,863	2,805	267	-	-	34	1,529	1,831	-	4,636	2,640	1,996
Wholesale of fertilizers and agrochemical products	94	-	1,200	13	133	6,095	12,391	19,926	1,550	-	7	77	5,333	6,967	108	27,001	16,943	10,058
Wholesale of plastic materials in primary forms	-	-	126	142	7	32	1,272	1,579	48	-	51	3	357	357	-	1,936	1,476	460
Wholesale of paper in bulk	-	-	14	-	-	217	218	450	3	-	-	6	127	136	-	586	277	309
Wholesale of waste and scrap and other products n.e.c.	-	-	30	-	8	223	4,302	4,563	23	15	-	157	665	860	-	5,423	4,506	917
Non-specialized wholesale trade	5,771	3,555	12,767	379	790	2,992	65,115	91,370	3,757	450	1,095	1,169	30,834	37,305	1,622	130,297	95,332	34,965
47 - Retail trade, except of motor vehicles and motorcycles	4,315	2,046	5,932	346	7,803	26,757	132,498	179,698	16,047	3,100	505	19,739	43,154	82,546	15,241	277,485	168,183	109,302
Retail sale in non-specialized stores with food, beverages or to	-	-	-	-	-	66	4,698	4,764	506	-	-	32	284	822	-	5,886	4,021	1,565
Other retail sale in non-specialized stores	12	-	118	-	-	2,197	2,248	4,575	335	0	-	377	1,306	2,019	-	6,594	2,784	3,810
Retail sale of food in specialized stores	-	-	-	-	-	558	1,013	1,571	719	5	-	211	898	1,833	-	3,404	1,025	2,378
Retail sale of beverages in specialized stores	-	-	-	-	-	1	66	67	8	-	-	8	104	120	-	186	27	160
Retail sale of tobacco products in specialized stores	-	-	-	-	-	1	34	34	11	-	-	7	12	30	-	65	22	43
Retail sale of automotive fuel in specialized stores/pumps	1	-	3,528	-	1,675	140	21,294	26,638	643	20	-	68	6,845	7,577	-	34,214	29,881	4,333
Retail sale of computers, peripheral units, software and teleco	-	-	-	0	-	33	447	480	180	-	-	174	1,063	1,417	-	1,897	1,184	713
Retail sale of audio and video equipment in specialized stores	-	-	-	-	-	12	329	341	5	-	-	16	60	81	-	422	313	109
Retail sale of textiles in specialized stores	-	-	27	-	13	211	2,710	2,961	298	-	-	696	1,808	2,801	-	5,762	4,646	1,116
Retail sale of hardware, paints and glass in specialized stores	5	-	-	-	-	72	191	268	163	-	-	44	196	402	-	671	74	597
Retail sale of carpets, rugs, wall and floor coverings in special	-	-	9	-	-	18	28	55	-	-	-	3	117	120	-	175	-	175
Retail sale of electrical household appliances, furniture, lightin	-	-	60	4	-	1,575	1,459	3,097	378	0	-	28	1,022	1,429	-	4,526	2,164	2,361
Retail sale of books, newspapers and stationary in specialized	-	-	-	-	-	186	260	446	40	-	213	87	213	553	-	1,000	306	693
Retail sale of music and video recordings in specialized stores	-	-	-	-	-	7	-	7	-	-	-	-	-	-	-	7	-	7
Retail sale of sporting equipment in specialized stores	-	-	-	-	-	-	10	10	10	-	-	8	38	56	-	67	17	49
Retail sale of games and toys in specialized stores	-	-	-	-	-	33	2	35	0	-	-	4	19	23	-	58	0	58
Retail sale of clothing, footwear and leather articles in special	65	-	1	-	-	684	5,278	6,027	333	-	-	48	601	983	-	7,010	4,991	2,019
Retail sale of pharmaceutical and medical goods, cosmetic and	371	-	245	1	0	5,377	10,239	16,233	394	518	-	131	2,015	3,058	-	19,291	15,986	3,305
Other retail sale of new goods in specialized stores	-	-	-	-	-	952	429	1,381	532	-	-	73	350	955	-	2,336	299	2,038
Retail sale of second-hand goods	-	-	-	-	-	9	5	14	0	-	-	23	25	48	-	62	-	62
Others retail sale n.e.c	3,862	2,046	1,944	341	6,115													

