

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	246,722	98,586	252,352	130,660	240,095	127,043
II. Securities, Shares and Other						
Financial Instruments:	781	101,457	1,143	313,500	1,216	393,879
A. Quoted on the Stock Exchange:	468	61,678	980	86,654	965	77,957
1. To Stock Brokers and Dealers:	302	31,603	686	37,140	683	34,920
(a) Government and Other Trustee Securities	144	2,497	128	2,516	132	535
(b) Shares and Debentures	155	27,332	555	33,226	545	32,490
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,773	3	1,398	6	1,896
2. To Others:	166	30,075	294	49,514	282	43,037
(a) Government and Other Trustee Securities	11	237	15	9,798	15	7,284
(b) Shares and Debentures	125	20,265	222	30,582	208	27,231
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	28	9,566	55	9,126	57	8,514
B. Unquoted on the Stock Exchange:	313	39,778	163	226,846	251	315,922
1. To Stock Brokers and Dealers:	209	11,549	24	3,555	28	3,196
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	204	11,545	20	3,551	23	2,992
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	4	4	4	5	204
2. To Others:	104	28,230	139	223,291	223	312,726
(a) Government and Other Trustee Securities	47	7,183	65	204,096	62	248,227
(b) Shares and Debentures	11	914	7	758	6	940
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	46	20,133	67	18,437	155	63,559
III. Merchandise	69,876	3,189,823	57,637	2,867,570	67,204	2,840,355
A. Food Items:	19,942	1,098,190	13,355	849,751	19,724	765,768
1. Wheat	8,822	448,327	4,235	165,329	10,937	232,855
2. Rice and Paddy	2,997	101,861	2,906	119,315	2,885	127,808
3. Other Grains & Pulses:	926	22,535	753	16,940	609	6,543
(a) Indigenous	892	20,403	726	15,976	598	5,834
(b) Imported	34	2,132	27	964	11	709
4. Edible Oils:	1,481	79,738	1,436	76,637	1,244	58,482
(a) Indigenous	1,412	75,009	1,385	69,863	1,188	50,923
(b) Imported	69	4,729	51	6,775	56	7,559
5. Sugar:	1,809	356,423	1,406	300,209	1,313	250,518
(a) Indigenous	1,804	356,079	1,404	299,399	1,313	250,518
(b) Imported	5	344	2	810	-	-
6. Kariana And Spices	151	1,127	134	964	133	931
7. Fish And Fish Preparations	16	354	11	660	11	640
8. Other Food Items:	3,740	87,827	2,474	169,697	2,592	87,991
(a) Indigenous	3,693	86,992	2,421	168,955	2,539	86,222
(b) Imported	47	835	53	743	53	1,769
B. Raw Materials:	22,567	769,885	20,267	701,578	26,765	848,559
1. Cotton Raw:	14,134	145,384	12,971	120,501	19,004	154,678
(a) Indigenous	2,415	126,447	2,264	106,078	2,475	137,548
(b) Imported	11,719	18,938	10,707	14,424	16,529	17,130
2. Synthetic Fibers:	128	12,530	121	17,487	119	14,550
(a) Indigenous	79	11,247	92	16,518	97	13,713
(b) Imported	49	1,284	29	969	22	837
3. Fertilizers:	1,239	60,928	1,032	95,420	1,027	61,375
(a) Indigenous	1,231	57,393	1,019	92,274	1,014	57,666
(b) Imported	8	3,535	13	3,146	13	3,709
4. Petroleum Crude:	1,417	163,907	1,351	112,958	1,252	95,306
(a) Indigenous	1,307	122,816	1,309	94,967	1,213	81,555
(b) Imported	110	41,091	42	17,990	39	13,751
5. Iron and Steel:	2,291	141,662	1,726	98,089	1,753	104,912
(a) Indigenous	1,770	98,553	1,425	66,723	1,506	69,916
(b) Imported	521	43,109	301	31,365	247	34,996
6. Wool & Goat Hair	2	15	5	54	4	60
7. Hides & Skins	122	5,273	114	6,466	111	6,235
8. Oil Seeds	302	10,590	130	5,377	98	3,619
9. Pesticides & Insecticides:	457	5,565	397	8,016	448	9,341
(a) Indigenous	443	5,048	394	7,790	446	9,117
(b) Imported	14	517	3	226	2	224
10. Other Raw Materials:	2,475	224,031	2,420	237,209	2,949	398,482
(a) Indigenous	2,185	189,830	2,121	209,437	2,691	372,681
(b) Imported	290	34,201	299	27,773	258	25,801

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	27,367	1,321,748	24,015	1,316,241	20,715	1,226,028
1. Cotton Textiles:	4,942	320,750	3,614	279,435	3,095	243,064
(a) Indigenous	4,731	296,636	3,422	252,014	2,975	220,264
(b) Imported	211	24,114	192	27,421	120	22,801
2. Cotton Yarn:	2,191	93,031	1,772	83,465	1,681	67,199
(a) Indigenous	2,173	89,846	1,764	83,140	1,669	66,770
(b) Imported	18	3,184	8	326	12	430
3. Other Textiles:	3,609	231,674	2,701	239,116	2,431	218,510
(a) Indigenous	3,587	226,121	2,682	233,840	2,416	212,781
(b) Imported	22	5,553	19	5,277	15	5,729
4. Machinery:	1,179	54,793	1,078	56,004	1,039	90,605
(a) Indigenous	679	34,017	565	30,875	607	54,164
(b) Imported	500	20,776	513	25,129	432	36,441
5. Handloom Products	1	52	1	73	1	20
6. Carpets & Rugs	23	495	13	156	12	89
7. Readymade Garments	1,222	71,930	1,044	56,233	987	60,452
8. Cement and Cement Products:	618	110,358	498	86,481	481	92,765
(a) Indigenous	606	109,293	496	85,861	479	92,191
(b) Imported	12	1,065	2	620	2	574
9. Sports Goods	78	1,250	87	2,560	88	2,662
10. Surgical Instruments	177	6,085	125	7,775	92	2,300
11. Chemicals & Dyes	1,589	61,628	1,385	59,444	1,311	56,492
12. Other Finished Goods:	11,738	369,704	11,697	445,498	9,497	391,869
(a) Indigenous	11,346	355,673	11,405	435,824	9,294	381,922
(b) Imported	392	14,031	292	9,674	203	9,946
IV. Fixed Assets Including Machinery	382,328	2,071,948	362,218	2,255,621	425,622	2,253,736
A. Transport Equipment	365,465	769,309	345,042	809,551	406,693	884,978
B. Furniture & Fixtures	428	13,202	460	6,557	464	6,107
C. Office Equipment	357	40,168	228	21,383	265	46,291
D. Other Machinery & Equipment	16,078	1,249,270	16,488	1,418,130	18,200	1,316,360
V. Real Estate	591,996	1,748,718	633,601	2,247,273	597,397	1,877,815
A. Land	454,077	595,504	531,108	1,135,173	458,892	762,290
1. Residential	16,655	258,378	100,348	771,437	18,908	337,076
(a) House	16,022	254,294	98,567	756,860	16,962	243,982
(b) Flat	633	4,084	1,781	14,577	1,946	93,095
2. Non-Residential	437,422	337,126	430,760	363,735	439,984	425,213
(a) Commercial	6,188	109,669	7,300	129,623	7,396	141,917
(b) Industrial	807	33,018	578	31,431	903	69,456
(c) Agriculture	429,832	184,612	422,125	190,322	430,445	199,323
(d) Others	595	9,827	757	12,359	1,240	14,518
B. Buildings:	137,919	1,153,214	102,493	1,112,100	138,505	1,115,525
1. Residential	125,214	692,363	90,671	619,496	127,091	678,752
(a) House	109,966	603,545	79,172	555,308	105,613	493,464
(b) Flat	15,248	88,818	11,499	64,188	21,478	185,288
2. Non-Residential	12,705	460,851	11,822	492,604	11,414	436,773
(a) Commercial	6,163	230,363	5,105	233,340	5,040	202,756
(b) Industrial	3,282	167,106	2,650	148,482	2,704	111,570
(c) Agriculture	2,833	40,317	2,142	54,966	1,968	67,199
(d) Others	427	23,065	1,925	55,817	1,702	55,247
VI. Fixed Deposits and Insurance Policies	27,298	496,599	27,625	641,180	28,979	680,028
A. Bank Deposits	27,244	495,699	27,576	640,784	28,933	679,640
1. Security Deposits	2,709	58,215	712	53,140	929	41,554
2. Term Deposits (TDRs)	19,930	393,157	20,456	486,104	21,822	518,632
3. Other Deposits	4,605	44,326	6,408	101,540	6,182	119,454
B. Insurance Policies	54	901	49	396	46	388
VII. Others	428,384	4,118,769	406,378	4,343,057	493,237	4,217,000
A. Other Secured Advances	140,192	1,684,923	141,133	1,987,244	147,718	1,753,877
1. Receivables	1,578	166,245	731	208,279	1,225	433,248
2. Employees Benefits	6,680	1,372	3,576	476	3,242	1,522
3. Others	131,934	1,517,305	136,826	1,778,489	143,251	1,319,107
B. Advances Secured by Guarantee(s)	288,192	2,433,846	265,245	2,355,813	345,519	2,463,123
1. Institutional Guarantee(s)	4,389	2,199,195	6,718	2,108,517	7,629	2,054,735
2. Individual Guarantee(s)	283,803	234,652	258,527	247,297	337,890	408,388
VIII. Unsecured Advances	2,301,161	243,710	5,727,518	317,545	5,491,204	728,350
1. Credit Cards	1,724,176	122,224	2,344,799	182,099	2,392,809	221,339
2. Personal Loan	522,458	105,364	3,292,765	121,537	3,020,093	123,881
3. Others	54,527	16,122	89,954	13,909	78,302	383,130
Total	4,048,546	12,069,611	7,468,472	13,116,407	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	234,465	89,501	186,625	107,504	173,232	101,834
II. Securities, Shares and Other Financial Instruments:	75	31,396	70	25,475	79	64,958
A. Quoted on the Stock Exchange:	33	3,873	40	5,621	41	6,671
1. To Stock Brokers and Dealers:	13	2,675	16	2,281	15	2,354
(a) Government and Other Trustee Securities	-	-	1	1	1	1
(b) Shares and Debentures	13	2,675	15	2,280	14	2,354
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	20	1,197	24	3,340	26	4,317
(a) Government and Other Trustee Securities	4	197	7	35	9	20
(b) Shares and Debentures	15	995	16	3,300	16	4,292
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	42	27,523	30	19,854	38	58,287
1. To Stock Brokers and Dealers:	7	1,705	6	2,153	7	2,473
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	7	1,705	6	2,153	6	2,273
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	1	200
2. To Others:	35	25,818	24	17,701	31	55,814
(a) Government and Other Trustee Securities	12	6,227	10	2,396	12	47,223
(b) Shares and Debentures	2	755	2	755	2	729
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	21	18,837	12	14,551	17	7,862
III. Merchandise	16,297	547,526	16,071	502,019	21,885	480,133
A. Food Items:	1,050	244,415	1,096	189,128	1,110	165,213
1. Wheat	81	155,042	108	93,843	109	66,138
2. Rice and Paddy	315	19,076	371	25,575	367	43,524
3. Other Grains & Pulses:	22	372	31	922	31	805
(a) Indigenous	21	366	30	916	30	800
(b) Imported	1	6	1	6	1	6
4. Edible Oils:	152	9,082	133	6,414	155	6,446
(a) Indigenous	152	9,082	133	6,414	155	6,446
(b) Imported	-	-	-	-	-	-
5. Sugar:	178	54,863	175	56,025	164	41,495
(a) Indigenous	178	54,863	175	56,025	164	41,495
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	8	14	7	6	8	22
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	294	5,967	271	6,344	276	6,783
(a) Indigenous	294	5,967	270	6,327	275	6,776
(b) Imported	-	-	1	17	1	8
B. Raw Materials:	13,197	149,201	12,492	157,509	18,327	145,451
1. Cotton Raw:	11,763	16,576	10,829	17,385	16,684	16,650
(a) Indigenous	205	12,421	282	11,708	292	11,507
(b) Imported	11,558	4,154	10,547	5,677	16,392	5,143
2. Synthetic Fibers:	6	134	3	159	4	249
(a) Indigenous	2	20	2	20	2	20
(b) Imported	4	114	1	139	2	229
3. Fertilizers:	449	4,093	382	5,756	381	5,059
(a) Indigenous	449	4,093	382	5,756	381	5,059
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	33	49,558	48	54,597	47	51,010
(a) Indigenous	17	46,502	21	50,995	20	47,780
(b) Imported	16	3,056	27	3,602	27	3,230
5. Iron and Steel:	117	15,712	113	14,934	100	14,098
(a) Indigenous	92	7,243	89	7,703	80	7,177
(b) Imported	25	8,469	24	7,232	20	6,921
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	2	8	2	9	2	9
9. Pesticides & Insecticides:	15	564	15	222	15	275
(a) Indigenous	15	564	15	222	15	275
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	812	62,556	1,100	64,445	1,094	58,101
(a) Indigenous	780	60,295	1,043	62,448	1,038	56,158
(b) Imported	32	2,261	57	1,998	56	1,943

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	2,050	153,911	2,483	155,381	2,448	169,469
1. Cotton Textiles:	788	49,017	1,116	39,939	1,105	37,611
(a) Indigenous	730	39,015	1,038	32,865	1,030	31,086
(b) Imported	58	10,001	78	7,073	75	6,525
2. Cotton Yarn:	143	15,299	142	17,988	125	14,582
(a) Indigenous	137	15,084	137	17,772	117	14,360
(b) Imported	6	215	5	215	8	222
3. Other Textiles:	107	22,630	138	26,362	135	20,347
(a) Indigenous	106	22,629	136	26,341	134	20,347
(b) Imported	1	0	2	21	1	0
4. Machinery:	34	648	37	1,444	36	1,351
(a) Indigenous	30	47	26	42	25	38
(b) Imported	4	601	11	1,402	11	1,313
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	3	2	4	2	3
7. Readymade Garments	57	17,674	69	17,129	72	16,242
8. Cement and Cement Products:	31	7,098	39	4,645	39	5,608
(a) Indigenous	31	7,098	39	4,645	39	5,608
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	46	12	46	12	46
10. Surgical Instruments	2	7	2	17	3	316
11. Chemicals & Dyes	132	5,576	116	3,399	104	4,827
12. Other Finished Goods:	747	35,913	810	44,409	815	68,536
(a) Indigenous	714	34,915	782	43,400	788	67,587
(b) Imported	33	998	28	1,009	27	949
IV. Fixed Assets Including Machinery	75,429	345,203	73,850	368,171	98,520	384,439
A. Transport Equipment	70,915	113,336	68,930	126,533	93,621	135,926
B. Furniture & Fixtures	19	5,453	13	2,259	14	2,514
C. Office Equipment	55	3,498	34	2,555	34	2,277
D. Other Machinery & Equipment	4,440	222,915	4,873	236,823	4,851	243,723
V. Real Estate	458,960	492,283	429,125	498,399	462,574	499,210
A. Land	407,958	261,016	402,490	276,281	408,699	282,251
1. Residential	3,569	66,418	4,885	72,124	4,356	70,304
(a) House	3,568	66,214	4,885	72,124	4,355	70,298
(b) Flat	1	204	-	-	1	6
2. Non-Residential	404,389	194,598	397,605	204,157	404,343	211,947
(a) Commercial	1,283	39,462	1,319	39,058	1,353	40,042
(b) Industrial	152	12,456	207	13,065	211	13,307
(c) Agriculture	402,580	136,651	395,529	144,560	402,216	151,133
(d) Others	374	6,029	550	7,474	563	7,465
B. Buildings:	51,002	231,267	26,635	222,118	53,875	216,958
1. Residential	46,984	118,723	22,924	104,249	50,365	102,907
(a) House	46,490	117,080	22,353	102,230	49,785	101,396
(b) Flat	494	1,643	571	2,019	580	1,510
2. Non-Residential	4,018	112,544	3,711	117,869	3,510	114,052
(a) Commercial	2,536	85,107	2,635	91,509	2,476	89,356
(b) Industrial	257	13,300	292	9,324	263	8,969
(c) Agriculture	1,198	12,311	766	15,266	750	14,240
(d) Others	27	1,826	18	1,770	21	1,486
VI. Fixed Deposits and Insurance Policies	285	28,255	473	14,483	492	12,247
A. Bank Deposits	285	28,255	473	14,483	492	12,247
1. Security Deposits	170	11,807	284	10,525	308	9,043
2. Term Deposits (TDRs)	49	16,322	53	2,700	46	2,417
3. Other Deposits	66	126	136	1,258	138	787
B. Insurance Policies	-	-	-	-	-	-
VII. Others	246,973	872,678	252,053	1,011,687	288,534	1,003,433
A. Other Secured Advances	11,990	153,153	1,812	84,094	2,120	92,032
1. Receivables	137	47,291	156	60,569	154	56,151
2. Employees Benefits	1,479	262	1,212	113	1,131	131
3. Others	10,374	105,600	444	23,412	835	35,749
B. Advances Secured by Guarantee(s)	234,983	719,525	250,241	927,593	286,414	911,401
1. Institutional Guarantee(s)	1,241	563,416	4,801	759,771	4,866	740,845
2. Individual Guarantee(s)	233,742	156,109	245,440	167,822	281,548	170,556
VIII. Unsecured Advances	138,878	25,733	644,277	66,651	718,572	90,637
1. Credit Cards	17,690	1,495	553,808	44,552	624,763	66,361
2. Personal Loan	75,339	15,530	80,452	17,077	83,733	17,704
3. Others	45,849	8,708	10,017	5,022	10,076	6,572
Total	1,171,362	2,432,575	1,602,544	2,594,388	1,763,888	2,636,891

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	12,257	9,085	65,727	23,156	66,863	25,210
II. Securities, Shares and Other						
Financial Instruments:	706	70,061	1,073	288,025	1,137	328,921
A. Quoted on the Stock Exchange:	435	57,805	940	81,033	924	71,286
1. To Stock Brokers and Dealers:	289	28,928	670	34,860	668	32,566
(a) Government and Other Trustee Securities	144	2,497	127	2,515	131	534
(b) Shares and Debentures	142	24,657	540	30,946	531	30,136
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,773	3	1,398	6	1,896
2. To Others:	146	28,878	270	46,173	256	38,720
(a) Government and Other Trustee Securities	7	40	8	9,763	6	7,264
(b) Shares and Debentures	110	19,269	206	27,281	192	22,940
(c) Participation Term Certificates	1	3	1	3	1	3
(d) Others	28	9,566	55	9,126	57	8,514
B. Unquoted on the Stock Exchange:	271	12,255	133	206,991	213	257,635
1. To Stock Brokers and Dealers:	202	9,844	18	1,402	21	723
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	197	9,840	14	1,398	17	719
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	4	4	4	4	4
2. To Others:	69	2,411	115	205,590	192	256,912
(a) Government and Other Trustee Securities	35	956	55	201,700	50	201,004
(b) Shares and Debentures	9	159	5	3	4	211
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	25	1,296	55	3,887	138	55,696
III. Merchandise	53,559	2,641,258	41,551	2,364,515	45,303	2,359,184
A. Food Items:	18,892	853,775	12,259	660,623	18,614	600,555
1. Wheat	8,741	293,285	4,127	71,486	10,828	166,717
2. Rice and Paddy	2,682	82,785	2,535	93,740	2,518	84,283
3. Other Grains & Pulses:	904	22,163	722	16,018	578	5,738
(a) Indigenous	871	20,037	696	15,061	568	5,034
(b) Imported	33	2,126	26	958	10	703
4. Edible Oils:	1,329	70,656	1,303	70,223	1,089	52,037
(a) Indigenous	1,260	65,927	1,252	63,448	1,033	44,478
(b) Imported	69	4,729	51	6,775	56	7,559
5. Sugar:	1,631	301,560	1,231	244,184	1,149	209,023
(a) Indigenous	1,626	301,216	1,229	243,374	1,149	209,023
(b) Imported	5	344	2	810	-	-
6. Kariana And Spices	143	1,113	127	958	125	909
7. Fish And Fish Preparations	16	354	11	660	11	640
8. Other Food Items:	3,446	81,860	2,203	163,354	2,316	81,208
(a) Indigenous	3,399	81,026	2,151	162,628	2,264	79,447
(b) Imported	47	835	52	726	52	1,761
B. Raw Materials:	9,362	619,978	7,770	543,362	8,431	702,401
1. Cotton Raw:	2,371	128,809	2,142	103,116	2,320	138,028
(a) Indigenous	2,210	114,025	1,982	94,370	2,183	126,041
(b) Imported	161	14,783	160	8,746	137	11,987
2. Synthetic Fibers:	122	12,396	118	17,328	115	14,301
(a) Indigenous	77	11,227	90	16,498	95	13,693
(b) Imported	45	1,169	28	830	20	608
3. Fertilizers:	790	56,834	650	89,663	646	56,316
(a) Indigenous	782	53,299	637	86,517	633	52,607
(b) Imported	8	3,535	13	3,146	13	3,709
4. Petroleum Crude:	1,383	114,349	1,302	58,361	1,204	44,296
(a) Indigenous	1,290	76,314	1,288	43,973	1,193	33,775
(b) Imported	93	38,035	14	14,388	11	10,521
5. Iron and Steel:	2,174	125,950	1,613	83,154	1,653	90,814
(a) Indigenous	1,678	91,310	1,336	59,021	1,426	62,739
(b) Imported	496	34,640	277	24,134	227	28,075
6. Wool & Goat Hair	2	15	5	54	4	60
7. Hides & Skins	122	5,273	114	6,466	111	6,235
8. Oil Seeds	300	10,582	128	5,368	96	3,610
9. Pesticides & Insecticides:	442	5,001	382	7,794	433	9,067
(a) Indigenous	428	4,484	379	7,568	431	8,843
(b) Imported	14	517	3	226	2	224
10. Other Raw Materials:	1,656	160,769	1,316	172,058	1,849	339,675
(a) Indigenous	1,398	128,829	1,074	146,283	1,647	315,817
(b) Imported	258	31,940	242	25,775	202	23,858

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	25,305	1,167,505	21,522	1,160,530	18,258	1,056,227
1. Cotton Textiles:	4,154	271,733	2,498	239,496	1,990	205,454
(a) Indigenous	4,001	257,621	2,384	219,148	1,945	189,178
(b) Imported	153	14,113	114	20,348	45	16,276
2. Cotton Yarn:	2,048	77,732	1,630	65,477	1,556	52,617
(a) Indigenous	2,036	74,762	1,627	65,367	1,552	52,410
(b) Imported	12	2,969	3	110	4	208
3. Other Textiles:	3,500	208,830	2,561	212,539	2,294	197,945
(a) Indigenous	3,479	203,277	2,544	207,283	2,280	192,216
(b) Imported	21	5,552	17	5,255	14	5,729
4. Machinery:	1,144	54,144	1,040	54,561	1,003	89,254
(a) Indigenous	648	33,970	538	30,833	582	54,126
(b) Imported	496	20,175	502	23,727	421	35,128
5. Handloom Products	1	52	1	73	1	20
6. Carpets & Rugs	21	492	11	152	10	86
7. Readymade Garments	1,165	54,256	975	39,104	915	44,210
8. Cement and Cement Products:	587	103,260	459	81,836	442	87,157
(a) Indigenous	575	102,195	457	81,216	440	86,583
(b) Imported	12	1,065	2	620	2	574
9. Sports Goods	71	1,204	75	2,514	76	2,617
10. Surgical Instruments	174	6,078	122	7,758	88	1,984
11. Chemicals & Dyes	1,456	56,042	1,268	56,040	1,206	51,661
12. Other Finished Goods:	10,984	333,682	10,882	400,980	8,677	323,223
(a) Indigenous	10,625	320,649	10,618	392,315	8,501	314,226
(b) Imported	359	13,033	264	8,665	176	8,997
IV. Fixed Assets Including Machinery	306,812	1,725,234	288,317	1,886,336	327,051	1,868,266
A. Transport Equipment	294,467	655,847	276,064	682,896	313,024	748,933
B. Furniture & Fixtures	409	7,749	447	4,298	450	3,593
C. Office Equipment	302	36,669	194	18,829	231	44,013
D. Other Machinery & Equipment	11,634	1,024,969	11,612	1,180,313	13,346	1,071,727
V. Real Estate	132,897	1,254,066	204,428	1,746,880	134,780	1,377,114
A. Land	46,115	333,796	128,614	858,464	50,191	479,698
1. Residential	13,086	191,960	95,463	699,313	14,552	266,772
(a) House	12,454	188,081	93,682	684,736	12,607	173,684
(b) Flat	632	3,880	1,781	14,577	1,945	93,089
2. Non-Residential	33,029	141,836	33,151	159,150	35,639	212,926
(a) Commercial	4,903	70,127	5,979	90,545	6,043	101,875
(b) Industrial	653	19,950	369	17,958	690	55,809
(c) Agriculture	27,252	47,961	26,596	45,763	28,229	48,189
(d) Others	221	3,798	207	4,885	677	7,053
B. Buildings:	86,782	920,269	75,814	888,417	84,589	897,416
1. Residential	78,097	573,247	67,705	514,966	76,687	575,591
(a) House	63,369	486,221	56,794	452,940	55,805	391,945
(b) Flat	14,728	87,026	10,911	62,025	20,882	183,647
2. Non-Residential	8,685	347,022	8,109	373,451	7,902	321,824
(a) Commercial	3,625	143,972	2,468	140,546	2,562	112,503
(b) Industrial	3,025	153,805	2,358	139,158	2,441	102,601
(c) Agriculture	1,635	28,006	1,376	39,700	1,218	52,959
(d) Others	400	21,239	1,907	54,047	1,681	53,761
VI. Fixed Deposits and Insurance Policies	27,010	467,984	27,151	626,345	28,486	667,726
A. Bank Deposits	26,956	467,083	27,102	625,949	28,440	667,338
1. Security Deposits	2,536	46,048	427	42,263	620	32,456
2. Term Deposits (TDRs)	19,881	376,835	20,403	483,404	21,776	516,215
3. Other Deposits	4,539	44,200	6,272	100,283	6,044	118,667
B. Insurance Policies	54	901	49	396	46	388
VII. Others	181,242	2,820,499	154,158	3,197,757	204,506	3,167,234
A. Other Secured Advances	128,166	1,164,059	139,291	1,818,472	145,572	1,659,375
1. Receivables	1,436	118,870	571	147,710	1,070	375,155
2. Employees Benefits	5,175	1,098	2,342	358	2,089	1,382
3. Others	121,555	1,044,092	136,378	1,670,405	142,413	1,282,838
B. Advances Secured by Guarantee(s)	53,076	1,656,440	14,867	1,379,284	58,934	1,507,859
1. Institutional Guarantee(s)	3,015	1,577,898	1,780	1,299,810	2,592	1,270,027
2. Individual Guarantee(s)	50,061	78,542	13,087	79,474	56,342	237,832
VIII. Unsecured Advances	2,162,266	217,975	5,083,241	250,894	4,772,631	269,241
1. Credit Cards	1,706,485	120,729	1,790,991	137,547	1,768,046	154,978
2. Personal Loan	447,103	89,832	3,212,313	104,460	2,936,360	106,177
3. Others	8,678	7,414	79,937	8,888	68,225	8,086
Total	2,876,749	9,206,162	5,865,646	10,383,908	5,580,757	10,062,895

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 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	0	0	-	-	-	-
III. Merchandise	20	1,039	15	1,036	16	1,037
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:	8	706	5	706	7	706
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	-	1	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	-	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:	7	706	4	706	6	706
(a) Indigenous	7	706	4	706	6	706
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	12	333	10	330	9	331
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	2	214	2	215	2	218
(a) Indigenous	2	214	2	215	2	218
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	-	1	-	-	-
(a) Indigenous	1	-	1	-	-	-
(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	-	1	-	1	-
11. Chemicals & Dyes	1	9	1	5	1	3
12. Other Finished Goods:	7	109	5	109	5	109
(a) Indigenous	7	109	5	109	5	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	87	1,511	51	1,115	51	1,030
A. Transport Equipment	83	126	48	121	48	119
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	4	1,385	3	993	3	910
V. Real Estate	139	2,370	48	1,994	43	1,491
A. Land	4	692	4	428	2	340
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	4	692	4	428	2	340
(a) Commercial	2	80	2	20	-	-
(b) Industrial	2	612	2	408	2	340
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	135	1,678	44	1,566	41	1,151
1. Residential	133	393	42	281	39	254
(a) House	107	244	25	137	23	123
(b) Flat	26	149	17	144	16	131
2. Non-Residential	2	1,284	2	1,284	2	896
(a) Commercial	2	1,284	2	1,284	2	896
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	360	1	352	1	55
A. Bank Deposits	3	360	1	352	1	55
1. Security Deposits	3	360	1	352	1	55
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	169	425,592	167	133,614	197	46,333
A. Other Secured Advances	36	367,711	30	84,678	26	2,470
1. Receivables	5	85	4	-	1	1,942
2. Employees Benefits	26	12	22	5	22	9
3. Others	5	367,614	4	84,673	3	519
B. Advances Secured by Guarantee(s)	133	57,881	137	48,936	171	43,863
1. Institutional Guarantee(s)	133	57,881	137	48,936	171	43,863
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	17	2	-	-	1	368,472
1. Credit Cards	1	-	-	-	-	-
2. Personal Loan	16	2	-	-	-	-
3. Others	-	-	-	-	1	368,472
Total	436	430,877	282	138,111	309	418,418

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	246,722	98,586	252,352	130,660	240,095	127,043
II. Securities, Shares and Other						
Financial Instruments:	735	94,114	1,054	289,540	1,117	316,785
A. Quoted on the Stock Exchange:	427	57,131	895	66,821	886	66,703
1. To Stock Brokers and Dealers:	273	29,950	629	34,742	625	31,066
(a) Government and Other Trustee Securities	144	2,497	128	2,516	132	535
(b) Shares and Debentures	126	25,680	498	30,827	490	29,258
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,773	3	1,398	3	1,273
2. To Others:	154	27,181	266	32,079	261	35,637
(a) Government and Other Trustee Securities	9	230	13	78	14	63
(b) Shares and Debentures	119	18,118	196	22,868	189	27,106
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	24	8,825	55	9,126	56	8,460
B. Unquoted on the Stock Exchange:	308	36,982	159	222,720	231	250,082
1. To Stock Brokers and Dealers:	208	11,504	24	3,555	28	3,196
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	203	11,500	20	3,551	23	2,992
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	4	4	4	5	204
2. To Others:	100	25,478	135	219,165	203	246,886
(a) Government and Other Trustee Securities	46	7,131	65	204,096	61	238,227
(b) Shares and Debentures	11	914	7	758	6	940
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	43	17,434	63	14,311	136	7,719
III. Merchandise	53,247	2,122,119	44,757	1,794,686	55,560	1,845,783
A. Food Items:	16,003	702,429	10,775	513,029	17,446	602,937
1. Wheat	8,301	276,310	3,927	102,006	10,512	204,198
2. Rice and Paddy	2,630	87,441	2,606	102,105	2,595	114,842
3. Other Grains & Pulses:	597	5,003	627	9,249	609	6,543
(a) Indigenous	570	2,944	604	8,288	598	5,834
(b) Imported	27	2,059	23	961	11	709
4. Edible Oils:	1,097	43,649	913	30,256	953	41,806
(a) Indigenous	1,029	38,979	864	23,722	901	34,806
(b) Imported	68	4,670	49	6,533	52	6,999
5. Sugar:	905	224,068	809	208,624	741	170,613
(a) Indigenous	903	224,020	809	208,624	741	170,613
(b) Imported	2	49	-	-	-	-
6. Kariana And Spices	151	1,127	134	964	133	931
7. Fish And Fish Preparations	15	299	11	660	11	640
8. Other Food Items:	2,307	64,531	1,748	59,165	1,892	63,365
(a) Indigenous	2,260	63,697	1,695	58,422	1,840	62,720
(b) Imported	47	835	53	743	52	645
B. Raw Materials:	19,512	516,198	17,852	435,789	24,302	445,651
1. Cotton Raw:	13,364	113,871	12,215	97,490	18,366	126,693
(a) Indigenous	1,680	95,566	1,576	84,527	1,862	110,051
(b) Imported	11,684	18,305	10,639	12,963	16,504	16,642
2. Synthetic Fibers:	81	10,811	69	13,084	61	8,811
(a) Indigenous	59	10,276	62	12,739	57	8,472
(b) Imported	22	535	7	344	4	339
3. Fertilizers:	1,101	48,376	862	35,764	924	36,436
(a) Indigenous	1,093	44,841	851	33,118	913	33,227
(b) Imported	8	3,535	11	2,646	11	3,209
4. Petroleum Crude:	1,140	114,735	1,162	78,237	1,203	78,962
(a) Indigenous	1,100	96,129	1,123	71,746	1,166	70,212
(b) Imported	40	18,606	39	6,490	37	8,751
5. Iron and Steel:	1,791	96,037	1,441	73,661	1,544	79,548
(a) Indigenous	1,404	67,550	1,219	52,445	1,380	59,808
(b) Imported	387	28,487	222	21,216	164	19,740
6. Wool & Goat Hair	2	15	2	16	2	16
7. Hides & Skins	62	1,825	61	1,648	53	1,578
8. Oil Seeds	71	2,953	44	1,127	43	1,831
9. Pesticides & Insecticides:	363	4,196	375	6,598	434	8,057
(a) Indigenous	362	3,949	375	6,598	434	8,057
(b) Imported	1	247	-	-	-	-
10. Other Raw Materials:	1,537	123,379	1,621	128,164	1,672	103,719
(a) Indigenous	1,356	109,072	1,437	119,091	1,482	96,348
(b) Imported	181	14,307	184	9,073	190	7,371

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	17,732	903,491	16,130	845,868	13,812	797,194
1. Cotton Textiles:	3,117	227,278	2,864	200,695	2,568	190,249
(a) Indigenous	3,049	215,335	2,773	192,259	2,480	179,888
(b) Imported	68	11,943	91	8,436	88	10,362
2. Cotton Yarn:	809	53,353	611	48,668	613	43,891
(a) Indigenous	795	51,024	603	48,342	601	43,462
(b) Imported	14	2,329	8	326	12	430
3. Other Textiles:	2,526	189,968	1,930	180,932	1,611	156,221
(a) Indigenous	2,504	184,416	1,914	176,655	1,599	151,492
(b) Imported	22	5,553	16	4,277	12	4,729
4. Machinery:	707	22,915	502	12,737	483	12,079
(a) Indigenous	506	15,615	347	7,187	332	7,154
(b) Imported	201	7,300	155	5,550	151	4,925
5. Handloom Products	1	52	1	73	1	20
6. Carpets & Rugs	22	452	12	135	11	81
7. Readymade Garments	1,022	49,224	898	38,164	781	36,325
8. Cement and Cement Products:	513	81,887	423	66,054	398	72,124
(a) Indigenous	510	81,009	421	65,434	396	71,550
(b) Imported	3	879	2	620	2	574
9. Sports Goods	76	1,230	85	1,508	85	1,474
10. Surgical Instruments	91	1,179	93	4,910	87	1,731
11. Chemicals & Dyes	1,069	39,113	988	38,096	1,018	36,665
12. Other Finished Goods:	7,779	236,839	7,723	253,895	6,156	246,334
(a) Indigenous	7,561	227,780	7,545	245,872	6,072	238,422
(b) Imported	218	9,059	178	8,023	84	7,912
IV. Fixed Assets Including Machinery	228,144	1,414,654	210,997	1,552,756	259,416	1,479,978
A. Transport Equipment	215,292	509,296	197,911	516,472	244,752	543,338
B. Furniture & Fixtures	106	8,109	298	5,184	310	4,798
C. Office Equipment	242	26,958	104	13,786	178	28,926
D. Other Machinery & Equipment	12,504	870,292	12,684	1,017,315	14,176	902,916
V. Real Estate	550,719	1,215,539	583,072	1,512,712	552,848	1,184,485
A. Land	446,174	499,120	511,762	823,851	449,457	508,964
1. Residential	13,663	211,631	84,459	520,634	13,984	200,450
(a) House	13,150	209,800	83,005	515,578	12,445	140,049
(b) Flat	513	1,831	1,454	5,056	1,539	60,401
2. Non-Residential	432,511	287,489	427,303	303,217	435,473	308,514
(a) Commercial	5,884	84,857	6,888	90,705	6,451	76,408
(b) Industrial	485	19,740	403	19,458	596	28,691
(c) Agriculture	425,569	173,148	419,316	181,266	427,282	189,366
(d) Others	573	9,744	696	11,787	1,144	14,050
B. Buildings:	104,545	716,418	71,310	688,861	103,391	675,520
1. Residential	95,811	456,793	63,335	424,602	95,826	428,027
(a) House	88,155	414,857	56,488	390,150	82,223	320,879
(b) Flat	7,656	41,936	6,847	34,453	13,603	107,148
2. Non-Residential	8,734	259,626	7,975	264,259	7,565	247,493
(a) Commercial	4,265	152,661	4,154	158,223	3,825	149,514
(b) Industrial	1,606	57,056	1,557	58,746	1,549	52,021
(c) Agriculture	2,472	30,751	1,787	27,669	1,704	25,712
(d) Others	391	19,157	477	19,620	487	20,246
VI. Fixed Deposits and Insurance Policies	26,291	421,288	26,520	502,561	27,752	518,850
A. Bank Deposits	26,237	420,387	26,471	502,165	27,707	518,467
1. Security Deposits	2,266	25,154	628	44,145	830	30,447
2. Term Deposits (TDRs)	19,662	369,108	20,004	429,203	21,209	452,215
3. Other Deposits	4,309	26,125	5,839	28,817	5,668	35,805
B. Insurance Policies	54	901	49	396	45	383
VII. Others	414,721	2,995,881	386,951	2,905,239	470,507	2,797,550
A. Other Secured Advances	129,072	1,118,300	125,233	1,228,845	136,087	1,155,387
1. Receivables	325	43,590	269	72,163	278	83,579
2. Employees Benefits	4,924	1,000	1,693	234	1,273	1,210
3. Others	123,823	1,073,710	123,271	1,156,449	134,536	1,070,599
B. Advances Secured by Guarantee(s)	285,649	1,877,580	261,718	1,676,395	334,420	1,642,163
1. Institutional Guarantee(s)	3,929	1,662,144	6,392	1,442,801	6,966	1,397,418
2. Individual Guarantee(s)	281,720	215,436	255,326	233,593	327,454	244,745
VIII. Unsecured Advances	2,003,759	210,399	5,396,506	281,803	5,141,518	688,516
1. Credit Cards	1,467,869	106,922	2,060,481	163,249	2,095,466	200,429
2. Personal Loan	485,724	93,888	3,251,473	106,530	2,975,483	107,652
3. Others	50,166	9,589	84,552	12,023	70,569	380,435
Total	3,524,338	8,572,579	6,902,209	8,969,957	6,748,813	8,958,990

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 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:	46	7,343	89	23,960	99	77,094
A. Quoted on the Stock Exchange:	41	4,547	85	19,833	79	11,254
1. To Stock Brokers and Dealers:	29	1,653	57	2,399	58	3,854
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	29	1,653	57	2,399	55	3,232
(c) Others	-	-	-	-	3	623
2. To Others:	12	2,894	28	17,434	21	7,400
(a) Government and Other Trustee Securities	2	7	2	9,720	1	7,220
(b) Sukuk/Participation Term Certificates (PTCs)	6	2,147	26	7,714	19	125
(c) Others	4	740	-	-	1	54
B. Unquoted on the Stock Exchange:	5	2,796	4	4,126	20	65,840
1. To Stock Brokers and Dealers:	1	45	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	1	45	-	-	-	-
(c) Others	-	-	-	-	-	-
2. To Others:	4	2,751	4	4,126	20	65,840
(a) Government and Other Trustee Securities	1	52	-	-	1	10,000
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	3	2,699	4	4,126	19	55,840
III. Merchandise	16,629	1,067,705	12,880	1,072,884	11,644	994,572
A. Food Items:	3,939	395,761	2,580	336,722	2,278	162,831
1. Wheat	521	172,016	308	63,322	425	28,657
2. Rice and Paddy	367	14,420	300	17,210	290	12,965
3. Other Grains & Pulses:	329	17,531	126	7,691	-	-
(a) Indigenous	322	17,458	122	7,688	-	-
(b) Imported	7	73	4	3	-	-
4. Edible Oils:	384	36,089	523	46,382	291	16,677
(a) Indigenous	383	36,030	521	46,140	287	16,117
(b) Imported	1	58	2	241	4	560
5. Sugar:	904	132,354	597	91,585	572	79,905
(a) Indigenous	901	132,059	595	90,775	572	79,905
(b) Imported	3	295	2	810	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	1	55	-	-	-	-
8. Other Food Items:	1,433	23,296	726	110,533	700	24,627
(a) Indigenous	1,433	23,296	726	110,533	699	23,503
(b) Imported	-	-	-	-	1	1,124
B. Raw Materials:	3,055	253,686	2,415	265,788	2,463	402,907
1. Cotton Raw:	770	31,513	756	23,011	638	27,985
(a) Indigenous	735	30,881	688	21,551	613	27,497
(b) Imported	35	632	68	1,461	25	489
2. Synthetic Fibers:	47	1,719	52	4,403	58	5,739
(a) Indigenous	20	971	30	3,779	40	5,241
(b) Imported	27	748	22	625	18	498
3. Fertilizers:	138	12,551	170	59,656	103	24,939
(a) Indigenous	138	12,551	168	59,156	101	24,439
(b) Imported	-	-	2	500	2	500
4. Petroleum Crude:	277	49,172	189	34,721	49	16,343
(a) Indigenous	207	26,687	186	23,221	47	11,343
(b) Imported	70	22,485	3	11,500	2	5,000
5. Iron and Steel:	500	45,625	285	24,428	209	25,364
(a) Indigenous	366	31,003	206	14,278	126	10,109
(b) Imported	134	14,622	79	10,149	83	15,256
6. Wool & Goat Hair	-	-	3	38	2	44
7. Hides & Skins	60	3,448	53	4,818	58	4,657
8. Oil Seeds	231	7,636	86	4,250	55	1,787
9. Pesticides & Insecticides:	94	1,370	22	1,419	14	1,285
(a) Indigenous	81	1,099	19	1,193	12	1,061
(b) Imported	13	270	3	226	2	224
10. Other Raw Materials:	938	100,652	799	109,046	1,277	294,764
(a) Indigenous	829	80,758	684	90,346	1,209	276,334
(b) Imported	109	19,894	115	18,700	68	18,430