Loans to Private Sector Business (By Type of Finance)
Outstanding Position at the end of March 2025*
Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
Transport via pipeline	-	-	-	-	-	-	50	50	-	-	-	8	1,652	1,660	-	1,710	1,551	160
50 - Water transport	-	-	-	-	-	1	404	405	-	-	-	16	240	255	-	660	527	133
Sea and coastal passenger water transport	-	-	-	-	-	-	60	60	-	-	-	15	0	15	-	76	-	76
Sea and coastal freight water transport	-	-	-	-	-	-	344	344	-	-	-	-	23	23	-	367	321	46
Inland passenger water transport	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	5	-	5
Inland freight water transport	-	-	-	-	-	-	-	-	-	-	-	1	211	212	-	212	205	7
51 - Air transport	-	-	34	-	-	298	698	1,030	-	-	-	58	776	834	-	1,863	1,713	150
Passenger air transport	-	-	34	-	-	298	434	766	-	-	-	53	757	810	-	1,576	1,502	74
Freight air transport	-	-	-	-	-	-	264	264	-	-	-	5	19	23	-	288	211	76
52 - Warehousing and support activities for transportation	-	300	4,432	623	-	242	15,652	21,249	4,826	348	3,580	1,067	33,107	42,927	155	64,331	48,390	15,941
Warehousing and storage	-	-	4,250	623	-	78	6,067	11,017	112	198	1,439	18	14,000	15,767	-	26,785	25,615	1,169
Cargo handling	-	300	182	-	-	158	6,183	6,823	3,471	-	1,695	971	14,007	20,144	155	27,122	15,029	12,093
Other transportation support activities n.e.c	-	-	-	-	-	7	3,403	3,409	1,243	149	446	78	5,099	7,015	-	10,425	7,746	2,678
53 - Courier activities other than national post activities	-	-	184	8	-	1,320	5,329	6,841	18	-	-	15	3,113	3,146	-	9,987	9,699	288
I. Accommodation and food service activities	555	367	207	115	-	857	9,793	11,894	941	6,957	38,550	1,687	66,903	72,650	-	78,797	72,650	6,148
55 - Accommodation	-	263	-	115	-	650	2,857	3,885	81	6,474	37,326	1,366	13,547	58,794	-	62,679	60,401	2,278
Short term accommodation activities (Hotels etc)	-	263	-	115	-	649	2,327	3,355	19	6,218	37,326	1,355	13,314	58,232	-	61,586	59,802	1,784
Other accommodation n.e.c	-	-	-	-	-	1	530	531	62	256	-	11	233	562	-	1,093	599	494
56 - Food and beverage service activities	555	103	207	-	-	207	6,936	8,009	860	483	1,224	321	5,221	8,110	-	16,118	12,249	3,869
J. Information and communication	3,575	17	772	89	22,394	1,964	106,886	135,696	3,549	1,401	18,625	14,989	336,121	374,685	188	510,570	505,457	5,113
58 - Publishing activities	27	-	-	0	87	211	874	1,199	35	30	9	7,275	1,578	8,927	-	10,126	9,293	834
Book publishing	-	-	-	-	-	1	155	156	32	30	-	-	25	88	-	243	-	243
Publishing of newspapers, journals and periodicals	-	-	-	-	-	0	94	94	0	-	-	-	1	1	-	96	-	96
Other publishing activities n.e.c	-	-	-	-	87	3	202	291	-	-	9	-	165	175	-	466	388	78
Software publishing	27	-	-	0	-	207	424	658	2	-	-	7,273	1,387	8,663	-	9,321	8,904	417
59 - Motion picture, video and television programme production and broadcasting activities	-	-	-	-	-	303	655	958	8	670	-	7	92	777	-	1,735	1,358	377
60 - Programming and broadcasting activities	-	-	-	-	-	2	214	215	-	-	-	420	622	1,042	-	1,257	829	427
61 - Telecommunications	-	-	101	-	22,307	1,236	97,667	121,310	3,433	613	16,099	7,101	331,270	358,517	-	479,827	478,937	890
Wired telecommunications activities	-	-	-	-	-	-	11,042	11,042	3,430	-	-	-	660	40,276	-	55,408	55,228	180
Wireless telecommunications activities	-	-	13	-	823	125	53,147	54,107	-	-	15,287	3,678	193,251	212,216	-	266,323	266,142	181
Other telecommunications activities n.e.c	-	-	88	-	21,484	1,110	33,479	56,161	2	613	812	2,763	97,744	101,934	-	158,095	157,567	529
62 - Computer programming, consultancy and related activities	3,199	17	671	89	-	141	6,539	10,657	60	-	250	130	2,000	2,439	188	13,285	11,538	1,747
Computer programming activities	2,002	-	1	-	-	7	2,653	4,664	13	-	-	6	205	224	-	4,888	4,699	189
Computer consultancy and computer facilities management activities	100	-	-	-	-	12	571	683	2	-	250	3	493	748	-	1,431	933	498