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	9,635	418,257	7,885	470,373	6,903	428,834
1. Cotton Textiles:	1,825	93,472	750	78,740	527	52,815
(a) Indigenous	1,682	81,302	649	59,755	495	40,376
(b) Imported	143	12,171	101	18,985	32	12,439
2. Cotton Yarn:	1,382	39,677	1,161	34,798	1,068	23,308
(a) Indigenous	1,378	38,822	1,161	34,798	1,068	23,308
(b) Imported	4	856	-	-	-	-
3. Other Textiles:	1,083	41,705	771	58,184	820	62,289
(a) Indigenous	1,083	41,705	768	57,184	817	61,289
(b) Imported	-	-	3	1,000	3	1,000
4. Machinery:	472	31,878	576	43,268	556	78,526
(a) Indigenous	173	18,402	218	23,688	275	47,010
(b) Imported	299	13,476	358	19,580	281	31,516
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	1	43	1	20	1	9
7. Readymade Garments	200	22,705	146	18,068	206	24,127
8. Cement and Cement Products:	105	28,471	75	20,427	83	20,641
(a) Indigenous	96	28,284	75	20,427	83	20,641
(b) Imported	9	186	-	-	-	-
9. Sports Goods	2	19	2	1,052	3	1,188
10. Surgical Instruments	86	4,906	32	2,865	5	570
11. Chemicals & Dyes	520	22,515	397	21,348	293	19,827
12. Other Finished Goods:	3,959	132,865	3,974	191,603	3,341	145,535
(a) Indigenous	3,785	127,893	3,860	189,952	3,222	143,500
(b) Imported	174	4,972	114	1,651	119	2,035
IV. Fixed Assets Including Machinery	154,184	657,294	151,221	702,865	166,206	773,757
A. Transport Equipment	150,173	260,013	147,131	293,079	161,941	341,640
B. Furniture & Fixtures	322	5,093	162	1,373	154	1,309
C. Office Equipment	115	13,210	124	7,597	87	17,364
D. Other Machinery & Equipment	3,574	378,978	3,804	400,815	4,024	413,444
V. Real Estate	41,277	533,180	50,529	734,561	44,549	693,330
A. Land	7,903	96,384	19,346	311,322	9,435	253,326
1. Residential	2,992	46,747	15,889	250,803	4,924	136,626
(a) House	2,872	44,495	15,562	241,282	4,517	103,933
(b) Flat	120	2,253	327	9,521	407	32,693
2. Non-Residential	4,911	49,637	3,457	60,519	4,511	116,699
(a) Commercial	304	24,811	412	38,918	945	65,509
(b) Industrial	322	13,279	175	11,972	307	40,766
(c) Agriculture	4,263	11,464	2,809	9,057	3,163	9,956
(d) Others	22	83	61	572	96	468
B. Buildings:	33,374	436,796	31,183	423,240	35,114	440,005
1. Residential	29,403	235,571	27,336	194,894	31,265	250,725
(a) House	21,811	188,688	22,684	165,159	23,390	172,585
(b) Flat	7,592	46,882	4,652	29,735	7,875	78,140
2. Non-Residential	3,971	201,225	3,847	228,346	3,849	189,279
(a) Commercial	1,898	77,702	951	75,116	1,215	53,242
(b) Industrial	1,676	110,049	1,093	89,736	1,155	59,550
(c) Agriculture	361	9,566	355	27,297	264	41,487
(d) Others	36	3,908	1,448	36,197	1,215	35,001
VI. Fixed Deposits and Insurance Policies	1,007	75,311	1,105	138,619	1,227	161,178
A. Bank Deposits	1,007	75,311	1,105	138,619	1,226	161,173
1. Security Deposits	443	33,061	84	8,995	99	11,107
2. Term Deposits (TDRs)	268	24,050	452	56,901	613	66,417
3. Other Deposits	296	18,201	569	72,724	514	83,649
B. Insurance Policies	-	-	-	-	1	5
VII. Others	13,663	1,122,888	19,427	1,437,818	22,730	1,419,450
A. Other Secured Advances	11,120	566,622	15,900	758,399	11,631	598,490
1. Receivables	1,253	122,656	462	136,117	947	349,670
2. Employees Benefits	1,756	372	1,883	242	1,969	312
3. Others	8,111	443,595	13,555	622,041	8,715	248,509
B. Advances Secured by Guarantee(s)	2,543	556,266	3,527	679,419	11,099	820,960
1. Institutional Guarantee(s)	460	537,050	326	665,716	663	657,317
2. Individual Guarantee(s)	2,083	19,216	3,201	13,703	10,436	163,642
VIII. Unsecured Advances	297,402	33,311	331,012	35,743	349,686	39,833
1. Credit Cards	256,307	15,302	284,318	18,850	297,343	20,909
2. Personal Loan	36,734	11,476	41,292	15,007	44,610	16,229
3. Others	4,361	6,532	5,402	1,886	7,733	2,695
Total	524,208	3,497,031	566,263	4,146,450	596,141	4,159,215

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th June, 2025

Security	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	45,889	17,907	21,036	7,639	2	-	173,168	101,497	240,095	127,043
II. Securities, Shares and Other										
Financial Instruments:	288	6,797	24	111	19	287	885	386,683	1,216	393,879
A. Quoted on the Stock Exchange:	230	5,789	19	105	15	282	701	71,780	965	77,957
1. To Stock Brokers and Dealers:	132	1,668	3	2	10	65	538	33,186	683	34,920
(a) Government and Other Trustee Securities	100	133	2	2	-	-	30	400	132	535
(b) Shares and Debentures	29	1,409	1	0	10	65	505	31,015	545	32,490
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	3	126	-	-	-	-	3	1,770	6	1,896
2. To Others:	98	4,122	16	104	5	217	163	38,595	282	43,037
(a) Government and Other Trustee Securities	3	1	-	-	-	-	12	7,282	15	7,284
(b) Shares and Debentures	61	4,084	5	89	2	214	140	22,844	208	27,231
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	32	29	11	14	3	3	11	8,469	57	8,514
B. Unquoted on the Stock Exchange:	58	1,008	5	5	4	5	184	314,903	251	315,922
1. To Stock Brokers and Dealers:	4	9	-	-	-	-	24	3,187	28	3,196
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	3	8	-	-	-	-	20	2,984	23	2,992
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1	-	-	-	-	4	203	5	204
2. To Others:	54	999	5	5	4	5	160	311,716	223	312,726
(a) Government and Other Trustee Securities	42	982	5	5	1	3	14	247,236	62	248,227
(b) Shares and Debentures	-	-	-	-	3	2	3	938	6	940
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	12	17	-	-	-	-	143	63,542	155	63,559
III. Merchandise	28,635	221,157	789	3,717	79	781	37,701	2,614,699	67,204	2,840,355
A. Food Items:	4,870	34,842	457	1,272	10	35	14,387	729,619	19,724	765,768
1. Wheat	2,851	5,032	386	406	1	3	7,699	227,324	10,937	232,855
2. Rice and Paddy	805	21,864	12	394	-	-	2,068	105,550	2,885	127,808
3. Other Grains & Pulses:	325	636	23	20	-	-	261	5,887	609	6,543
(a) Indigenous	322	618	23	20	-	-	253	5,196	598	5,834
(b) Imported	3	18	-	-	-	-	8	691	11	709
4. Edible Oils:	147	772	-	-	1	0	1,096	57,710	1,244	58,482
(a) Indigenous	138	717	-	-	1	0	1,049	50,206	1,188	50,923
(b) Imported	9	55	-	-	-	-	47	7,504	56	7,559
5. Sugar:	177	3,217	-	-	-	-	1,136	247,301	1,313	250,518
(a) Indigenous	177	3,217	-	-	-	-	1,136	247,301	1,313	250,518
(b) Imported	-	-	-	-	-	-	-	-	-	-
6. Kariana And Spices	77	108	-	-	-	-	56	823	133	931
7. Fish And Fish Preparations	2	2	-	-	-	-	9	638	11	640
8. Other Food Items:	486	3,212	36	362	8	32	2,062	84,386	2,592	87,991
(a) Indigenous	485	3,205	36	362	8	32	2,010	82,623	2,539	86,222
(b) Imported	1	6	-	-	-	-	52	1,763	53	1,769
B. Raw Materials:	18,575	106,888	75	1,581	17	148	8,098	739,941	26,765	845,559
1. Cotton Raw:	16,835	15,045	36	120	-	-	2,133	139,514	19,004	154,678
(a) Indigenous	400	9,323	33	118	-	-	2,042	128,106	2,475	137,548
(b) Imported	16,435	5,722	3	1	-	-	91	11,407	16,529	17,130
2. Synthetic Fibers:	6	10	-	-	-	-	113	14,540	119	14,550
(a) Indigenous	6	10	-	-	-	-	91	13,703	97	13,713
(b) Imported	-	-	-	-	-	-	22	837	22	837
3. Fertilizers:	534	5,426	-	-	15	128	478	55,822	1,027	61,375
(a) Indigenous	531	5,415	-	-	15	128	468	52,122	1,014	57,666
(b) Imported	3	10	-	-	-	-	10	3,699	13	3,709
4. Petroleum Crude:	82	49,136	-	-	2	21	1,168	46,150	1,252	95,306
(a) Indigenous	56	47,845	-	-	2	21	1,155	33,690	1,213	81,555
(b) Imported	26	1,291	-	-	-	-	13	12,460	39	13,751
5. Iron and Steel:	153	3,544	8	1,023	-	-	1,592	100,345	1,753	104,912
(a) Indigenous	144	2,296	8	1,023	-	-	1,354	66,598	1,506	69,916
(b) Imported	9	1,248	-	-	-	-	238	33,748	247	34,996
6. Wool & Goat Hair	1	15	-	-	-	-	3	45	4	60
7. Hides & Skins	7	15	-	-	-	-	104	6,220	111	6,235
8. Oil Seeds	13	76	1	-	-	-	84	3,543	98	3,619
9. Pesticides & Insecticides:	25	63	-	-	-	-	423	9,278	448	9,341
(a) Indigenous	25	63	-	-	-	-	421	9,054	446	9,117
(b) Imported	-	-	-	-	-	-	2	224	2	224
10. Other Raw Materials:	919	33,559	30	439	-	-	2,000	364,485	2,949	398,482
(a) Indigenous	897	33,504	29	438	-	-	1,765	338,739	2,691	372,681
(b) Imported	22	54	1	1	-	-	235	25,746	258	25,801

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th June, 2025

(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:	5,190	79,428	257	865	52	597	15,216	1,145,138	20,715	1,226,028
1. Cotton Textiles:	1,031	27,341	10	66	2	10	2,052	215,648	3,095	243,064
(a) Indigenous	975	21,688	10	66	2	10	1,988	198,500	2,975	220,264
(b) Imported	56	5,653	-	-	-	-	64	17,148	120	22,801
2. Cotton Yarn:	364	1,651	17	64	-	-	1,300	65,484	1,681	67,199
(a) Indigenous	364	1,651	17	64	-	-	1,288	65,055	1,669	66,770
(b) Imported	-	-	-	-	-	-	12	430	12	430
3. Other Textiles:	357	15,569	25	46	6	16	2,043	202,880	2,431	218,510
(a) Indigenous	356	15,568	25	46	6	16	2,029	197,151	2,416	212,781
(b) Imported	1	0	-	-	-	-	14	5,729	15	5,729
4. Machinery:	310	828	10	2	-	-	719	89,775	1,039	90,605
(a) Indigenous	206	494	10	2	-	-	391	53,668	607	54,164
(b) Imported	104	334	-	-	-	-	328	36,108	432	36,441
5. Handloom Products	-	-	-	-	-	-	1	20	1	20
6. Carpets & Rugs	4	4	-	-	-	-	8	85	12	89
7. Readymade Garments	86	11,730	4	10	2	-	895	48,712	987	60,452
8. Cement and Cement Products:	17	39	1	-	-	-	463	92,726	481	92,765
(a) Indigenous	16	39	1	-	-	-	462	92,152	479	92,191
(b) Imported	1	0	-	-	-	-	1	574	2	574
9. Sports Goods	7	60	-	-	-	-	81	2,602	88	2,662
10. Surgical Instruments	24	267	3	33	1	3	64	1,997	92	2,300
11. Chemicals & Dyes	165	1,178	36	66	-	-	1,110	55,247	1,311	56,492
12. Other Finished Goods:	2,825	20,761	151	578	41	568	6,480	369,962	9,497	391,869
(a) Indigenous	2,795	20,069	150	572	41	568	6,308	360,713	9,294	381,922
(b) Imported	30	691	1	6	-	-	172	9,249	203	9,946
IV. Fixed Assets Including Machinery	347,971	445,777	35,451	44,977	613	1,189	41,587	1,761,793	425,622	2,253,736
A. Transport Equipments	339,985	423,581	34,400	43,865	606	1,182	31,702	416,350	406,693	884,978
B. Furniture & Fixtures	336	179	9	2	1	0	118	5,925	464	6,107
C. Office Equipments	7	66	1	7	-	-	257	46,218	265	46,291
D. Other Machinery & Equipments	7,643	21,951	1,041	1,103	6	6	9,510	1,293,300	18,200	1,316,360
V. Real Estate	528,824	713,743	38,628	55,139	3,163	20,679	26,782	1,088,253	597,397	1,877,815
A. Land	425,877	248,301	20,598	12,414	681	1,405	11,736	500,169	458,892	762,290
1. Residential	12,437	49,055	737	2,352	104	389	5,630	285,281	18,908	337,076
(a) House	11,739	47,118	675	2,173	88	350	4,460	194,341	16,962	243,982
(b) Flat	698	1,937	62	179	16	38	1,170	90,940	1,946	93,095
2. Non-Residential	413,440	199,246	19,861	10,062	577	1,017	6,106	214,888	439,984	425,213
(a) Commercial	2,807	12,446	50	177	73	146	4,466	129,149	7,396	141,917
(b) Industrial	126	2,120	2	55	3	20	772	67,261	903	69,456
c) Agriculture	409,624	179,742	19,787	9,741	492	828	542	9,012	430,445	199,323
d) Other	883	4,940	22	89	9	23	326	9,466	1,240	14,518
B. Buildings:	102,947	465,441	18,030	42,725	2,482	19,274	15,046	588,084	138,505	1,115,525
1. Residential	97,558	381,621	17,897	37,518	2,363	15,441	9,273	244,173	127,091	678,752
(a) House	83,816	321,177	16,436	31,168	2,298	14,944	3,063	126,175	105,613	493,464
(b) Flat	13,742	60,444	1,461	6,350	65	497	6,210	117,998	21,478	185,288
2. Non-Residential	5,389	83,821	133	5,208	119	3,833	5,773	343,911	11,414	436,773
(a) Commercial	2,750	54,995	66	2,889	103	3,565	2,121	141,306	5,040	202,756
(b) Industrial	592	5,309	6	25	6	27	2,100	106,209	2,704	111,570
c) Agriculture	1,444	15,215	28	58	8	177	488	51,749	1,968	67,199
d) Other	603	8,301	33	2,236	2	64	1,064	44,646	1,702	55,247
VI. Fixed Deposits and Insurance Policies	17,672	49,032	1,647	2,518	36	1,512	9,624	626,966	28,979	680,028
A. Bank Deposits	17,665	49,017	1,647	2,518	36	1,512	9,585	626,593	28,933	679,640
1. Security Deposits	429	4,953	124	222	9	1,320	367	35,059	929	41,554
2. Term Deposits (TDRs)	12,384	38,091	1,020	1,879	8	84	8,410	478,579	21,822	518,632
3. Other Deposits	4,852	5,974	503	417	19	108	808	112,955	6,182	119,454
B. Insurance Policies	7	15	-	-	-	-	39	373	46	388
VII. Others	411,251	288,570	31,814	16,035	822	1,106	49,350	3,911,289	493,237	4,217,000
A. Other Secured Advances	105,228	107,771	5,352	4,376	18	654	37,120	1,641,076	147,718	1,753,877
1. Receivables	329	5,623	12	295	-	-	884	427,330	1,225	433,248
2. Employees Benefits	2,912	429	315	41	-	-	15	1,052	3,242	1,522
3. Others	101,987	101,720	5,025	4,040	18	654	36,221	1,212,693	143,251	1,319,107
B. Advances Secured by Guarantee(s)	306,023	180,799	26,462	11,659	804	452	12,230	2,270,213	345,519	2,463,123
1. Institutional Guarantee(s)	2,148	8,548	24	275	3	17	5,454	2,045,895	7,629	2,054,735
2. Individual Guarantee(s)	303,875	172,250	26,438	11,384	801	435	6,776	224,318	337,890	408,388
VIII. Unsecured Advances	4,399,540	324,997	1,085,346	32,878	-	-	6,318	370,475	5,491,204	728,350
1. Credit Cards	2,190,854	204,325	201,674	16,748	-	-	281	266	2,392,809	221,339
2. Personal Loan	2,139,771	108,055	880,322	15,827	-	-	-	-	3,020,093	123,881
3. Others	68,915	12,618	3,350	303	-	-	6,037	370,209	78,302	383,130
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2 Advances Classified by Borrowers

All Banks

Borrower	(Million Rupees)					
	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	3	3,528	1	7,004	4	27
1) Official	1	-	-	-	-	-
2) Business	2	3,528	1	7,004	3	24
3) Personal	-	-	-	-	1	3
2. DOMESTIC CONSTITUENTS	4,048,543	12,066,083	7,468,471	13,109,403	7,344,950	13,118,178
I. GOVERNMENT	283	975,008	307	440,418	312	644,898
A. Federal Government	128	392,607	130	200,257	137	407,537
B. Provincial Governments	155	582,401	177	240,161	175	237,361
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	711	2,397,989	682	2,398,541	692	2,389,077
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,443	7	1,282	7	1,018
Utilities	411	582,522	400	531,350	400	470,649
Transport, storage and communications	131	999,350	84	814,847	98	859,617
Manufacturing	46	60,593	73	116,164	69	77,791
Mining and Quarrying	1	64,899	1	66,377	1	64,899
Construction	14	7,126	16	6,945	16	6,339
Commerce and Trade	81	676,377	52	628,901	50	674,429
Others	20	5,680	49	232,676	51	234,335
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,153	254,879	1,352	1,016,227	1,372	718,701
Mutual Funds and AMCs	75	2,561	102	5,505	95	8,390
Insurance & Pension Funds	434	3,316	413	5,164	413	5,085
MFIs and DFIs	129	151,205	164	889,041	145	578,739
Stock Exchange & Brokerage Houses	202	22,832	339	30,410	356	32,402
Modarabas	79	4,689	82	6,026	75	6,365
Other NBFIs	234	70,277	252	80,080	288	87,720
IV. PRIVATE SECTOR (BUSINESS)	1,069,982	7,285,130	1,605,299	8,059,994	1,668,542	8,135,408
A. Agriculture, forestry and fishing	715,137	400,786	1,161,876	459,859	1,157,444	492,902
1. Crop and animal production, hunting and related service activities	714,260	399,345	1,161,218	457,289	1,156,712	490,423
Growing of Wheat, Rice, Sugar Cane & Cotton	312,127	177,997	784,571	222,644	771,752	233,264
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,700	9,178	29,639	11,055	24,655	16,169
Growing of other fruits, vegetables and crops	22,437	18,656	68,078	24,877	28,038	27,930
Raising of livestock and other related activities	258,170	121,268	234,695	127,793	226,621	134,983
Other agricultural support activities	100,813	72,218	44,219	70,864	105,623	78,000
Hunting, trapping and related service activities	13	27	16	57	23	77
02 - Forestry and logging	113	27	95	17	117	46
03 - Fishing and aquaculture	764	1,414	563	2,553	615	2,432
B. Mining and quarrying	1,034	87,892	2,296	70,124	1,884	86,426
05 - Mining of coal and lignite	84	51,119	820	37,090	213	49,239
06 - Extraction of crude petroleum and natural gas	710	30,158	1,078	16,427	1,203	24,429
07 - Mining of metal ores	32	994	73	945	79	1,051
08-Other mining and quarrying	182	5,557	311	15,627	376	11,663
09 - Mining support service activities	26	63	14	36	13	44
C. Manufacturing	132,966	4,754,039	134,514	5,289,855	140,795	5,183,462
10 - Manufacture of food products	58,290	1,164,201	56,137	1,257,316	53,735	1,190,400
11 - Manufacture of beverages	1,273	55,523	1,137	50,615	1,195	44,926
12 - Manufacture of tobacco products	554	1,580	630	1,992	736	3,905
13 - Manufacture of textiles	26,355	1,570,158	28,182	1,816,468	30,216	1,782,473
Preparation and spinning of textile fibres	9,122	540,505	9,514	593,972	9,618	573,962
Weaving of textiles	5,565	321,074	6,450	357,921	6,550	373,431
Finishing of textiles	3,964	290,983	4,362	356,546	4,281	333,444
Manufacture of knitted and crocheted fabrics	762	63,141	793	97,875	890	75,536
Manufacture of made-up textile articles, except apparel	3,196	192,966	3,393	226,062	5,236	224,636
Manufacture of carpets and rugs	133	1,073	83	886	88	913
Manufacture of other textiles n.e.c.	3,613	160,415	3,587	183,206	3,553	200,550
14 - Manufacture of wearing apparel	4,579	201,001	3,966	288,596	4,036	253,003
15 - Manufacture of leather and related products	2,093	49,619	1,996	49,109	2,013	50,843

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	371	7,076	471	7,918	483	8,639
Manufacture of luggage, handbags and the like, saddlery and harness	89	2,500	146	2,307	137	2,736
Manufacture of footwear	1,633	40,043	1,379	38,884	1,393	39,469
a. Leather wear	1,254	32,509	983	31,360	966	31,624
b. Rubber and Plastic wear	379	7,533	396	7,524	427	7,844
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	481	9,319	492	9,495	536	10,494
17 - Manufacture of paper and paper products	1,698	126,401	1,924	145,203	1,973	147,715
18 - Printing and reproduction of recorded media	920	22,099	1,085	20,785	1,134	21,432
Printing and other service activities related to printing	911	20,671	1,077	19,500	1,123	20,272
Reproduction of recorded media	9	1,428	8	1,285	11	1,159
19 - Manufacture of coke and refined petroleum products	1,444	140,064	1,571	173,806	1,813	165,617
20 - Manufacture of chemicals and chemical products	8,396	351,284	8,378	409,777	8,714	434,620
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,696	111,474	6,102	115,481	6,259	111,285
22 - Manufacture of rubber and plastics products	2,744	99,415	2,994	113,553	2,953	113,337
23 - Manufacture of other non-metallic mineral products	2,035	264,528	1,997	236,396	1,978	235,208
24 - Manufacture of basic metals	5,233	238,068	5,330	229,069	5,309	225,128
25 - Manufacture of fabricated metal products, except machinery and equipment	910	33,118	823	26,707	835	25,299
26 - Manufacture of computer, electronic and optical products	332	18,900	328	21,932	488	32,340
27 - Manufacture of electrical equipment	2,315	139,639	2,474	152,666	2,475	129,116
28 - Manufacture of machinery and equipment	897	24,188	857	34,372	882	44,240
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,996	63,383	2,064	54,731	2,068	76,390
30 - Manufacture of other transport equipment	513	11,901	534	11,695	618	11,410
31 - Manufacture of furniture	801	5,801	488	7,220	501	6,919
32 - Other manufacturing	3,306	51,250	4,914	59,557	10,198	64,515
Manufacture of jewellery and related articles	274	294	138	379	137	423
Manufacture of imitation jewellery and related articles	5	33	5	31	791	28
Manufacture of musical instruments	51	779	55	1,020	53	963
Manufacture of sports goods	365	6,405	400	9,369	421	10,286
Manufacture of games and toys	4	1	6	7	3	7
supplies	340	4,639	324	4,102	383	4,208
Manufacture of Handicrafts	181	418	64	407	65	390
Other manufacturing n.e.c.	2,086	38,680	3,922	44,242	8,345	48,209
33 - Repair and installation of machinery and equipment	105	1,126	111	3,315	130	2,849
D. Electricity, gas, steam and air conditioning supply	2,409	514,141	2,971	502,215	2,938	483,662
Electric power generation, transmission and distribution	2,263	504,940	2,837	493,631	2,781	474,843
a) Hydal	437	26,682	425	32,793	389	34,298
b) Thermal	217	124,635	187	113,657	187	116,985
c) Coal Based	90	131,161	83	127,016	89	123,390
d) Wind	154	50,842	155	45,855	161	40,228
e) Solar	170	15,614	187	14,508	207	14,293
f) Other	1,195	156,006	1,800	159,802	1,748	145,649
Manufacture of gas; distribution of gaseous fuels through mains	120	9,161	124	8,576	145	8,812
Steam and air conditioning supply	26	40	10	8	12	7
E. Water supply; sewerage, waste management and remediation activities	140	23,915	162	28,010	171	32,179
36 - Water collection, treatment and supply	32	9,225	56	16,358	53	20,362
37 - Sewerage	7	5	12	12	16	104
38 - Waste collection, treatment and disposal activities; materials recovery	99	14,682	90	11,638	97	11,694
services	2	3	4	3	5	20
F. Construction	3,767	192,661	4,163	212,575	4,412	209,525
41 - Construction of buildings	2,351	137,316	2,103	148,316	2,303	144,027
42 - Civil engineering	1,211	52,183	1,794	60,824	1,814	61,899
43 - Specialized construction activities	205	3,162	266	3,435	295	3,599

3.2 Advances Classified by Borrowers

All Banks

Borrower	(Million Rupees)					
	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	151,439	521,858	219,068	590,147	233,168	647,123
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,019	26,747	5,625	25,102	5,526	24,175
46 - Wholesale trade, except of motor vehicles and motorcycles	36,665	296,142	57,007	310,951	75,292	340,250
47 - Retail trade, except of motor vehicles and motorcycles	109,755	198,969	156,436	254,095	152,350	282,698
H. Transportation and storage	24,567	121,755	22,901	116,062	24,196	123,395
49 - Land transport and transport via pipelines	8,576	53,696	7,070	39,382	8,098	47,199
50 - Water transport	71	843	86	660	100	1,652
51 - Air transport	99	1,080	123	1,863	122	1,776
52 - Warehousing and support activities for transportation	15,426	58,073	15,247	64,178	15,599	61,833
53 - Courier activities other than national post activities	395	8,062	375	9,979	277	10,936
I. Accommodation and food service activities	2,197	38,228	2,015	41,345	2,207	42,149
55 - Accommodation	516	23,799	408	25,227	445	25,870
56 - Food and beverage service activities	1,681	14,429	1,607	16,118	1,762	16,278
J. Information and communication	2,925	389,380	2,913	487,898	3,244	525,699
58 - Publishing activities	761	2,453	685	10,039	777	10,068
59 - Motion picture, video and television programme production, sound recording and music publishing activities	49	1,816	82	1,735	90	1,608
60 - Programming and broadcasting activities	41	1,523	41	1,257	42	1,241
61 - Telecommunications	1,092	368,292	1,093	457,520	1,181	492,330
62 - Computer programming, consultancy and related activities	779	9,946	798	13,007	915	15,848
63 - Information service activities	203	5,351	214	4,340	239	4,605
K. Real estate activities	959	37,773	967	37,971	942	42,529
L. Professional, scientific and technical activities	9,604	58,292	11,797	72,448	8,285	69,130
69 - Legal and accounting activities	165	1,813	168	1,977	199	2,384
71 - Architectural and engineering activities; technical testing and analysis	86	1,275	118	1,455	141	1,518
72 - Scientific research and development	380	5,334	419	7,959	460	8,344
73 - Advertising and market research	194	3,709	169	3,549	164	3,429
74 - Other professional, scientific and technical activities	1,023	4,189	891	4,558	940	4,056
75 - Veterinary activities	7,698	41,730	9,972	52,711	6,309	49,135
76 - Other professional, scientific and technical activities	58	242	60	239	72	265
M. Administrative and support service activities	6,448	47,885	6,480	52,106	7,368	57,069
77 - Rental and leasing activities	625	2,553	652	3,219	773	3,884
78 - Employment activities	42	277	38	152	48	1,215
79 - Travel agency, tour operator, reservation service and related activities	869	14,125	951	14,566	1,001	15,720
80 - Security and investigation activities	745	2,956	673	3,000	587	3,016
81 - Services to buildings and landscape activities	49	409	65	489	92	671
82 - Office administrative, office support and other business support activities	4,118	27,564	4,101	30,681	4,867	32,563
N. Education	2,015	29,145	1,555	26,460	1,634	30,030
O. Human health and social work activities	1,521	18,194	1,203	14,912	1,248	15,803
86 - Human health activities	1,492	17,839	1,178	14,828	1,224	15,741
87 - Residential care activities	6	26	7	29	3	9
88 - Social work activities with and without accommodation	23	329	18	56	21	53
P. Arts, entertainment and recreation	105	1,723	119	2,233	108	2,332
Q. Other service activities	12,749	47,463	30,299	55,773	78,498	91,992
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,881	15,068	5,851	10,175	5,859	9,254
A. Government Trusts and Non-profit Organizations	59	1,527	27	1,489	28	654
B. Private Trusts and Non-profit Organizations	156	12,864	156	7,707	155	7,553
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,666	677	5,668	980	5,676	1,047
VI. PERSONAL	2,970,429	1,135,573	5,854,901	1,182,514	5,668,118	1,219,183
A. Bank Employees	175,430	332,608	156,850	308,172	186,658	305,315
1) For house building	81,079	258,618	59,325	233,525	87,527	223,998
2) For transport i.e. purchase of car etc.	55,348	64,912	54,231	66,502	53,776	72,340
3) Other purposes	39,003	9,078	43,294	8,145	45,355	8,977
B. Consumer Financing	2,790,472	802,353	5,693,299	873,748	5,476,620	913,269
1) For house building	34,839	203,580	33,918	199,433	34,226	206,958
2) For transport i.e. purchase of car etc	257,462	230,501	253,915	257,360	284,700	276,553
3) Credit cards	1,724,595	122,272	1,832,026	140,592	1,815,247	158,588
4) Consumers durable	38,800	7,397	14,541	8,689	49,916	8,540
5) Personal loans	734,776	238,602	3,558,899	267,675	3,292,531	262,630
C) Other	4,527	612	4,752	595	4,840	599
VII. OTHER	104	2,436	79	1,533	55	1,656
Total	4,048,546	12,069,611	7,468,472	13,116,407	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,171,362	2,432,575	1,602,544	2,594,388	1,763,888	2,636,891
I. GOVERNMENT	105	179,677	111	115,694	109	112,307
A. Federal Government	19	7,778	14	8,610	18	6,193
B. Provincial Governments	86	171,899	97	107,084	91	106,114
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	113	615,687	115	679,264	119	753,149
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	9	3	7	3	6
Utilities	26	161,202	30	147,545	30	124,807
Transport, storage and communications	33	187,457	18	140,654	20	179,296
Manufacturing	21	54,855	23	56,912	21	61,963
Mining and Quarrying	1	64,899	1	66,377	1	64,899
Construction	4	2,500	6	2,987	6	2,867
Commerce and Trade	20	144,365	8	151,677	11	206,127
Others	4	400	26	113,105	27	113,185
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	101	39,749	199	72,766	192	63,080
Mutual Funds and AMCs	2	-	3	-	2	-
Insurance & Pension Funds	2	39	1	-	1	-
MFIs and DFIs	16	12,354	18	42,787	14	33,761
Stock Exchange & Brokerage Houses	13	1,301	112	1,790	112	1,812
Modarabas	2	217	2	217	2	217
Other NBFIs	66	25,838	63	27,972	61	27,290
IV. PRIVATE SECTOR (BUSINESS)	751,912	1,311,825	1,174,228	1,442,911	1,241,593	1,432,793
A. Agriculture, forestry and fishing	607,953	234,318	1,050,734	302,866	1,045,502	307,635
1. Crop and animal production, hunting and related service activities	607,244	233,856	1,050,234	302,012	1,044,951	306,456
Growing of Wheat, Rice, Sugar Cane & Cotton	232,341	85,941	708,725	132,390	693,087	133,835
Growing of tropical, subtropical, pome and stone fruits & vegetables	18,787	6,256	27,857	7,766	22,592	8,907
Growing of other fruits, vegetables and crops	16,297	9,820	61,407	15,997	21,510	18,292
Raising of livestock and other related activities	252,981	95,927	221,841	106,192	221,652	105,826
Other agricultural support activities	86,838	35,912	30,404	39,668	86,110	39,596
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	109	14	92	10	109	26
03 - Fishing and aquaculture	600	448	408	843	442	1,153
B. Mining and quarrying	135	22,857	1,273	19,007	655	20,446
05 - Mining of coal and lignite	18	15,547	749	12,541	122	14,581
06 - Extraction of crude petroleum and natural gas	56	7,231	387	6,238	396	5,628
07 - Mining of metal ores	1	-	45	-	45	-
08-Other mining and quarrying	59	70	91	221	91	230
09 - Mining support service activities	1	9	1	7	1	7
C. Manufacturing	50,201	694,136	48,406	745,825	52,952	703,377
10 - Manufacture of food products	40,458	206,916	37,220	232,292	34,870	209,338
11 - Manufacture of beverages	83	2,183	92	2,594	81	1,885
12 - Manufacture of tobacco products	143	25	178	42	269	87
13 - Manufacture of textiles	2,803	207,734	3,848	207,470	5,690	194,474
Preparation and spinning of textile fibres	1,222	97,677	1,721	88,216	1,706	80,282
Weaving of textiles	556	44,073	870	48,071	881	49,188
Finishing of textiles	363	40,384	560	43,149	556	36,800
Manufacture of knitted and crocheted fabrics	47	1,013	41	1,274	47	2,062
Manufacture of made-up textile articles, except apparel	172	10,739	247	10,555	2,084	9,488
Manufacture of carpets and rugs	51	346	17	275	17	278
Manufacture of other textiles n.e.c.	392	13,502	392	15,929	399	16,375
14 - Manufacture of wearing apparel	1,366	29,154	520	33,531	552	33,485
15 - Manufacture of leather and related products	435	5,238	253	3,177	265	3,555

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	46	727	63	728	71	933
Manufacture of luggage, handbags and the like, saddlery and harness	18	296	47	174	49	217
Manufacture of footwear	371	4,215	143	2,274	145	2,405
a. Leather wear	337	3,556	76	1,442	77	1,601
b. Rubber and Plastic wear	34	658	67	833	68	804
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	128	945	84	903	82	901
17 - Manufacture of paper and paper products	108	8,354	150	8,145	143	5,734
18 - Printing and reproduction of recorded media	165	3,297	236	3,418	242	3,213
Printing and other service activities related to printing	162	3,284	234	3,417	241	3,212
Reproduction of recorded media	3	13	2	1	1	1
19 - Manufacture of coke and refined petroleum products	59	59,454	127	75,930	128	65,550
20 - Manufacture of chemicals and chemical products	871	25,335	602	29,057	594	28,137
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	206	11,086	217	13,730	212	13,479
22 - Manufacture of rubber and plastics products	400	7,995	475	12,314	469	12,315
23 - Manufacture of other non-metallic mineral products	453	61,317	629	51,358	623	47,289
24 - Manufacture of basic metals	328	31,339	380	31,326	346	27,752
25 - Manufacture of fabricated metal products, except machinery and equipment	71	1,451	64	1,031	86	2,683
26 - Manufacture of computer, electronic and optical products	27	948	38	1,505	35	1,685
27 - Manufacture of electrical equipment	246	15,008	264	14,999	248	12,088
28 - Manufacture of machinery and equipment	122	744	85	319	88	7,743
29 - Manufacture of motor vehicles, trailers and semi-trailers	176	7,015	295	8,772	286	14,445
30 - Manufacture of other transport equipment	5	24	6	57	6	72
31 - Manufacture of furniture	475	1,189	124	1,570	115	1,532
32 - Other manufacturing	1,073	7,387	2,515	12,233	7,518	15,881
Manufacture of jewellery and related articles	204	97	55	89	51	87
Manufacture of imitation jewellery and related articles	3	25	2	22	788	20
Manufacture of musical instruments	2	1	3	0	1	1
Manufacture of sports goods	104	1,965	88	3,208	99	3,309
Manufacture of games and toys	3	-	4	-	1	-
supplies	45	326	53	412	50	485
Manufacture of Handicrafts	126	17	5	2	5	2
Other manufacturing n.e.c.	586	4,957	2,305	8,498	6,523	11,976
33 - Repair and installation of machinery and equipment	-	-	4	55	4	54
D. Electricity, gas, steam and air conditioning supply	314	120,410	303	107,439	307	100,305
Electric power generation, transmission and distribution	300	117,960	280	104,717	287	97,609
a) Hydal	148	5,423	122	4,962	122	4,655
b) Thermal	86	49,782	97	41,623	93	40,429
c) Coal Based	16	42,874	13	41,183	15	36,179
d) Wind	15	11,057	18	9,709	26	9,104
e) Solar	12	5,112	16	4,820	17	4,690
f) Other	23	3,712	14	2,420	14	2,552
Manufacture of gas; distribution of gaseous fuels through mains	14	2,450	23	2,722	20	2,696
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	10	1,953	8	3,413	8	4,215
36 - Water collection, treatment and supply	4	1,817	3	3,251	3	4,055
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	6	136	5	162	5	159
F. Construction	1,175	34,088	1,242	31,585	1,259	31,210
41 - Construction of buildings	743	20,400	420	16,411	433	15,813
42 - Civil engineering	385	13,162	765	14,669	764	14,913
43 - Specialized construction activities	47	525	57	505	62	483

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	66,565	97,906	37,241	113,370	58,003	128,149
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,535	6,950	801	8,606	817	8,509
46 - Wholesale trade, except of motor vehicles and motorcycles	16,468	58,628	15,932	61,465	28,699	74,496
47 - Retail trade, except of motor vehicles and motorcycles	47,562	32,328	20,508	43,300	28,487	45,144
H. Transportation and storage	18,551	29,973	16,386	34,064	16,624	32,740
49 - Land transport and transport via pipelines	5,096	10,078	3,308	10,719	3,466	11,909
50 - Water transport	-	-	-	-	-	-
51 - Air transport	22	145	26	255	21	239
52 - Warehousing and support activities for transportation	13,425	17,814	13,040	21,747	13,125	19,439
53 - Courier activities other than national post activities	8	1,935	12	1,343	12	1,154
I. Accommodation and food service activities	827	8,508	409	8,554	428	9,299
55 - Accommodation	251	6,497	115	6,256	120	6,933
56 - Food and beverage service activities	576	2,011	294	2,298	308	2,366
J. Information and communication	448	43,196	255	48,255	292	47,896
58 - Publishing activities	186	122	23	85	21	79
59 - Motion picture, video and television programme production, sound recording and music publishing activities	35	1,351	43	1,242	45	1,128
60 - Programming and broadcasting activities	3	2	1	1	1	3
61 - Telecommunications	138	41,289	89	46,367	90	45,512
62 - Computer programming, consultancy and related activities	57	173	70	347	108	967
63 - Information service activities	29	259	29	213	27	207
K. Real estate activities	96	5,072	95	3,660	106	3,505
L. Professional, scientific and technical activities	112	1,354	113	1,990	118	2,032
69 - Legal and accounting activities	21	17	26	95	27	91
71 - Architectural and engineering activities; technical testing and analysis	14	4	12	4	21	4
72 - Scientific research and development	16	1,017	13	1,020	12	972
73 - Advertising and market research	1	-	1	-	-	-
74 - Other professional, scientific and technical activities	27	134	27	185	23	259
75 - Veterinary activities	28	163	29	668	30	690
M. Administrative and support service activities	5	19	5	17	5	16
77 - Rental and leasing activities	2,790	3,413	2,672	3,881	3,389	4,093
78 - Employment activities	240	751	226	759	225	714
79 - Travel agency, tour operator, reservation service and related activities	4	109	5	68	5	97
80 - Security and investigation activities	50	848	60	878	66	977
81 - Services to buildings and landscape activities	30	27	29	47	29	43
82 - Office administrative, office support and other business support activities	15	24	13	22	13	19
N. Education	2,451	1,654	2,339	2,107	3,051	2,242
O. Human health and social work activities	712	3,515	468	4,524	469	4,848
86 - Human health activities	651	5,536	299	3,982	301	4,108
87 - Residential care activities	643	5,534	298	3,981	301	4,108
88 - Social work activities with and without accommodation	1	1	1	1	-	-
P. Arts, entertainment and recreation	7	1	-	-	-	-
36	36	30	27	53	26	57
Q. Other service activities	1,336	5,560	14,297	10,442	61,154	28,877
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,670	1,779	5,671	1,167	5,677	1,406
A. Government Trusts and Non-profit Organizations	1	240	1	-	1	120
B. Private Trusts and Non-profit Organizations	10	1,076	5	670	5	706
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,659	463	5,665	498	5,671	580
VI. PERSONAL	413,453	283,169	422,209	281,443	516,186	272,862
A. Bank Employees	76,841	103,248	49,249	89,356	74,100	86,874
1) For house building	43,692	82,274	19,895	71,326	47,363	68,119
2) For transport i.e. purchase of car etc.	19,962	17,320	15,684	15,457	12,631	15,987
3) Other purposes	13,187	3,654	13,670	2,573	14,106	2,768
B. Consumer Financing	336,611	179,921	372,959	192,087	442,085	185,988
1) For house building	2,783	19,176	2,743	17,609	2,773	17,609
2) For transport i.e. purchase of car etc	34,707	18,392	33,091	20,803	58,633	21,741
3) Credit cards	17,755	1,508	40,681	3,008	46,860	3,565
4) Consumers durable	35,669	5,739	10,178	7,122	45,005	6,981
5) Personal loans	245,697	135,106	286,266	143,545	288,814	136,091
C) Other	1	0	1	0	1	0
VII. OTHER	8	690	11	1,143	12	1,294
Total	1,171,362	2,432,575	1,602,544	2,594,388	1,763,888	2,636,891