Other information technology and computer service activities	1,097	17	670	89	-	122	3,315	5,310	44	-	-	121	1,302	1,467	188	6,965	5,905	1,060
63 - Information service activities	348	-	-	-	-	71	937	1,357	14	87	2,267	56	559	2,983	-	4,340	3,502	838
Data processing, hosting and related activities	348	-	-	-	-	40	0	388	-	-	1,454	15	185	1,654	-	2,042	1,933	109
Web portals	-	-	-	-	-	-	-	-	0	-	-	10	20	30	-	30	-	30
News agency activities	-	-	-	-	-	8	-	8	-	-	-	-	-	-	-	8	-	8
Other information service activities n.e.c.	-	-	-	-	-	24	937	961	14	87	814	31	354	1,299	-	2,259	1,569	690
K. Real estate activities	-	-	12	-	-	81	4,163	4,256	35	23,137	28	862	9,653	33,715	-	37,971	35,346	2,625
L. Professional, scientific and technical activities	1,996	1,404	4,531	354	191	5,717	41,702	55,894	84	83	297	241	16,402	17,107	140	73,141	59,790	13,351
69 - Legal and accounting activities	-	-	-	-	-	9	164	173	32	-	-	82	1,690	1,805	-	1,977	1,599	379
Legal activities	-	-	-	-	-	5	7	12	1	-	-	1	45	47	-	59	10	49
Accounting, bookkeeping and auditing activities; tax consultancy	-	-	-	-	-	4	157	160	31	-	-	81	1,646	1,758	-	1,918	1,588	330
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	259	751	1,010	-	-	0	-	445	445	-	1,455	1,119	336
71 - Architectural and engineering activities; technical testing and analysis activities	100	245	493	8	-	1,175	4,766	6,787	1	79	38	17	1,046	1,180	-	7,967	6,245	1,722
72 - Scientific research and development	60	-	23	-	-	1,881	985	2,950	-	-	259	14	326	599	-	3,549	3,315	233
73 - Advertising and market research	-	352	10	-	-	41	3,255	3,658	14	-	-	58	827	900	-	4,558	3,150	1,408
74 - Other professional, scientific and technical activities	1,837	806	4,005	346	191	2,341	31,725	41,251	27	4	-	40	11,935	12,007	140	53,397	44,317	9,080
75 - Veterinary activities	-	-	-	-	-	12	55	67	11	-	-	29	132	172	-	239	45	194
M. Administrative and support service activities	944	951	684	7	3,438	3,054	21,501	30,579	485	-	1,490	1,608	21,389	24,973	959	56,510	46,104	10,406
77 - Rental and leasing activities	-	-	170	-	-	73	196	439	2	-	90	158	2,530	2,780	-	3,219	2,537	681
Renting and leasing of motor vehicles	-	-	-	-	-	73	191	264	2	-	90	124	2,117	2,333	-	2,596	1,959	638
Renting and leasing of recreational and sports goods	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Renting and leasing of other machinery, equipment and tangible personal property	-	-	170	-	-	-	6	175	-	-	-	34	413	447	-	622	579	44
78 - Employment activities	-	-	-	-	397	-	40	437	-	-	-	1	111	112	-	549	463	86
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	47	1,649	4,577	6,273	52	-	-	462	7,826	8,339	-	14,613	10,795	3,818
80 - Security and investigation activities	-	-	-	1	-	284	1,017	1,302	5	-	1	380	1,313	1,699	-	3,001	2,546	455
81 - Services to buildings and landscape activities	-	-	-	-	-	4	314	318	10	-	-	26	134	170	-	489	248	240
82 - Office administrative, office support and other business support activities	944	951	514	6	2,994	1,043	15,357	21,809	417	-	1,399	581	9,475	11,872	959	34,640	29,515	5,125
N. Education	-	-	-	-	-	2,216	7,005	9,221	342	5,877	8	670	10,342	17,239	-	26,460	22,192	4,268
Pre-primary and primary education	-	-	-	-	-	0	296	296	68	3	6	33	919	1,029	-	1,325	704	621
General secondary education	-	-	-	-	-	118	2,077	2,195	148	1,464	-	60	3,207	4,879	-	7,073	5,927	1,146
Technical and vocational secondary education	-	-	-	-	-	-	0	0	11	-	-	3	108	122	-	122	16	107
Higher education	-	-	-	-	-	1,512	1,270	2,782	18	2,761	1	344	2,615	5,741	-	8,523	7,574	949
Sports and recreation education	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	8	-	8
Cultural education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other education n.e.c.	-	-	-	-	-	533	2,822	3,355	91	681	-	189	2,833	3,794	-	7,149	5,892	1,257
Educational support activities	-	-	-	-	-	53	540	594	6	967	-	42	650	1,666	-	2,259	2,080	180
O. Human health and social work activities	-	-	-	4	-	679	3,896	4,579	159	2,042	258</							