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	3,528	1	7,004	4	27
1) Official	-	-	-	-	-	-
2) Business	2	3,528	1	7,004	3	24
3) Personal	-	-	-	-	1	3
2. DOMESTIC CONSTITUENTS	2,876,747	9,202,634	5,865,645	10,376,904	5,580,753	10,062,868
I. GOVERNMENT	177	433,487	195	240,674	202	164,120
A. Federal Government	108	22,986	115	107,597	118	32,873
B. Provincial Governments	69	410,501	80	133,077	84	131,247
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	598	1,782,303	567	1,719,277	573	1,635,928
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	1,434	4	1,275	4	1,012
Utilities	385	421,320	370	383,805	370	345,842
Transport, storage and communications	98	811,893	66	674,193	78	680,321
Manufacturing	25	5,738	50	59,253	48	15,828
Mining and Quarrying	-	-	-	-	-	-
Construction	10	4,626	10	3,958	10	3,472
Commerce and Trade	61	532,012	44	477,224	39	468,302
Others	16	5,280	23	119,571	24	121,151
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,052	215,131	1,153	943,461	1,180	655,622
Mutual Funds and AMCs	73	2,561	99	5,505	93	8,390
Insurance & Pension Funds	432	3,277	412	5,164	412	5,085
MFIs and DFIs	113	138,851	146	846,254	131	544,978
Stock Exchange & Brokerage Houses	189	21,530	227	28,620	244	30,590
Modarabas	77	4,472	80	5,809	73	6,148
Other NBFIs	168	44,440	189	52,109	227	60,430
IV. PRIVATE SECTOR (BUSINESS)	317,896	5,904,808	430,902	6,563,429	426,750	6,653,051
A. Agriculture, forestry and fishing	107,182	165,167	111,140	156,989	111,940	185,261
1. Crop and animal production, hunting and related service activities	107,014	164,188	110,982	155,273	111,759	183,962
Growing of Wheat, Rice, Sugar Cane & Cotton	79,786	92,056	75,846	90,254	78,665	99,428
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,913	2,922	1,782	3,289	2,063	7,262
Growing of other fruits, vegetables and crops	6,139	8,836	6,671	8,880	6,528	9,638
Raising of livestock and other related activities	5,189	25,341	12,854	21,601	4,969	29,158
Other agricultural support activities	13,974	35,006	13,813	31,192	19,511	38,398
Hunting, trapping and related service activities	13	27	16	57	23	77
02 - Forestry and logging	4	14	3	7	8	20
03 - Fishing and aquaculture	164	965	155	1,709	173	1,279
B. Mining and quarrying	899	65,035	1,023	51,117	1,229	65,981
05 - Mining of coal and lignite	66	35,572	71	24,549	91	34,658
06 - Extraction of crude petroleum and natural gas	654	22,927	691	10,189	807	18,802
07 - Mining of metal ores	31	994	28	945	34	1,051
08-Other mining and quarrying	123	5,487	220	15,406	285	11,433
09 - Mining support service activities	25	54	13	29	12	37
C. Manufacturing	82,615	4,012,956	85,956	4,497,420	87,659	4,440,198
10 - Manufacture of food products	17,813	950,752	18,898	1,022,013	18,846	978,487
11 - Manufacture of beverages	1,185	53,340	1,042	41,705	1,111	40,635
12 - Manufacture of tobacco products	407	1,554	449	1,951	465	1,876
13 - Manufacture of textiles	23,549	1,362,180	24,331	1,608,751	24,523	1,587,750
Preparation and spinning of textile fibres	7,898	442,613	7,791	505,541	7,910	493,461
Weaving of textiles	5,009	277,002	5,580	309,850	5,669	324,243
Finishing of textiles	3,601	250,599	3,802	313,396	3,725	296,644
Manufacture of knitted and crocheted fabrics	715	62,128	752	96,601	843	73,475
Manufacture of made-up textile articles, except apparel	3,023	182,197	3,146	215,507	3,152	215,147
Manufacture of carpets and rugs	82	727	66	611	71	635
Manufacture of other textiles n.e.c.	3,221	146,913	3,194	167,246	3,153	184,144
14 - Manufacture of wearing apparel	3,213	171,847	3,446	255,065	3,484	219,518
15 - Manufacture of leather and related products	1,658	44,381	1,743	45,932	1,748	47,288

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	325	6,350	408	7,190	412	7,705
Manufacture of luggage, handbags and the like, saddlery and harness	71	2,204	99	2,133	88	2,519
Manufacture of footwear	1,262	35,828	1,236	36,610	1,248	37,064
a. Leather wear	917	28,953	907	29,919	889	30,023
b. Rubber and Plastic wear	345	6,875	329	6,691	359	7,041
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	353	8,374	408	8,592	454	9,593
17 - Manufacture of paper and paper products	1,588	114,870	1,773	136,949	1,829	141,371
18 - Printing and reproduction of recorded media	755	18,802	849	17,367	892	18,219
Printing and other service activities related to printing	749	17,387	843	16,082	882	17,061
Reproduction of recorded media	6	1,415	6	1,284	10	1,158
19 - Manufacture of coke and refined petroleum products	1,384	80,611	1,443	97,876	1,684	100,067
20 - Manufacture of chemicals and chemical products	7,503	314,089	7,759	365,818	8,105	390,833
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,468	91,912	5,878	95,558	6,039	95,179
22 - Manufacture of rubber and plastics products	2,344	91,420	2,519	101,239	2,484	101,021
23 - Manufacture of other non-metallic mineral products	1,580	202,275	1,366	184,415	1,353	187,400
24 - Manufacture of basic metals	4,905	206,729	4,950	197,743	4,963	197,375
25 - Manufacture of fabricated metal products, except machinery and equipment	839	31,667	759	25,676	749	22,616
26 - Manufacture of computer, electronic and optical products	304	13,254	289	13,990	452	26,021
27 - Manufacture of electrical equipment	2,011	116,428	2,124	130,061	2,105	109,938
28 - Manufacture of machinery and equipment	774	23,434	771	34,053	793	36,497
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,814	54,610	1,765	45,551	1,779	60,467
30 - Manufacture of other transport equipment	508	11,877	528	11,638	612	11,337
31 - Manufacture of furniture	326	4,612	364	5,650	386	5,387
32 - Other manufacturing	2,229	42,809	2,395	46,564	2,677	48,529
Manufacture of jewellery and related articles	70	197	83	290	86	336
Manufacture of imitation jewellery and related articles	2	8	3	8	3	8
Manufacture of musical instruments	49	778	52	1,020	52	962
Manufacture of sports goods	261	4,440	312	6,162	322	6,977
Manufacture of games and toys	1	1	2	7	2	7
supplies	295	4,313	270	3,690	332	3,723
Manufacture of Handicrafts	55	402	59	405	60	388
Other manufacturing n.e.c.	1,496	32,670	1,614	34,983	1,820	36,127
33 - Repair and installation of machinery and equipment	105	1,126	107	3,260	126	2,795
D. Electricity, gas, steam and air conditioning supply	2,090	387,592	2,666	393,782	2,629	382,447
Electric power generation, transmission and distribution	1,961	381,916	2,557	388,914	2,494	377,234
a) Hydal	289	21,260	303	27,831	267	29,643
b) Thermal	131	74,853	90	72,034	94	76,556
c) Coal Based	73	83,451	70	85,832	74	87,211
d) Wind	139	39,785	137	36,146	135	31,124
e) Solar	158	10,502	171	9,688	190	9,603
f) Other	1,171	152,066	1,786	157,382	1,734	143,096
Manufacture of gas; distribution of gaseous fuels through mains	103	5,635	99	4,860	123	5,205
Steam and air conditioning supply	26	40	10	8	12	7
E. Water supply; sewerage, waste management and remediation activities	130	21,962	154	24,597	163	27,965
36 - Water collection, treatment and supply	28	7,408	53	13,107	50	16,307
37 - Sewerage	7	5	12	12	16	104
38 - Waste collection, treatment and disposal activities; materials recovery	93	14,547	85	11,476	92	11,534
services	2	3	4	3	5	20
F. Construction	2,590	158,494	2,919	180,969	3,153	178,316
41 - Construction of buildings	1,606	116,836	1,681	131,885	1,870	128,214
42 - Civil engineering	826	39,021	1,029	46,155	1,050	46,986
43 - Specialized construction activities	158	2,637	209	2,930	233	3,116

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	84,870	417,631	181,823	472,862	175,161	514,541
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,484	19,797	4,824	16,496	4,709	15,667
46 - Wholesale trade, except of motor vehicles and motorcycles	20,195	234,844	41,074	249,486	46,592	265,753
47 - Retail trade, except of motor vehicles and motorcycles	62,191	162,990	135,925	206,880	123,860	233,121
H. Transportation and storage	6,015	91,782	6,515	81,998	7,572	90,655
49 - Land transport and transport via pipelines	3,480	43,618	3,762	28,663	4,632	35,290
50 - Water transport	70	843	86	660	100	1,652
51 - Air transport	77	935	97	1,608	101	1,537
52 - Warehousing and support activities for transportation	2,001	40,259	2,207	42,431	2,474	42,395
53 - Courier activities other than national post activities	387	6,127	363	8,636	265	9,782
I. Accommodation and food service activities	1,368	28,435	1,604	31,506	1,777	31,953
55 - Accommodation	263	16,017	291	17,687	323	18,041
56 - Food and beverage service activities	1,105	12,418	1,313	13,820	1,454	13,912
J. Information and communication	2,474	339,819	2,656	439,165	2,950	474,371
58 - Publishing activities	575	2,331	662	9,954	756	9,989
59 - Motion picture, video and television programme production, sound recording and music publishing activities	14	465	39	493	45	480
60 - Programming and broadcasting activities	38	1,521	40	1,255	41	1,238
61 - Telecommunications	951	320,638	1,002	410,675	1,089	443,386
62 - Computer programming, consultancy and related activities	722	9,773	728	12,660	807	14,881
63 - Information service activities	174	5,092	185	4,127	212	4,397
K. Real estate activities	863	32,701	872	34,311	836	39,023
L. Professional, scientific and technical activities	9,487	56,879	11,682	70,381	8,165	67,098
69 - Legal and accounting activities	144	1,796	142	1,882	172	2,293
71 - Architectural and engineering activities; technical testing and analysis	70	1,271	106	1,451	120	1,514
72 - Scientific research and development	362	4,317	404	6,862	446	7,372
73 - Advertising and market research	193	3,709	168	3,549	164	3,429
74 - Other professional, scientific and technical activities	995	3,995	864	4,373	917	3,797
75 - Veterinary activities	7,670	41,567	9,943	52,043	6,279	48,445
M. Administrative and support service activities	53	223	55	222	67	248
77 - Rental and leasing activities	3,658	44,472	3,808	48,225	3,979	52,976
78 - Employment activities	385	1,802	426	2,460	548	3,170
79 - Travel agency, tour operator, reservation service and related activities	38	168	33	84	43	1,118
80 - Security and investigation activities	819	13,277	891	13,688	935	14,743
81 - Services to buildings and landscape activities	715	2,930	644	2,952	558	2,972
82 - Office administrative, office support and other business support activities	34	385	52	467	79	652
N. Education	1,667	25,910	1,762	28,574	1,816	30,322
O. Human health and social work activities	1,303	25,629	1,087	21,936	1,165	25,182
86 - Human health activities	870	12,658	903	10,660	946	11,695
87 - Residential care activities	849	12,305	879	10,577	922	11,633
88 - Social work activities with and without accommodation	5	24	6	28	3	9
P. Arts, entertainment and recreation	16	328	18	56	21	53
69 - Arts, entertainment and recreation	69	1,693	92	2,180	82	2,274
Q. Other service activities	11,413	41,903	16,002	45,331	17,344	63,115
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	211	13,289	180	9,008	182	7,848
A. Government Trusts and Non-profit Organizations	58	1,287	26	1,489	27	534
B. Private Trusts and Non-profit Organizations	146	11,788	151	7,037	150	6,847
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	7	214	3	483	5	467
VI. PERSONAL	2,556,718	851,871	5,432,580	900,663	5,151,823	945,938
A. Bank Employees	98,456	228,953	107,489	218,408	112,449	218,058
1) For house building	37,340	176,062	39,388	161,918	40,125	155,624
2) For transport i.e. purchase of car etc.	35,334	47,481	38,499	50,923	41,097	56,234
3) Other purposes	25,782	5,410	29,602	5,567	31,227	6,200
B. Consumer Financing	2,453,736	622,306	5,320,340	681,661	5,034,535	727,281
1) For house building	31,970	184,293	31,175	181,824	31,453	189,349
2) For transport i.e. purchase of car etc	222,724	212,095	220,824	236,557	226,067	254,812
3) Credit cards	1,706,840	120,764	1,791,345	137,583	1,768,387	155,023
4) Consumers durable	3,131	1,658	4,363	1,567	4,911	1,559
5) Personal loans	489,071	103,496	3,272,633	124,130	3,003,717	126,539
C) Other	4,526	612	4,751	595	4,839	599
VII. OTHER	95	1,746	68	390	43	362
Total	2,876,749	9,206,162	5,865,646	10,383,908	5,580,757	10,062,895

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	-	-	-	-	-
1) Official	1	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	434	430,874	282	138,111	309	418,418
I. GOVERNMENT	1	361,844	1	84,049	1	368,472
A. Federal Government	1	361,844	1	84,049	1	368,472
B. Provincial Governments	-	-	-	-	-	-
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)	174	68,497	169	53,653	199	49,564
A. Agriculture, forestry and fishing	2	1,300	2	4	2	6
1. Crop and animal production, hunting and related service activities	2	1,300	2	4	2	6
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	1,300	2	4	2	6
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	150	46,948	152	46,611	184	39,887
10 - Manufacture of food products	19	6,533	19	3,011	19	2,575
11 - Manufacture of beverages	5	-	3	6,316	3	2,406
12 - Manufacture of tobacco products	4	-	3	-	2	1,942
13 - Manufacture of textiles	3	245	3	246	3	249
Preparation and spinning of textile fibres	2	214	2	215	2	218
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	1	31	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	1	31	1	31
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 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	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	2	3,178	1	108	1	611
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	-	1	-
20 - Manufacture of chemicals and chemical products	22	11,859	17	14,902	15	15,650
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	22	8,476	7	6,193	8	2,627
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	935	2	623	2	519
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	6,437	1	4,634
27 - Manufacture of electrical equipment	58	8,203	86	7,605	122	7,090
28 - Manufacture of machinery and equipment	1	10	1	0	1	0
29 - Manufacture of motor vehicles, trailers and semi-trailers	6	1,758	4	408	3	1,478
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	4	1,053	4	760	3	105
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	-	-	1	-	1	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	1,053	3	760	2	105
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	5	6,139	2	993	2	910
Electric power generation, transmission and distribution	2	5,064	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	1	4,835	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	229	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	3	1,076	2	993	2	910
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	80	2	20	-	-
41 - Construction of buildings	2	80	2	20	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Jun-24		Mar-25 R		Jun-25 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	6,322	4	3,915	4	4,433
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	2,670	1	-	1	-
47 - Retail trade, except of motor vehicles and motorcycles	2	3,651	3	3,915	3	4,433
H. Transportation and storage	1	-	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	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	1,284	2	1,284	2	896
55 - Accommodation	2	1,284	2	1,284	2	896
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	3	6,365	2	478	2	3,432
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	6,365	2	478	2	3,432
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	5	59	2	77	2	-
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	-	2	77	2	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	1	59	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
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	-	-	1	270	1	-
86 - Human health activities	-	-	1	270	1	-
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	258	534	112	408	109	382
A. Bank Employees	133	408	112	408	109	382
1) For house building	47	282	42	281	39	254
2) For transport i.e. purchase of car etc.	52	112	48	121	48	119
3) Other purposes	34	14	22	5	22	9
B. Consumer Financing	125	126	-	-	-	-
1) For house building	86	111	-	-	-	-
2) For transport i.e. purchase of car etc	31	14	-	-	-	-
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	-	-	-	-
C) Other	-	-	-	-	-	-
VII. OTHER	1	-	-	-	-	-
Total	435	430,874	282	138,111	309	418,418

3.2.4 Advances Classified by Borrowers

Conventional Banking

Borrower	(Million Rupees)					
	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	-	1	7,004	-	-
1) Official	1	-	-	-	-	-
2) Business	-	-	1	7,004	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,524,337	8,572,579	6,902,208	8,962,953	6,748,813	8,958,990
I. GOVERNMENT	136	848,853	152	345,478	156	625,272
A. Federal Government	71	391,643	77	124,935	84	406,146
B. Provincial Governments	65	457,210	75	220,543	72	219,126
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	512	1,608,194	493	1,432,000	493	1,460,514
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	1,434	5	1,275	5	1,012
Utilities	293	446,350	284	409,452	282	349,881
Transport, storage and communications	85	573,646	51	237,929	61	332,134
Manufacturing	46	60,593	58	116,080	54	72,724
Mining and Quarrying	1	64,899	1	66,377	1	64,899
Construction	11	5,483	12	5,327	12	4,920
Commerce and Trade	57	450,980	42	407,552	37	446,552
Others	15	4,809	40	188,010	41	188,393
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	584	221,857	745	975,390	776	678,035
Mutual Funds and AMCs	5	2,420	8	4,384	6	7,285
Insurance & Pension Funds	131	2,779	134	4,663	144	4,494
MFIs and DFIs	104	151,019	133	888,810	112	578,477
Stock Exchange & Brokerage Houses	165	21,253	294	29,317	312	31,494
Modarabas	3	219	3	222	3	217
Other NBFIs	176	44,166	173	47,995	199	56,068
IV. PRIVATE SECTOR (BUSINESS)	1,009,674	5,098,462	1,542,457	5,394,302	1,601,793	5,373,117
A. Agriculture, forestry and fishing	708,899	379,017	1,155,255	439,045	1,149,043	461,783
1. Crop and animal production, hunting and related service activities	708,036	377,716	1,154,621	437,140	1,148,332	459,778
Growing of Wheat, Rice, Sugar Cane & Cotton	311,218	174,632	783,593	219,254	769,572	228,285
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,593	8,900	29,475	10,448	24,437	12,136
Growing of other fruits, vegetables and crops	22,265	17,880	67,794	23,769	27,508	26,091
Raising of livestock and other related activities	257,077	114,154	233,629	122,927	225,215	126,119
Other agricultural support activities	96,871	62,124	40,115	60,688	101,578	67,070
Hunting, trapping and related service activities	12	25	15	55	22	75
02 - Forestry and logging	111	16	94	16	115	44
03 - Fishing and aquaculture	752	1,285	540	1,889	596	1,961
B. Mining and quarrying	793	54,189	1,973	38,457	1,496	46,442
05 - Mining of coal and lignite	55	32,485	792	28,505	176	30,984
06 - Extraction of crude petroleum and natural gas	567	20,982	947	9,104	1,053	14,199
07 - Mining of metal ores	19	126	60	61	66	175
08-Other mining and quarrying	128	557	162	769	190	1,056
09 - Mining support service activities	24	40	12	18	11	28
C. Manufacturing	101,745	3,196,235	102,302	3,369,342	108,362	3,289,089
10 - Manufacture of food products	51,235	808,949	48,958	854,498	46,542	808,519
11 - Manufacture of beverages	488	24,563	374	32,781	390	25,497
12 - Manufacture of tobacco products	171	68	203	68	293	2,090
13 - Manufacture of textiles	17,898	1,103,348	19,457	1,202,544	21,634	1,179,175
Preparation and spinning of textile fibres	6,800	422,812	7,170	437,101	7,187	415,653
Weaving of textiles	3,420	236,115	4,142	260,808	4,473	280,676
Finishing of textiles	2,830	195,081	3,213	215,395	3,144	210,245
Manufacture of knitted and crocheted fabrics	416	45,003	412	73,424	427	51,629
Manufacture of made-up textile articles, except apparel	2,069	109,489	2,212	112,237	4,145	112,904
Manufacture of carpets and rugs	108	860	64	738	70	770
Manufacture of other textiles n.e.c.	2,255	93,988	2,244	102,840	2,188	107,299
14 - Manufacture of wearing apparel	3,452	125,973	2,664	142,175	2,771	154,181
15 - Manufacture of leather and related products	1,626	31,202	1,546	33,913	1,573	34,159

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	231	4,703	275	5,418	308	6,275
Manufacture of luggage, handbags and the like, saddlery and harness	58	1,445	116	1,353	107	1,225
Manufacture of footwear	1,337	25,053	1,155	27,142	1,158	26,660
a. Leather wear	995	18,534	775	20,149	755	19,557
b. Rubber and Plastic wear	342	6,519	380	6,992	403	7,102
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	380	8,022	401	7,315	442	8,226
17 - Manufacture of paper and paper products	1,192	82,519	1,336	83,498	1,362	80,096
18 - Printing and reproduction of recorded media	522	7,355	637	7,197	672	8,117
Printing and other service activities related to printing	516	7,209	632	7,062	668	8,013
Reproduction of recorded media	6	145	5	135	4	105
19 - Manufacture of coke and refined petroleum products	1,290	112,951	1,421	140,452	1,642	116,583
20 - Manufacture of chemicals and chemical products	4,685	195,692	4,565	185,465	4,825	199,288
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,478	56,470	3,798	58,705	3,807	55,743
22 - Manufacture of rubber and plastics products	1,857	58,640	2,015	60,691	1,986	61,102
23 - Manufacture of other non-metallic mineral products	1,422	180,108	1,519	159,967	1,494	158,818
24 - Manufacture of basic metals	3,939	167,535	4,049	160,842	4,027	154,365
25. Manufacture of fabricated metal products, except machinery and equipment	741	24,071	682	19,816	712	21,520
26 - Manufacture of computer, electronic and optical products	163	9,805	174	11,227	288	13,548
27 - Manufacture of electrical equipment	1,497	100,984	1,547	103,005	1,626	84,394
28 - Manufacture of machinery and equipment	613	10,915	567	14,496	570	21,553
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,193	32,475	1,244	30,278	1,276	40,781
30 - Manufacture of other transport equipment	389	9,255	390	9,841	417	9,364
31 - Manufacture of furniture	764	4,888	444	6,457	438	6,337
32. Other manufacturing	2,661	39,699	4,216	41,213	9,460	43,183
Manufacture of jewellery and related articles	268	259	124	299	119	319
Manufacture of imitation jewellery and related articles	4	29	3	26	789	23
Manufacture of musical instruments	51	779	55	1,020	53	963
Manufacture of sports goods	283	5,021	294	6,478	329	6,859
Manufacture of games and toys	4	1	6	7	3	7
supplies	218	2,867	232	3,039	286	3,280
Manufacture of Handicrafts	139	30	20	16	23	27
Other manufacturing n.e.c.	1,694	30,713	3,482	30,328	7,858	31,703
33 - Repair and installation of machinery and equipment	89	749	95	2,899	115	2,449
D. Electricity, gas, steam and air conditioning supply	1,119	348,485	1,086	348,905	1,070	326,542
Electric power generation, transmission and distribution	1,025	340,450	985	341,032	951	318,516
a) Hydal	167	19,755	141	30,996	141	31,696
b) Thermal	176	94,456	157	82,914	155	82,179
c) Coal Based	52	79,638	46	72,938	48	65,699
d) Wind	93	26,281	96	23,119	105	21,871
e) Solar	142	11,918	141	11,480	149	11,128
f) Other	395	108,401	404	119,586	353	105,943
Manufacture of gas; distribution of gaseous fuels through mains	85	8,006	98	7,871	114	8,024
Steam and air conditioning supply	9	28	3	2	5	2
E. Water supply; sewerage, waste management and remediation activities	101	10,272	93	8,385	111	7,405
36 - Water collection, treatment and supply	17	34	26	81	31	82
37 - Sewerage	7	5	9	4	15	4
38 - Waste collection, treatment and disposal activities; materials recovery	77	10,233	56	8,298	64	7,319
services	-	-	2	1	1	1
F. Construction	2,949	135,415	3,294	137,030	3,498	124,882
41 - Construction of buildings	1,840	90,601	1,625	89,644	1,775	77,352
42 - Civil engineering	941	43,242	1,433	45,671	1,468	45,717
43 - Specialized construction activities	168	1,572	236	1,715	255	1,813