Loans to Private Sector Business (By Type of Finance)

Outstanding Position at the end of March 2025*

Based on ISIC 4 Classifications of Private Sector Businesses

Million Rs

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding	Advances by size of institutions	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total			Other than SMEs	SMEs
87 - Residential care activities	-	-	-	-	-	-	1	1	-	-	-	-	28	28	-	29	8	20
88. Social work activities with and without accommodation	-	-	-	-	-	4	-	4	-	-	-	1	51	52	-	56	7	49
P. Arts, entertainment and recreation	100	-	-	-	-	234	747	1,081	14	272	-	16	849	1,151	-	2,233	1,611	621
90 - Creative, arts and entertainment activities	-	-	-	-	-	234	60	294	6	272	-	-	306	583	-	878	490	388
91 - Libraries, archives, museums and other cultural activities	-	-	-	-	-	-	631	631	-	-	-	-	-	-	-	631	631	-
92 - Sports activities and amusement and recreation activities	100	-	-	-	-	0	55	155	9	-	-	16	543	568	-	724	490	233
Q. Other service activities	1,337	27	260	35	340	5,530	21,288	28,817	1,112	933	4	3,414	21,867	27,331	53	56,200	28,512	27,688
93-Activities of membership organizations	-	-	-	-	-	189	-	189	1	-	-	-	8	9	-	199	1	197
94-Repair of computers and personal and household goods	-	-	-	-	-	40	63	103	21	-	-	21	93	135	-	238	130	108
95-Other personal service activities	1,037	27	215	-	340	4,287	18,552	24,457	897	933	4	3,359	18,165	23,358	-	47,816	23,625	24,190
96-Activities of households as employers of domestic persons	-	-	-	-	-	7	864	871	108	-	-	11	984	1,103	53	2,026	953	1,073
97-Undifferentiated goods- and services-producing activities	300	-	45	35	-	1,007	1,810	3,197	86	-	-	22	2,617	2,726	-	5,922	3,803	2,119

Notes:

P : Provisional

- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
- Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as credit to private sector w.e.f June 2014.
- With reference to Infrastructure, Housing & SME Finance Department Circular No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department
- From July, 2022 onwards Loans Classified by Borrowers (type of finance) format have been reorganized/ renamed under working capital/ short term, fixed investment/ long term and foreign bills purchased & discounted to facilitate data users.

Source: Statistics and Data Services Department, State Bank of Pakistan
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