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	140,478	394,729	206,208	434,311	219,322	461,474
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,406	24,443	5,070	22,886	4,954	21,277
46 - Wholesale trade, except of motor vehicles and motorcycles	30,220	227,427	49,031	236,073	67,065	250,934
47 - Retail trade, except of motor vehicles and motorcycles	105,852	142,859	152,107	175,353	147,303	189,262
H. Transportation and storage	21,993	89,282	20,325	82,245	21,365	81,005
49 - Land transport and transport via pipelines	7,223	42,643	5,819	28,162	6,678	30,672
50 - Water transport	45	142	75	317	88	295
51 - Air transport	41	590	62	1,224	63	1,187
52 - Warehousing and support activities for transportation	14,474	40,167	14,123	45,304	14,385	42,436
53 - Courier activities other than national post activities	210	5,739	246	7,238	151	6,415
I. Accommodation and food service activities	1,756	28,358	1,434	28,992	1,501	29,662
55 - Accommodation	427	20,618	311	21,033	332	22,027
56 - Food and beverage service activities	1,329	7,740	1,123	7,959	1,169	7,635
J. Information and communication	1,910	277,383	1,702	310,089	1,909	311,022
58 - Publishing activities	480	1,522	324	1,683	409	1,662
59 - Motion picture, video and television programme production, sound recording and music publishing activities	60	1,847	68	1,698	76	1,575
60 - Programming and broadcasting activities	34	932	33	801	32	824
61 - Telecommunications	706	264,291	641	294,497	648	294,705
62 - Computer programming, consultancy and related activities	521	6,602	501	9,192	584	10,549
63 - Information service activities	109	2,189	135	2,218	160	1,708
K. Real estate activities	657	24,725	690	26,015	671	30,117
L. Professional, scientific and technical activities	8,750	48,838	11,030	58,001	7,413	50,946
69 - Legal and accounting activities	81	818	94	360	112	361
71 - Architectural and engineering activities; technical testing and analysis	14	465	11	240	20	445
72 - Scientific research and development	237	4,796	238	7,320	316	7,775
73 - Advertising and market research	41	2,736	49	2,698	40	2,673
74 - Other professional, scientific and technical activities	839	2,870	764	2,232	790	2,228
75 - Veterinary activities	7,489	36,981	9,826	44,987	6,076	37,243
M. Administrative and support service activities	49	173	48	163	59	221
77 - Rental and leasing activities	5,350	39,679	5,454	37,352	6,305	41,708
78 - Employment activities	428	1,658	513	1,684	614	2,351
79 - Travel agency, tour operator, reservation service and related activities	27	184	33	116	42	287
80 - Security and investigation activities	687	12,593	688	6,826	697	8,368
81 - Services to buildings and landscape activities	211	1,970	271	2,080	222	2,185
82 - Office administrative, office support and other business support activities	46	395	57	452	73	532
N. Education	3,951	22,879	3,892	26,194	4,657	27,984
O. Human health and social work activities	1,312	20,237	1,080	18,654	1,147	21,557
86 - Human health activities	1,211	11,806	899	10,158	922	10,879
87 - Residential care activities	1,183	11,464	875	10,082	900	10,824
88 - Social work activities with and without accommodation	5	13	6	20	1	2
P. Arts, entertainment and recreation	23	329	18	56	21	53
91	91	652	106	1,048	93	1,138
Q. Other service activities	10,560	39,161	29,526	46,272	77,565	77,466
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,780	11,580	5,778	8,432	5,782	6,368
A. Government Trusts and Non-profit Organizations	43	1,510	21	1,482	4	620
B. Private Trusts and Non-profit Organizations	76	9,414	89	5,969	102	4,702
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,661	656	5,668	980	5,676	1,047
VI. PERSONAL	2,507,642	782,943	5,352,572	806,208	5,139,801	814,389
A. Bank Employees	151,133	262,460	126,972	237,838	153,011	232,504
1) For house building	71,053	203,859	47,486	180,945	74,670	171,759
2) For transport i.e. purchase of car etc.	45,353	50,506	41,511	49,633	39,091	52,879
3) Other purposes	34,727	8,095	37,975	7,260	39,250	7,867
B. Consumer Financing	2,352,005	519,873	5,220,869	567,777	4,981,976	581,291
1) For house building	15,859	80,978	15,142	74,972	14,962	74,197
2) For transport i.e. purchase of car etc	132,820	99,002	129,065	112,374	155,571	117,871
3) Credit cards	1,468,284	106,969	1,547,704	121,742	1,517,900	137,678
4) Consumers durable	35,009	6,560	8,805	7,614	42,834	7,184
5) Personal loans	700,033	226,363	3,520,153	251,076	3,250,709	244,362
C) Other	4,504	610	4,731	593	4,814	594
VII. OTHER	9	690	11	1,143	12	1,294
Total	3,524,338	8,572,579	6,902,209	8,969,957	6,748,813	8,958,990

Notes(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	3,528	-	-	4	27
1) Official	-	-	-	-	-	-
2) Business	2	3,528	-	-	3	24
3) Personal	-	-	-	-	1	3
2. DOMESTIC CONSTITUENTS	524,206	3,493,504	566,263	4,146,450	596,137	4,159,188
I. GOVERNMENT	147	126,155	155	94,939	156	19,626
A. Federal Government	57	964	53	75,321	53	1,391
B. Provincial Governments	90	125,190	102	19,618	103	18,235
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	199	789,795	189	966,541	199	928,563
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	9	2	7	2	6
Utilities	118	136,172	116	121,898	118	120,768
Transport, storage and communications	46	425,704	33	576,919	37	527,483
Manufacturing	-	-	15	84	15	5,067
Mining and Quarrying	-	-	-	-	-	-
Construction	3	1,643	4	1,618	4	1,419
Commerce and Trade	24	225,397	10	221,349	13	227,877
Others	5	871	9	44,666	10	45,943
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	569	33,023	607	40,837	596	40,666
Mutual Funds and AMCs	70	140	94	1,121	89	1,105
Insurance & Pension Funds	303	537	279	501	269	591
MFIs and DFIs	25	186	31	231	33	262
Stock Exchange & Brokerage Houses	37	1,578	45	1,093	44	908
Modarabas	76	4,470	79	5,805	72	6,148
Other NBFIs	58	26,111	79	32,085	89	31,652
IV. PRIVATE SECTOR (BUSINESS)	60,308	2,186,668	62,842	2,665,692	66,749	2,762,292
A. Agriculture, forestry and fishing	6,238	21,769	6,621	20,814	8,401	31,119
1. Crop and animal production, hunting and related service activities	6,224	21,629	6,597	20,149	8,380	30,645
Growing of Wheat, Rice, Sugar Cane & Cotton	909	3,365	978	3,391	2,180	4,978
Growing of tropical, subtropical, pome and stone fruits & vegetables	107	277	164	607	218	4,033
Growing of other fruits, vegetables and crops	172	777	284	1,108	530	1,839
Raising of livestock and other related activities	1,093	7,114	1,066	4,865	1,406	8,864
Other agricultural support activities	3,942	10,094	4,104	10,176	4,045	10,929
Hunting, trapping and related service activities	1	2	1	2	1	2
02 - Forestry and logging	2	11	1	1	2	2
03 - Fishing and aquaculture	12	129	23	663	19	472
B. Mining and quarrying	241	33,703	323	31,667	388	39,984
05 - Mining of coal and lignite	29	18,635	28	8,585	37	18,255
06 - Extraction of crude petroleum and natural gas	143	9,177	131	7,323	150	10,230
07 - Mining of metal ores	13	868	13	884	13	875
08-Other mining and quarrying	54	5,000	149	14,857	186	10,607
09 - Mining support service activities	2	23	2	17	2	16
C. Manufacturing	31,221	1,557,805	32,212	1,920,514	32,433	1,894,373
10 - Manufacture of food products	7,055	355,252	7,179	402,817	7,193	381,881
11 - Manufacture of beverages	785	30,960	763	17,834	805	19,430
12 - Manufacture of tobacco products	383	1,512	427	1,924	443	1,815
13 - Manufacture of textiles	8,457	466,810	8,725	613,924	8,582	603,298
Preparation and spinning of textile fibres	2,322	117,693	2,344	156,871	2,431	158,309
Weaving of textiles	2,145	84,960	2,308	97,113	2,077	92,756
Finishing of textiles	1,134	95,902	1,149	141,150	1,137	123,199
Manufacture of knitted and crocheted fabrics	346	18,138	381	24,450	463	23,907
Manufacture of made-up textile articles, except apparel	1,127	83,477	1,181	113,825	1,091	111,732
Manufacture of carpets and rugs	25	214	19	148	18	143
Manufacture of other textiles n.e.c.	1,358	66,428	1,343	80,365	1,365	93,251
14 - Manufacture of wearing apparel	1,127	75,028	1,302	146,421	1,265	98,823
15 - Manufacture of leather and related products	467	18,417	450	15,196	440	16,684

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	140	2,373	196	2,500	175	2,364
Manufacture of luggage, handbags and the like, saddlery and harness	31	1,055	30	954	30	1,511
Manufacture of footwear	296	14,989	224	11,742	235	12,809
a. Leather wear	259	13,975	208	11,211	211	12,067
b. Rubber and Plastic wear	37	1,014	16	531	24	742
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	101	1,297	91	2,180	94	2,267
17 - Manufacture of paper and paper products	506	43,882	588	61,704	611	67,619
18 - Printing and reproduction of recorded media	398	14,744	448	13,588	462	13,314
Printing and other service activities related to printing	395	13,462	445	12,438	455	12,260
Reproduction of recorded media	3	1,282	3	1,150	7	1,054
19 - Manufacture of coke and refined petroleum products	154	27,113	150	33,354	171	49,034
20 - Manufacture of chemicals and chemical products	3,711	155,591	3,813	224,312	3,889	235,332
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,218	55,004	2,304	56,777	2,452	55,542
22 - Manufacture of rubber and plastics products	887	40,774	979	52,861	967	52,235
23 - Manufacture of other non-metallic mineral products	613	84,419	478	76,429	484	76,390
24 - Manufacture of basic metals	1,294	70,533	1,281	68,227	1,282	70,763
25. Manufacture of fabricated metal products, except machinery and equipment	169	9,047	141	6,892	123	3,779
26 - Manufacture of computer, electronic and optical products	169	9,096	154	10,705	200	18,792
27 - Manufacture of electrical equipment	818	38,655	927	49,661	849	44,722
28 - Manufacture of machinery and equipment	284	13,272	290	19,875	312	22,687
29 - Manufacture of motor vehicles, trailers and semi-trailers	803	30,909	820	24,453	792	35,609
30 - Manufacture of other transport equipment	124	2,646	144	1,854	201	2,046
31 - Manufacture of furniture	37	913	44	763	63	581
32. Other manufacturing	645	11,551	698	18,344	738	21,331
Manufacture of jewellery and related articles	6	35	14	80	18	103
Manufacture of imitation jewellery and related articles	1	5	2	5	2	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	82	1,384	106	2,891	92	3,427
Manufacture of games and toys	-	-	-	-	-	-
supplies	122	1,772	92	1,063	97	928
Manufacture of Handicrafts	42	388	44	392	42	363
Other manufacturing n.e.c.	392	7,967	440	13,914	487	16,506
33 - Repair and installation of machinery and equipment	16	378	16	417	15	400
D. Electricity, gas, steam and air conditioning supply	1,290	165,656	1,885	153,309	1,868	157,120
Electric power generation, transmission and distribution	1,238	164,490	1,852	152,599	1,830	156,327
a) Hydal	270	6,927	284	1,798	248	2,602
b) Thermal	41	30,179	30	30,744	32	34,806
c) Coal Based	38	51,522	37	54,077	41	57,692
d) Wind	61	24,560	59	22,736	56	18,358
e) Solar	28	3,696	46	3,028	58	3,165
f) Other	800	47,605	1,396	40,216	1,395	39,706
Manufacture of gas; distribution of gaseous fuels through mains	35	1,154	26	705	31	788
Steam and air conditioning supply	17	12	7	6	7	5
E. Water supply; sewerage, waste management and remediation activities	39	13,643	69	19,625	60	24,774
36 - Water collection, treatment and supply	15	9,192	30	16,276	22	20,280
37 - Sewerage	-	-	3	8	1	100
38 - Waste collection, treatment and disposal activities; materials recovery	22	4,449	34	3,340	33	4,375
services	2	3	2	1	4	19
F. Construction	818	57,246	869	75,545	914	84,643
41 - Construction of buildings	511	46,715	478	58,672	528	66,675
42 - Civil engineering	270	8,941	361	15,153	346	16,182
43 - Specialized construction activities	37	1,590	30	1,720	40	1,785

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,961	127,129	12,860	155,836	13,846	185,649
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	613	2,304	555	2,216	572	2,898
46 - Wholesale trade, except of motor vehicles and motorcycles	6,445	68,715	7,976	74,878	8,227	89,315
47 - Retail trade, except of motor vehicles and motorcycles	3,903	56,110	4,329	78,742	5,047	93,436
H. Transportation and storage	2,574	32,473	2,576	33,817	2,831	42,391
49 - Land transport and transport via pipelines	1,353	11,053	1,251	11,219	1,420	16,527
50 - Water transport	26	701	11	343	12	1,356
51 - Air transport	58	491	61	640	59	589
52 - Warehousing and support activities for transportation	952	17,906	1,124	18,874	1,214	19,398
53 - Courier activities other than national post activities	185	2,323	129	2,741	126	4,521
I. Accommodation and food service activities	441	9,870	581	12,353	706	12,487
55 - Accommodation	89	3,181	97	4,194	113	3,843
56 - Food and beverage service activities	352	6,689	484	8,160	593	8,643
J. Information and communication	1,015	111,997	1,211	177,809	1,335	214,677
58 - Publishing activities	281	931	361	8,357	368	8,405
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	7	591	8	455	10	417
61 - Telecommunications	386	104,001	452	163,022	533	197,625
62 - Computer programming, consultancy and related activities	258	3,343	297	3,815	331	5,299
63 - Information service activities	83	3,131	93	2,159	93	2,930
K. Real estate activities	302	13,048	277	11,956	271	12,412
L. Professional, scientific and technical activities	854	9,454	767	14,447	872	18,184
69 - Legal and accounting activities	84	995	74	1,618	87	2,023
71 - Architectural and engineering activities; technical testing and analysis	72	810	107	1,215	121	1,072
72 - Scientific research and development	143	538	181	639	144	570
73 - Advertising and market research	153	973	120	850	124	755
74 - Other professional, scientific and technical activities	184	1,319	127	2,326	150	1,828
75 - Veterinary activities	209	4,749	146	7,724	233	11,893
M. Administrative and support service activities	9	70	12	76	13	43
77 - Rental and leasing activities	1,098	8,206	1,026	14,754	1,063	15,361
78 - Employment activities	197	896	139	1,535	159	1,533
79 - Travel agency, tour operator, reservation service and related activities	15	93	5	36	6	929
80 - Security and investigation activities	182	1,531	263	7,740	304	7,351
81 - Services to buildings and landscape activities	534	987	402	920	365	830
82 - Office administrative, office support and other business support activities	3	14	8	37	19	139
N. Education	167	4,685	209	4,487	210	4,579
O. Human health and social work activities	703	8,908	475	7,806	487	8,473
86 - Human health activities	310	6,388	304	4,754	326	4,924
87 - Residential care activities	309	6,375	303	4,746	324	4,917
88 - Social work activities with and without accommodation	1	13	1	8	2	7
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	14	1,072	13	1,185	15	1,194
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2,189	8,302	773	9,501	933	14,526
A. Government Trusts and Non-profit Organizations	101	3,488	73	1,744	77	2,886
B. Private Trusts and Non-profit Organizations	16	17	6	6	24	34
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	80	3,450	67	1,737	53	2,852
VI. PERSONAL	5	21	-	-	-	-
A. Bank Employees	462,787	352,630	502,329	376,306	528,317	404,794
1) For house building	24,297	70,148	29,878	70,334	33,647	72,811
2) For transport i.e. purchase of car etc.	10,026	54,759	11,839	52,580	12,857	52,239
3) Other purposes	9,995	14,406	12,720	16,869	14,685	19,462
B. Consumer Financing	4,276	983	5,319	885	6,105	1,110
1) For house building	438,467	282,480	472,430	305,970	494,644	331,978
2) For transport i.e. purchase of car etc	18,980	122,602	18,776	124,461	19,264	132,761
3) Credit cards	124,642	131,498	124,850	144,986	129,129	158,682
4) Consumers durable	256,311	15,303	284,322	18,850	297,347	20,910
5) Personal loans	3,791	837	5,736	1,075	7,082	1,356
C) Other	34,743	12,240	38,746	16,599	41,822	18,268
VII. OTHER	23	2	21	2	26	5
	95	1,746	68	390	43	362
Total	524,208	3,497,031	566,263	4,146,450	596,141	4,159,215

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	4	27	4	27
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	3	24	3	24
3) Personal	-	-	-	-	-	-	1	3	1	3
2. DOMESTIC CONSTITUENTS	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,411	10,861,628	7,344,950	13,118,178
I. GOVERNMENT	-	-	-	-	-	-	312	644,898	312	644,898
A. Federal Government	-	-	-	-	-	-	137	407,537	137	407,537
B. Provincial Governments	-	-	-	-	-	-	175	237,361	175	237,361
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	692	2,389,077	692	2,389,077
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	1,018	7	1,018
Utilities	-	-	-	-	-	-	400	470,649	400	470,649
Transport, storage and communications	-	-	-	-	-	-	98	859,617	98	859,617
Manufacturing	-	-	-	-	-	-	69	77,791	69	77,791
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	6,339	16	6,339
Commerce and Trade	-	-	-	-	-	-	50	674,429	50	674,429
Others	-	-	-	-	-	-	51	234,335	51	234,335
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	1,372	718,701	1,372	718,701
Mutual Funds and AMCs	-	-	-	-	-	-	95	8,390	95	8,390
Insurance & Pension Funds	-	-	-	-	-	-	413	5,085	413	5,085
MFIs and DFIs	-	-	-	-	-	-	145	578,739	145	578,739
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	356	32,402	356	32,402
Madarabah	-	-	-	-	-	-	75	6,365	75	6,365
Other NBFI	-	-	-	-	-	-	288	87,720	288	87,720
IV. PRIVATE SECTOR (BUSINESS)	1,263,968	984,954	65,601	42,337	2,092	9,996	336,881	7,098,122	1,668,542	8,135,408
A. Agriculture, forestry and fishing	929,835	313,078	39,919	15,840	984	1,612	186,706	162,372	1,157,444	492,902
1. Crop and animal production, hunting and related service activities	929,146	311,553	39,908	15,834	983	1,597	186,675	161,439	1,156,712	490,423
Growing of Wheat, Rice, Sugar Cane & Cotton	676,018	150,199	25,022	6,594	178	235	70,534	76,235	771,752	233,264
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,893	11,391	1,054	566	34	110	1,674	4,103	24,655	16,169
Growing of other fruits, vegetables and crops	14,043	17,995	628	540	37	95	13,330	9,301	28,038	27,930
Raising of livestock and other related activities	186,689	85,303	10,235	5,842	54	140	29,643	43,699	226,621	134,983
Other agricultural support activities	30,482	46,595	2,968	2,291	680	1,018	71,493	28,096	105,623	78,000
Hunting, trapping and related service activities	21	71	1	2	-	-	1	4	23	77
2. Forestry and logging	117	46	-	-	-	-	-	-	117	46
3. Fishing and aquaculture	572	1,479	11	6	1	15	31	932	615	2,432
B. Mining and quarrying	470	1,237	9	65	1	6	1,404	85,118	1,884	86,426
05 - Mining of coal and lignite	34	103	-	-	-	-	179	49,136	213	49,239
06 - Extraction of crude petroleum and natural gas	224	325	2	30	-	-	977	24,074	1,203	24,429
07 - Mining of metal ores	57	137	-	-	-	-	22	913	79	1,051
08-Other mining and quarrying	145	638	4	24	1	6	226	10,995	376	11,663
09 - Mining support service activities	10	34	3	10	-	-	-	13	44	44
C. Manufacturing	48,995	317,561	3,188	8,051	931	4,096	87,681	4,853,753	140,795	5,183,462
10 - Manufacture of food products	32,324	92,836	2,390	3,887	15	85	19,006	1,093,592	53,735	1,190,400
11 - Manufacture of beverages	101	1,493	2	-	-	-	1,092	43,433	1,195	44,926
12 - Manufacture of tobacco products	260	90	11	4	-	-	465	3,810	736	3,905
13 - Manufacture of textiles	4,488	68,066	111	508	12	910	25,605	1,712,989	30,216	1,782,473
Preparation and spinning of textile fibres	1,284	37,440	5	8	4	43	8,325	536,472	9,618	573,962
Weaving of textiles	462	6,085	19	192	-	-	6,069	367,155	6,550	373,411
Finishing of textiles	240	16,052	31	45	2	-	4,008	317,347	4,281	333,444
Manufacture of knitted and crocheted fabrics	111	2,967	10	30	-	-	769	72,540	890	75,536
Manufacture of made-up textile articles, except apparel	2,043	2,745	29	157	3	845	3,161	220,888	5,236	224,636
Manufacture of carpets and rugs	19	65	-	-	-	-	69	848	88	913
Manufacture of other textiles n.e.c.	329	2,713	17	76	3	22	3,204	197,740	3,553	200,550
14 - Manufacture of wearing apparel	634	27,130	121	119	8	1,795	3,273	223,959	4,036	253,003
15 - Manufacture of leather and related products	244	1,504	20	347	11	33	1,738	48,959	2,013	50,843

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	35	161	13	326	-	-	435	8,152	483	8,639
Manufacture of luggage, handbags and the like, saddlery and harness	41	137	3	9	-	-	93	2,589	137	2,736
Manufacture of footwear	168	1,206	4	11	11	33	1,210	28,219	1,393	39,469
a. Leather wear	116	749	2	9	11	33	837	20,833	966	31,624
b. Rubber and Plastic wear	52	457	2	2	-	-	373	7,385	427	7,844
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	104	424	4	1	-	-	428	10,069	536	10,494
17 - Manufacture of paper and paper products	239	4,104	10	42	2	1	1,722	143,568	1,973	147,715
18 - Printing and reproduction of recorded media	262	1,181	20	172	-	-	852	20,079	1,134	21,432
Printing and other service activities related to printing	261	1,180	20	172	-	-	842	18,921	1,123	20,272
Reproduction of recorded media	1	1	-	-	-	-	10	1,158	11	1,159
19 - Manufacture of coke and refined petroleum products	78	50,528	-	-	-	-	1,735	115,089	1,813	165,617
20 - Manufacture of chemicals and chemical products	526	9,386	38	202	2	71	8,148	424,961	8,714	434,620
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	218	4,827	21	37	2	37	6,018	106,383	6,259	111,285
22 - Manufacture of rubber and plastics products	432	2,641	28	2,358	6	4	2,487	108,335	2,953	113,337
23 - Manufacture of other non-metallic mineral products	390	4,374	-	-	24	405	1,564	220,430	1,978	235,208
24 - Manufacture of basic metals	739	13,451	7	16	30	724	4,533	210,938	5,309	225,128
25 - Manufacture of fabricated metal products, except machinery and equipment	198	3,489	2	-	-	-	635	21,810	835	25,299
26 - Manufacture of computer, electronic and optical products	45	1,364	-	-	-	-	443	30,976	488	32,340
27 - Manufacture of electrical equipment	267	8,200	13	55	26	7	2,169	120,853	2,475	129,116
28 - Manufacture of machinery and equipment	163	7,468	3	17	-	-	716	36,756	882	44,240
29 - Manufacture of motor vehicles, trailers and semi-trailers	171	1,509	1	1	-	-	1,896	74,880	2,068	76,390
30 - Manufacture of other transport equipment	71	246	-	-	-	-	547	11,164	618	11,410
31 - Manufacture of furniture	130	650	10	75	-	-	561	6,193	591	6,919
32 - Other manufacturing	6,436	12,410	376	210	703	26	2,193	51,868	10,198	64,515
Manufacture of jewellery and related articles	81	244	-	-	-	-	56	179	137	423
Manufacture of imitation jewellery and related articles	2	23	2	5	787	-	-	-	791	28
Manufacture of musical instruments	1	1	-	-	-	-	52	962	53	963
Manufacture of sports goods	135	3,258	1	10	-	-	285	7,018	421	10,286
Manufacture of games and toys	2	6	-	-	-	-	1	1	3	7
Manufacture of medical and dental instruments and supplies	102	564	10	40	-	-	271	3,605	383	4,208
Manufacture of Handicrafts	13	17	7	3	-	-	45	370	65	390
Other manufacturing n.e.c.	6,500	8,296	356	153	6	26	1,483	39,734	8,345	48,209
33 - Repair and installation of machinery and equipment	75	191	-	-	-	-	55	2,658	130	2,849
D. Electricity, gas, steam and air conditioning supply	53	67	-	-	6	3	2,879	40,593	2,938	483,662
Electric power generation, transmission and distribution	45	38	-	-	6	3	2,730	474,803	2,781	474,843
a) Hydal	2	-	-	-	-	-	387	34,298	389	34,298
b) Thermal	1	-	-	-	-	-	186	116,985	187	116,985
c) Coal Based	1	0	-	-	-	-	88	123,390	89	123,390
d) Wind	9	-	-	-	-	-	152	40,228	161	40,228
e) Solar	10	25	-	-	-	-	197	14,288	207	14,293
f) Other	22	13	-	-	6	3	1,720	145,613	1,748	145,649
Manufacture of gas distribution of gaseous fuels through mains	7	27	-	-	-	-	138	8,785	145	8,812
Steam and air conditioning supply	1	2	-	-	-	-	11	5	12	7
E. Water supply; sewerage, waste management and remediation activities	73	4,632	4	1,023	-	-	94	26,525	171	32,179
36 - Water collection, treatment and supply	23	41	-	-	-	-	30	20,321	53	20,362
37 - Sewerage	9	4	-	-	-	-	7	100	16	104
38 - Waste collection, treatment and disposal activities; materials recovery	37	4,576	4	1,023	-	-	56	6,096	97	11,694
39 - Remediation activities and other waste management services	4	12	-	-	-	-	1	9	5	20
F. Construction	2,025	17,985	34	158	16	1,211	2,337	190,171	4,412	209,525
41 - Construction of buildings	879	13,849	26	147	10	1,173	1,388	128,859	2,303	144,027
42 - Civil engineering	966	3,186	5	10	4	18	839	58,685	1,814	61,899
43 - Specialized construction activities	180	950	3	1	2	20	110	2,628	295	3,599

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	188,066	210,406	12,687	7,808	86	860	32,329	428,050	233,168	647,123
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,947	6,665	31	155	1	5	1,547	17,330	5,526	24,175
46 - Wholesale trade, except of motor vehicles and motorcycles	62,784	129,689	3,709	4,019	59	726	8,740	206,815	75,292	340,250
47 - Retail trade, except of motor vehicles and motorcycles	121,335	75,051	8,947	3,634	26	128	22,042	203,884	152,350	282,698
H. Transportation and storage	18,980	43,464	1,178	2,680	3	7	4,035	77,244	24,196	123,395
49 - Land transport and transport via pipelines	5,886	23,209	332	1,624	1	0	1,879	22,366	8,098	47,199
50 - Water transport	14	80	2	1	-	-	84	1,571	100	1,652
51 - Air transport	19	96	-	-	-	-	103	1,680	122	1,776
52 - Warehousing and support activities for transportation	12,926	19,725	844	1,056	2	7	1,827	41,045	15,599	61,833
53 - Courier activities other than national post activities	135	355	-	-	-	-	142	10,381	277	10,936
I. Accommodation and food service activities	1,089	5,205	80	381	9	181	1,629	36,381	2,207	42,149
55 - Accommodation	159	783	7	115	-	-	279	24,972	445	25,870
56 - Food and beverage service activities	930	4,422	73	266	9	181	750	11,409	1,762	16,278
J. Information and communication	595	4,136	32	70	3	8	2,614	521,485	3,244	525,699
58 - Publishing activities	107	402	5	3	1	4	664	9,659	777	10,068
59 - Motion picture, video and television programme production, sound recording and music publishing activities	35	22	3	1	-	-	52	1,585	90	1,608
60 - Programming and broadcasting activities	6	10	-	-	1	-	35	1,231	42	1,241
61 - Telecommunications	131	2,584	5	32	-	-	1,045	489,714	1,181	492,330
62 - Computer programming, consultancy and related activities	235	782	11	12	1	4	668	15,049	915	15,848
63 - Information service activities	81	336	8	22	-	-	150	4,247	239	4,605
K. Real estate activities	379	3,900	12	93	7	1,494	544	36,962	942	42,529
L. Professional, scientific and technical activities	503	2,258	36	167	3	7	7,743	66,098	8,285	69,130
69 - Legal and accounting activities	46	169	3	14	-	-	150	2,201	199	2,384
70 - Activities of head offices; management consultancy activities	27	39	1	4	-	-	113	1,475	141	1,518
71 - Architectural and engineering activities; technical testing and analysis	97	287	12	84	-	-	351	7,974	460	8,344
72 - Scientific research and development	15	109	1	1	-	-	148	3,319	164	3,429
73 - Advertising and market research	155	381	6	17	-	-	779	3,658	940	4,056
74 - Other professional, scientific and technical activities	119	1,103	8	28	3	7	6,179	47,997	6,399	49,135
75 - Veterinary activities	44	170	5	21	-	-	23	74	72	265
M. Administrative and support service activities	3,653	7,267	147	150	20	175	3,548	49,477	7,368	57,069
77 - Rental and leasing activities	214	592	10	33	1	-	548	3,259	773	3,884
78 - Employment activities	9	34	-	-	-	-	39	1,181	48	1,215
79 - Travel agency, tour operator, reservation service and related activities	279	1,352	7	47	-	-	715	14,320	1,001	15,720
80 - Security and investigation activities	9	424	4	-	-	-	574	2,592	587	3,016
81 - Services to buildings and landscape activities	57	236	1	2	-	-	34	433	92	671
82 - Office administrative, office support and other business support activities	3,085	4,629	125	67	19	175	1,638	27,692	4,867	32,563
N. Education	441	2,103	180	511	1	10	1,012	27,406	1,634	30,030
O. Human health and social work activities	464	2,318	88	189	4	23	692	13,274	1,248	15,803
86 - Human health activities	458	2,316	86	187	4	23	676	13,214	1,224	15,741
87 - Residential care activities	-	-	-	-	-	-	3	9	3	9
88 - Social work activities with and without accommodation	6	2	2	2	-	-	13	50	21	53
P. Arts, entertainment and recreation	42	158	4	3	-	-	62	2,170	108	2,332
Q. Other service activities	68,305	49,098	8,003	5,148	18	302	2,172	37,444	78,498	91,992
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,859	9,254	5,859	9,254
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	28	654	28	654
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	155	7,553	155	7,553
C. Non-government Organizations (NGOs)/Community Based Organizations (CBOs)	-	-	-	-	-	-	5,676	1,047	5,676	1,047
VI. PERSONAL	4,516,065	1,082,683	1,149,130	120,675	2,642	15,558	281	266	5,668,118	1,219,183
A. Bank Employees	157,215	209,060	29,441	36,254	2	0	-	-	186,658	305,315
1) For house building	73,053	205,232	14,473	18,765	1	0	-	-	87,527	223,998
2) For transport i.e. purchase of car etc.	43,896	55,676	9,880	16,664	-	-	-	-	53,776	72,140
3) Other purposes	40,266	8,152	5,088	825	1	-	-	-	45,355	8,977
B. Consumer Financing	4,354,180	813,043	1,119,524	84,402	2,635	15,558	281	266	5,476,620	913,269
1) For house building	28,047	172,304	3,760	19,627	2,419	15,027	-	-	34,226	206,958
2) For transport i.e. purchase of car etc	261,872	254,806	22,635	21,243	193	505	-	-	284,700	276,553
3) Credit cards	1,637,012	144,421	177,954	13,901	-	-	281	266	1,815,247	158,588
4) Consumers durable	33,426	6,673	16,478	1,854	12	13	-	-	49,916	8,540
5) Personal loans	2,393,823	234,839	898,697	27,778	11	13	-	-	3,292,531	262,630
C. Other	4,670	580	195	19	5	1	-	-	4,840	599
VII. OTHER	37	344	4	2	-	-	14	1,309	55	1,656
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,285

Note(s)

1. Effective March 2025, Easypank Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page six of this publication

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

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Jun-24	Mar-25 R	Jun-25 P										Total
	Total	Total	Precious Metals	Securities, Shares & Other	Merchandise	Fixed Assets	Real Estate	Financial Obligations	Others	Unsecured Advances			
				Financial Instruments		Including Machinery							
00.00	894,007	1,120,839	21,706	7,199	315,794	118,184	262,058	49,015	180,919	72,568	1,027,443		
01.00*	12,865	21,687	-	280	1,685	1,290	7,317	3,421	9,386	-	23,379		
02.00*	170,605	158,849	-	6,433	74,145	46,837	20,854	11,918	16,127	198	176,511		
03.00*	331,603	301,218	1	65	71,893	65,001	90,044	15,848	48,390	360	291,602		
04.00*	200,231	173,680	0	2,865	35,036	58,046	50,443	17,563	22,168	82	186,203		
05.00*	368,529	389,607	93	69	71,909	86,937	119,684	9,463	42,758	372,659	703,572		
06.00*	95,222	148,539	-	758	27,791	21,279	11,737	11,161	29,347	397	102,470		
07.00*	161,362	241,706	-	30	81,478	70,049	61,406	11,181	135,200	14	359,358		
08.00*	47,290	224,167	-	5,531	192,901	38,660	56,915	30,590	98,574	1	423,171		
08.25	370,429	35,630	-	4	1,877	248	339	388	1,314	-	4,169		
08.50	35,225	44,447	-	-	11,873	2,344	1,213	1,181	2,936	-	19,548		
08.75	1,184	28,715	-	-	4,327	919	472	68	632	-	6,419		
09.00	55,405	375,783	-	50	51,690	16,815	17,437	9,691	56,463	2	152,148		
09.25	7,795	41,680	-	-	1,021	221	4,936	783	182	2	7,144		
09.50	25,216	17,271	-	50	1,074	168	895	3,490	100,776	0	106,454		
09.75	21,451	8,357	-	-	3,250	653	95	342	618	0	4,958		
10.00	17,519	147,033	-	200,204	11,212	1,911	15,599	3,031	3,835	0	235,793		
10.25	1,136	286,525	-	-	1,449	69	69		4,388	0	5,975		
10.50	3,339	111,601	-	-	4,208	5,134	4,056	1,927	19,798	10	35,133		
10.75	50,794	215,899	-	-	11,618	2,231	352	53	22,982	3	37,239		
11.00	12,057	10,392	-	-	5,019	58,077	5,785	5,129	22,072	7	96,089		
11.25	2,295	147,364	0	45,981	80,088	85,000	27,629	2,403	157,581	20	398,701		
11.50	130,458	227,155	-	15,472	174,004	161,794	32,933	1,022	267,274	17	652,516		
11.75	1,087	207,609	-	9,763	90,458	160,612	40,539	15,692	201,718	126	518,908		
12.00	140,145	491,085	-	16,540	97,909	162,333	26,373	49,366	382,626	437	735,584		
12.25	11,193	1,362,129	-	33,097	280,099	112,259	51,659	35,976	420,894	170	934,154		
12.50	1,960	611,305	-	9,594	119,229	70,068	85,262	23,984	319,436	271	627,844		
12.75	2,942	716,388	0	15,154	117,233	92,002	76,011	26,273	243,712	1,445	571,828		
13.00	20,304	486,496	-	6,355	151,497	60,941	46,750	69,593	145,507	63	480,705		
13.25	66,829	468,696	4	7,172	118,763	130,255	67,670	27,880	73,927	591	426,262		
13.50	29,491	284,903	-	1,246	107,242	36,894	38,507	26,326	145,006	214	355,434		
13.75	48,386	329,925	-	2,917	77,434	44,482	50,012	17,408	72,627	260	265,141		
14.00	15,041	237,893	-	361	39,412	38,472	28,069	7,827	34,355	927	149,423		
14.25	1,029	216,190	-	3,403	32,138	38,073	39,801	16,632	33,991	493	164,531		
14.50	2,789	164,813	1	0	13,838	28,816	19,718	3,974	28,869	1,698	96,915		
14.75	8,598	167,293	38	552	22,759	31,265	27,279	14,616	47,764	117	144,389		
15.00	20,434	239,088	-	15	25,867	46,795	18,819	5,558	80,695	726	178,476		
15.25	23,334	212,172	25	407	16,984	26,543	28,785	2,830	43,767	750	120,090		
15.50	9,951	57,389	-	10	8,225	22,236	13,207	3,251	1,867	434	49,230		
15.75	8,183	128,559	-	972	15,992	21,960	25,297	1,432	20,212	16	85,881		
16.00	32,180	75,254	-	146	9,857	21,195	14,041	5,898	9,639	389	61,166		
16.25	32,004	66,080	63	34	14,771	20,595	16,019	2,264	4,839	29	58,615		
16.50	52,887	64,647	-	3	16,237	16,959	12,743	3,077	13,370	28	62,417		
16.75	15,405	36,042	-	105	2,137	14,926	7,060	636	4,239	31	29,134		
17.00	23,751	628,989	81,070	110	22,040	28,335	113,487	82,832	308,474	1,018	637,366		
17.25	54,599	39,848	17	820	11,886	11,558	13,386	2,760	2,460	77	42,965		
17.50	374,193	161,769	1	5	73,330	35,036	13,783	2,691	37,091	124	162,060		
17.75	28,935	26,013	-	-	4,438	4,372	4,347	528	3,304	12	17,000		
18.00	88,731	102,998	-	-	29,908	9,131	20,545	2,581	30,808	627	93,599		
18.25	36,747	81,351	13	80	8,042	9,937	4,989	2,032	46,109	131	71,333		
18.50	36,604	27,914	-	-	11,498	6,059	4,008	9	1,282	106	22,962		
18.75	17,150	23,962	-	4	5,606	5,559	1,242	2,343	5,225	16	19,994		
19.00	355,667	36,546	1	-	4,622	11,291	11,733	4,622	1,318	237	33,824		
19.25	28,266	15,378	2	6	1,404	4,671	28,563	5,056	6,092	20,205	65,998		
19.50	3,160	16,130	-	-	200	4,815	3,805	36	812	96	9,765		
19.75	8,487	38,092	-	-	378	5,697	26,278	29	1,256	19	33,657		
20.00	91,387	37,590	70	-	1,100	4,950	24,625	6,046	799	6,776	44,366		
20.25	242,591	31,960	2,762	0	1,095	4,023	25,885	1,799	9,692	33	45,289		
20.50	132,362	13,250	694	-	2,802	1,867	3,200	9	1,135	339	10,045		
20.75	321,661	37,841	1	-	146	8,619	1,187	4,776	582	18	15,329		
21.00	180,050	22,421	1	-	10,014	4,434	1,141	692	3,725	722	20,729		
21.25	217,427	14,975	69	-	232	3,208	2,124	2,755	789	31	9,207		
21.50	217,826	24,407	818	-	401	3,898	1,649	955	124	83	7,928		
21.75	287,598	29,973	180	-	3,810	7,487	508	100	12,116	291	24,493		
22.00	1,339,816	28,506	265	3	5,196	5,104	5,562	1,902	420	7,664	26,116		
22.25	650,870	9,183	3,087	-	286	2,733	1,220	1,474	429	1,402	10,631		
22.50	733,062	22,235	503	-	856	4,492	4,120	25	5,941	1,310	17,248		
22.75	400,640	9,206	177	-	426	1,362	1,198	0	18	74	3,255		
23.00	437,867	21,450	264	-	82	3,626	11,800	171	7,594	1,166	24,703		
23.25	220,520	26,376	331	-	1,846	3,150	1,317	45	7,034	844	14,568		
23.50	412,330	143,354	662	-	20,651	5,006	1,873	9	129,545	146	157,893		
23.75	137,959	6,853	-	-	1,123	1,687	779	400	62	220	4,270		
24.00	197,136	17,463	-	-	221	1,691	8,507	166	155	4,402	15,143		
24.25	57,262	7,277	8	-	161	1,627	1,021	0	52	204	3,072		
24.50	136,907	4,679	94	-	52	1,127	1,074	15	51	613	3,026		
24.75	48,271	4,578	50	14	45	902	722	-	10	345	2,087		
25.00 & above	989,590	301,741	13,972	1	3,033	6,733	6,247	3,011	19,716	223,444	276,158		
Total	12,069,611	13,116,407	127,043	393,879	2,840,355	2,253,736	1,877,815	680,028	4,217,000	728,350	13,118,205		
Weighted Average	17.57	11.89	16.57	10.52	10.28	11.34	10.59	11.67	12.28	16.24	11.62		

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Jun-24		Mar-25 R			Jun-25 P						Total
	Total	Total	Securities, Shares & Other			Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
			Precious Metals	Financial Instruments	Merchandise							
00.00	255,925		20,432	1,854	135,378	41,293	90,180	744	68,817	63,785	422,484	
01.00*	2,071	412,014	-	-	130	-	188	548	1,531	-	2,397	
02.00*	9,003	6,201	-	720	267	5,378	490	229	36	-	7,121	
03.00*	21,349	7,415	-	-	851	10,085	14,701	380	14,429	-	40,446	
04.00*	13,293	20,095	-	-	1,669	5,405	2,070	6	1,415	-	10,564	
05.00*	151,457	10,184	-	-	13,147	19,811	26,068	226	4,663	1,982	65,897	
06.00*	11,985	66,511	-	81	2,969	1,580	928	14	760	7	6,339	
07.00*	28,805	7,142	-	-	2,233	17,802	10,060	1,373	1,693	12	33,172	
08.00*	10,470	32,839	-	-	22,347	3,546	1,525	1,291	4,831	-	33,540	
08.25	95	5,402	-	-	160	16	-	30	-	-	206	
08.50	277	6,295	-	-	-	243	-	51	-	-	293	
08.75	17	394	-	-	904	-	-	18	41	-	964	
09.00	17,152	385	-	-	4,125	6,943	1,581	433	12,566	-	25,649	
09.25	5	40,559	-	-	13	-	2	-	-	-	15	
09.50	1	871	-	-	-	-	1	50	-	-	51	
09.75	8	226	-	-	-	-	2	-	-	-	2	
10.00	558	3	-	-	301	401	615	22	-	-	1,338	
10.25	-	6,793	-	-	-	-	-	-	-	-	-	
10.50	10	-	-	-	-	1	1	105	500	-	607	
10.75	39,562	8	-	-	358	-	13	-	6,015	-	6,386	
11.00	320	7,630	-	-	96	149	120	17	30	-	413	
11.25	11	324	-	10,000	2,384	3,318	-	-	3,022	-	18,724	
11.50	127,216	-	-	13,500	6,283	15,524	2,398	10	123,305	-	161,018	
11.75	0	119,668	-	-	4,621	21,099	231	29	34,007	-	59,987	
12.00	74,711	2,801	-	1,650	6,631	1,218	3,901	-	64,944	-	78,343	
12.25	11	71,554	-	28,627	33,182	22,600	1,106	613	43,257	-	129,385	
12.50	11	155,255	-	4,358	7,346	6,633	13,512	1,170	14,181	125	47,326	
12.75	935	56,460	-	892	8,889	6,492	3,416	129	10,360	-	30,177	
13.00	14,622	80,294	-	2,210	11,345	10,817	3,886	205	9,939	-	38,402	
13.25	65,043	33,340	-	55	12,270	71,288	4,483	547	4,490	5	93,138	
13.50	73	93,088	-	-	5,995	3,288	1,512	1,899	6,526	-	19,219	
13.75	45,755	23,026	-	-	5,389	4,953	2,193	282	6,438	-	19,255	
14.00	7,089	26,541	-	5	3,265	6,315	1,883	88	2,008	20	13,584	
14.25	24	16,603	-	30	5,365	2,477	8,618	2	718	-	17,209	
14.50	48	18,657	-	-	857	1,390	1,422	0	3,402	-	7,071	
14.75	7,151	19,191	-	-	4,311	4,376	11,050	5	6,213	2	25,956	
15.00	10,851	25,853	-	-	730	1,812	9,989	44	785	-	13,360	
15.25	20,558	8,619	-	4	1,617	1,130	11,078	95	21,435	-	35,359	
15.50	5,898	35,341	-	-	248	1,487	594	3	464	-	2,795	
15.75	6,400	2,814	-	4	2,679	2,075	11,878	32	80	-	16,748	
16.00	27,770	24,681	-	123	643	4,380	4,557	-	7,838	-	17,541	
16.25	3,109	29,520	-	-	2,271	7,063	3,895	89	1,015	23	14,356	
16.50	39,609	11,037	-	-	1,990	4,941	6,303	11	7,864	-	21,110	
16.75	3,567	30,626	-	-	83	31	1,448	12	1,081	-	2,654	
17.00	6,423	3,940	81,070	26	15,552	9,693	107,883	100	307,812	-	522,137	
17.25	40,034	505,771	-	820	10,503	3,921	7,342	995	106	0	23,687	
17.50	242,686	21,927	-	0	64,281	29,252	6,418	120	30,163	7	130,242	
17.75	22,825	128,575	-	-	3,271	18	1,284	-	936	1	5,510	
18.00	77,380	7,347	-	-	28,272	4,381	8,726	-	27,796	1	69,176	
18.25	11,528	71,175	-	1	916	4,709	1,066	2	5,249	9	11,952	
18.50	17,296	17,523	-	-	8,530	3,528	529	0	20	22	12,629	
18.75	1,186	14,285	-	-	-	62	229	-	-	5	296	
19.00	78,540	286	1	-	581	451	5,986	7	141	45	7,211	
19.25	14,920	7,116	-	-	-	749	25,952	-	2	13	26,716	
19.50	139	1,526	-	-	-	911	274	-	36	92	1,313	
19.75	29	2,849	-	-	14	571	24,807	0	0	3	25,396	
20.00	24,748	27,892	-	-	82	164	19,760	184	56	0	20,246	
20.25	9,168	2,975	-	-	655	443	23,753	-	-	6	24,856	
20.50	32,532	14,576	-	-	3	632	6	-	0	2	643	
20.75	58,012	1,240	-	-	1	7	702	-	-	-	711	
21.00	25,698	23,598	-	-	8,650	987	546	0	1,573	429	12,187	
21.25	19,062	13,869	-	-	-	440	22	-	597	-	1,060	
21.50	4,817	995	-	-	-	77	133	-	96	6	311	
21.75	13,021	14,357	-	-	-	282	1	-	142	5	430	
22.00	70,926	458	-	-	5,057	89	5,125	-	348	5,231	15,850	
22.25	30,765	14,154	-	-	5	976	34	-	255	36	1,307	
22.50	84,622	1,338	-	-	-	520	22	-	5,927	590	7,060	
22.75	42,707	7,523	-	-	1	-	5	14	-	-	20	
23.00	34,566	107	-	-	-	186	34	-	36	16	271	
23.25	21,557	607	-	-	1	1,070	57	-	6	-	1,134	
23.50	134,115	11,026	331	-	20,385	689	440	9	129,318	-	151,172	
23.75	13,619	132,343	-	-	11	114	1	-	-	-	126	
24.00	26,337	922	-	-	7	17	26	-	132	0	182	
24.25	6,678	373	-	-	-	464	1	-	1	3	469	
24.50	22,573	1,007	-	-	-	535	18	1	18	3	574	
24.75	15,435	978	-	-	-	-	4	-	-	3	7	
25.00 & above	205,805	91	-	-	12	1,140	117	29	1,963	18,149	21,410	
Total	2,432,577	25,380	101,834	64,958	480,133	384,439	499,210	12,247	1,003,433	90,637	2,636,891	
Weighted Average	15.77	2,594,388.24	13.61	11.58	10.65	11.21	12.62	10.14	14.59	8.94	12.68	

*01.00 stands for 00.25 to 01.24

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*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)

(Million Rupees)													
Rate of Interest/ Return	Jun-24		Mar-25 R		Jun-25 P								
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
00.00	637,614		708,415		1,275	5,345	180,085	76,850	171,862	48,270	112,098	8,782	604,568
01.00*	10,794		15,486		-	280	1,555	1,290	7,129	2,873	7,855	-	20,982
02.00*	161,602		151,434		-	5,712	73,878	41,459	20,365	11,688	16,090	198	169,390
03.00*	309,941		280,865		1	65	71,042	54,866	75,178	15,468	33,957	360	250,936
04.00*	186,892		163,468		0	2,865	33,368	52,615	48,327	17,557	20,752	82	175,566
05.00*	217,040		232,069		93	69	58,762	67,123	93,604	9,237	38,095	2,206	269,190
06.00*	83,220		141,381		-	676	24,822	19,699	10,794	11,148	28,587	390	96,115
07.00*	132,557		208,867		-	30	79,245	52,248	51,346	9,808	133,508	2	326,186
08.00*	36,820		134,715		-	5,531	170,554	35,114	55,390	29,299	93,743	1	389,632
08.25	8,490		29,335		-	4	1,717	232	339	357	1,314	-	3,963
08.50	34,948		44,053		-	-	11,873	2,101	1,213	1,131	2,936	-	19,255
08.75	1,167		28,330		-	-	3,423	919	472	50	591	-	5,455
09.00	38,253		335,224		-	50	47,565	9,872	15,856	9,258	43,897	2	126,499
09.25	7,790		40,808		-	-	1,008	221	4,934	783	182	2	7,130
09.50	25,215		17,046		-	50	1,074	168	894	3,440	100,776	0	106,403
09.75	21,443		8,354		-	-	3,250	653	93	342	618	0	4,955
10.00	16,961		140,240		-	200,204	10,911	1,511	14,984	3,010	3,835	0	234,454
10.25	1,136		286,525		-	-	1,449	69	69	-	173	0	1,760
10.50	3,329		111,593		-	-	4,208	5,133	4,055	1,821	19,298	10	34,526
10.75	11,232		208,269		-	-	11,260	2,231	338	53	16,967	3	30,853
11.00	11,737		10,067		-	-	4,923	57,927	5,665	5,112	22,042	7	95,676
11.25	2,285		143,858		0	35,981	77,704	81,682	27,629	2,403	152,262	20	377,681
11.50	3,242		107,487		-	1,972	167,722	146,271	30,535	957	140,981	17	488,454
11.75	1,087		204,806		-	9,763	85,130	139,513	40,308	15,664	165,303	126	455,806
12.00	65,434		418,027		-	14,890	91,278	161,115	22,472	49,366	316,412	437	655,971
12.25	11,182		1,200,554		-	4,470	246,917	89,659	49,657	35,363	360,004	170	786,240
12.50	1,949		552,311		-	5,236	111,882	63,435	71,750	22,814	303,912	146	579,175
12.75	2,007		629,684		0	14,362	108,344	84,600	72,594	26,144	228,417	1,445	535,806
13.00	5,682		438,934		-	4,145	140,152	50,124	42,864	69,389	133,931	63	440,666
13.25	1,786		374,576		4	7,118	106,493	58,966	63,187	27,333	69,264	586	332,951
13.50	29,418		261,877		-	1,246	101,247	33,606	36,996	24,427	138,312	214	336,048
13.75	2,631		296,177		-	2,917	72,045	39,529	47,819	17,126	65,524	260	245,220
14.00	7,952		218,074		-	356	36,147	32,157	26,186	7,739	32,100	907	133,592
14.25	1,004		193,999		-	3,373	26,773	35,597	30,843	16,630	26,925	493	140,634
14.50	2,741		145,572		1	0	12,981	27,426	18,297	3,974	25,467	1,698	89,844
14.75	1,447		141,439		38	552	18,448	26,889	16,229	14,611	41,551	115	118,433
15.00	9,583		230,069		-	15	25,137	44,984	8,830	5,514	79,911	726	165,116
15.25	2,776		176,274		25	404	15,367	25,413	17,707	2,734	22,332	750	84,731
15.50	4,053		52,016		-	10	7,977	20,749	12,613	3,248	1,403	434	46,434
15.75	1,783		103,614		-	968	13,313	19,886	13,418	1,400	20,132	16	69,134
16.00	4,410		45,734		-	23	9,215	16,815	9,484	5,898	1,801	389	43,625
16.25	28,896		55,044		63	34	12,499	13,533	12,124	2,176	3,824	7	44,259
16.50	13,278		34,021		-	3	14,247	12,018	6,440	3,066	5,506	28	41,307
16.75	11,839		32,097		-	105	2,054	14,895	5,611	624	3,159	31	26,480
17.00	17,328		123,218		-	84	6,488	18,642	5,604	82,732	661	1,018	115,230
17.25	14,565		17,920		17	1	1,383	7,637	6,045	1,765	2,354	77	19,279
17.50	131,508		33,194		1	5	9,048	5,784	7,365	2,570	6,927	118	31,818
17.75	6,110		18,666		-	-	1,167	4,354	3,063	528	2,368	11	11,490
18.00	11,351		31,823		-	-	1,636	4,750	11,818	2,581	3,013	626	24,424
18.25	25,218		63,828		13	80	7,126	5,228	3,923	2,030	40,860	123	59,381
18.50	19,309		13,629		-	-	2,969	2,532	3,479	9	1,262	84	10,334
18.75	15,965		23,676		-	4	5,606	5,497	1,013	2,343	5,225	11	19,698
19.00	277,128		29,429		-	-	4,041	10,839	5,748	4,616	1,177	192	26,613
19.25	13,346		13,852		2	6	1,404	3,922	2,611	5,056	6,090	20,191	39,282
19.50	3,021		13,282		-	-	200	3,904	3,531	36	776	5	8,453
19.75	8,458		10,200		-	-	363	5,126	1,470	29	1,255	17	8,261
20.00	66,639		34,615		70	-	1,018	4,786	4,865	5,862	743	6,776	24,120
20.25	233,423		17,384		2,762	0	440	3,580	2,133	1,799	9,692	27	20,433
20.50	99,828		12,010		694	-	2,799	1,235	3,194	9	1,135	336	9,403
20.75	263,329		14,243		1	-	145	8,612	484	4,776	582	18	14,618
21.00	149,181		8,552		1	-	1,364	3,447	596	692	2,151	293	8,542
21.25	198,126		13,981		69	-	232	2,768	2,102	2,755	191	31	8,148
21.50	212,108		10,050		818	-	401	3,822	1,516	955	27	77	7,617
21.75	270,767		29,516		180	-	3,810	7,205	507	100	11,974	286	24,062
22.00	1,256,488		14,352		265	3	138	5,015	437	1,902	72	2,433	10,266
22.25	611,540		7,845		3,087	-	281	1,757	1,186	1,474	173	1,366	9,324
22.50	640,181		14,712		503	-	856	3,972	4,098	25	13	720	10,188
22.75	351,942		9,099		177	-	425	1,357	1,184	0	18	74	32,36
23.00	386,752		20,842		264	-	82	3,440	11,766	171	7,558	1,150	24,430
23.25	198,704		15,351		331	-	1,845	2,080	1,259	45	7,029	844	13,434
23.50	273,217		11,010		331	-	266	4,317	1,433	1	227	146	6,721
23.75	124,340		5,931		-	-	1,111	1,574	778	400	62	220	4,144
24.00	170,799		17,090		-	-	214	1,674	8,481	166	23	4,402	14,961
24.25	49,891		6,271		8	-	161	1,162	1,019	0	50	202	2,603
24.50	114,334		3,701		94	-	52	592	1,057	15	32	610	2,452
24.75	32,836		4,487		50	14	45	902	718	-	10	342	2,080
25.00 & above	783,785		276,361		13,972	1	3,021	5,593	6,130	2,982	17,753	205,295	254,748
Total	9,206,162		10,383,908		25,210	328,921	2,359,184	1,868,266	1,377,114	667,726	3,167,234	269,241	10,062,895
Weighted Average	18.38		11.68		28.52	10.31	10.21	11.37	9.85	11.70	11.55	34.76	11.60

*01.00 stands for 00.25 to 01.24

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	52
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*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

[illegible]

*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)

(million rupees)												
Rate of Interest/Return	Jun-24	Mar-25 R	Jun-25 P									
	Domestic Constituents											
			Non-financial			Trust Funds and						
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	894,007	1,120,839	-	1,849	41,773	13,315	925,843	2	44,662	-	1,027,443	1,027,443
01.00*	12,865	21,687	-	1,608	488	4,566	14,048	267	2,402	-	23,379	23,379
02.00*	170,605	158,849	-	-	-	4,226	164,634	607	7,042	-	176,511	176,511
03.00*	331,603	301,218	-	-	-	-	229,774	738	61,089	1	291,602	291,602
04.00*	200,231	173,680	-	85	19	2	128,590	13	57,494	1	186,203	186,203
05.00*	368,529	389,607	-	368,472	3,914	-	203,345	539	127,286	16	703,572	703,572
06.00*	95,222	148,539	-	66	10,418	1,719	78,986	19	11,261	-	102,470	102,470
07.00*	161,362	241,706	3	30	183,068	-	141,382	-	34,875	-	359,355	359,355
08.00*	47,290	224,167	-	-	2,503	938	418,255	-	1,477	-	423,172	423,172
08.25	370,429	35,630	-	-	-	-	4,156	-	13	-	4,169	4,169
08.50	35,225	44,447	-	-	-	-	19,537	-	11	-	19,548	19,548
08.75	1,184	28,715	-	-	-	-	6,402	-	17	-	6,419	6,419
09.00	55,405	375,783	-	45	902	-	149,635	-	1,566	-	152,148	152,148
09.25	7,795	41,680	-	-	-	-	6,852	259	34	-	7,144	7,144
09.50	25,216	17,271	-	186	-	100,000	6,160	-	108	-	106,454	106,454
09.75	21,451	8,357	-	-	-	-	4,678	-	279	-	4,958	4,958
10.00	17,519	147,033	-	42	-	200,058	35,359	-	334	-	235,793	235,793
10.25	1,136	286,525	-	-	-	-	5,892	-	83	-	5,975	5,975
10.50	3,339	111,601	-	-	-	-	31,189	-	3,944	-	35,133	35,133
10.75	50,794	215,899	-	8,000	11,009	400	17,394	-	436	-	37,239	37,239
11.00	12,057	10,392	-	-	11,007	30,078	51,661	7	3,336	-	96,089	96,089
11.25	2,295	147,364	-	19,675	108,718	31,642	236,983	-	1,683	-	398,701	398,701
11.50	130,458	227,155	-	1,429	233,795	19,569	395,699	0	2,024	-	652,516	652,516
11.75	1,087	207,609	-	14	233,915	20,158	261,765	2,255	801	-	518,908	518,908
12.00	140,145	491,085	-	25,703	254,770	81,631	365,182	1,500	6,798	-	735,584	735,584
12.25	11,193	1,362,129	-	108,826	288,481	27,287	507,330	-	2,230	-	934,154	934,154
12.50	1,960	611,305	-	18,260	162,078	23,129	420,985	301	3,091	-	627,844	627,844
12.75	2,942	716,388	-	9,761	104,512	11,361	443,333	407	2,453	-	571,828	571,828
13.00	20,304	486,496	-	309	33,302	3,501	439,433	179	3,981	-	480,705	480,705
13.25	66,829	468,696	-	81	73,276	9,478	338,601	120	4,662	44	426,262	426,262
13.50	29,491	284,903	-	2,974	162,600	3,898	174,562	709	10,572	120	355,434	355,434
13.75	48,386	329,925	-	497	14,674	3,102	241,547	15	5,305	-	265,141	265,141
14.00	15,041	237,893	-	212	84	1,925	134,851	240	11,979	132	149,423	149,423
14.25	1,029	216,190	-	18	4,249	6,459	145,051	191	8,560	4	164,531	164,531
14.50	2,789	164,813	-	4,334	4,498	764	63,049	-	24,264	5	96,915	96,915
14.75	8,598	167,293	-	-	43,355	1,059	86,160	-	13,815	-	144,389	144,389
15.00	20,434	239,088	-	67	66,333	2,828	73,092	-	36,134	21	178,476	178,476
15.25	23,334	212,172	-	12	32,744	2,061	64,366	30	20,876	-	120,090	120,090
15.50	9,951	57,389	-	-	-	3	26,719	3	22,504	-	49,230	49,230
15.75	8,183	128,559	-	-	-	155	74,981	-	10,745	-	85,881	85,881
16.00	32,180	75,254	9	20	6,568	153	36,186	21	18,198	10	61,157	61,166
16.25	32,004	66,080	-	-	-	5	42,447	3	15,936	224	58,615	58,615
16.50	52,887	64,647	7	-	9,247	159	40,674	-	12,325	5	62,410	62,410
16.75	15,405	36,042	-	-	1,015	1	18,962	-	9,156	-	29,134	29,134
17.00	23,751	628,989	8	16,878	197,843	110,340	239,010	-	73,002	285	637,359	637,366
17.25	54,599	39,848	-	-	-	-	33,543	95	9,328	-	42,965	42,965
17.50	374,193	161,769	-	50,933	34,135	1,076	68,176	-	7,740	-	162,060	162,060
17.75	28,935	26,013	-	-	-	0	13,877	30	3,092	-	17,000	17,000
18.00	88,731	102,998	-	53	27,755	0	60,568	-	5,224	-	93,599	93,599
18.25	36,747	81,351	-	-	-	1	65,576	5	5,752	-	71,333	71,333
18.50	36,604	27,914	-	-	-	9	16,850	-	6,103	-	22,962	22,962
18.75	17,150	23,962	-	251	-	4	13,971	0	5,768	-	19,994	19,994
19.00	355,667	36,546	-	-	-	3	24,013	-	9,808	-	33,824	33,824
19.25	28,266	15,378	-	-	-	-	41,106	11	24,882	-	65,998	65,998
19.50	3,160	16,130	-	-	-	339	3,551	-	5,876	-	9,765	9,765
19.75	8,487	38,092	-	-	22	5	29,354	0	4,276	-	33,657	33,657
20.00	91,387	37,590	-	-	-	1	31,702	109	12,554	-	44,366	44,366
20.25	242,591	31,960	-	-	6,000	26	34,013	-	5,250	-	45,289	45,289
20.50	132,362	13,250	-	-	-	18	5,705	-	4,322	-	10,045	10,045
20.75	321,661	37,841	-	-	-	13	12,129	-	3,187	-	15,329	15,329
21.00	180,050	22,421	-	-	-	503	15,188	429	4,608	-	20,729	20,729
21.25	217,427	14,975	-	-	-	211	6,015	-	2,981	1	9,207	9,207
21.50	217,826	24,407	-	-	2	-	3,074	-	4,851	-	7,928	7,928
21.75	287,598	29,973	-	-	-	5	22,022	-	2,465	-	24,493	24,493
22.00	1,339,816	28,506	-	-	-	53	19,510	151	6,402	-	26,116	26,116
22.25	650,870	9,183	-	-	4	5	4,525	-	6,097	-	10,631	10,631
22.50	733,062	22,235	-	-	-	0	7,304	-	9,944	-	17,248	17,248
22.75	400,640	9,206	-	-	-	11	1,803	-	1,442	-	3,255	3,255
23.00	437,867	21,450	-	3,984	-	184	15,818	-	4,716	1	24,703	24,703
23.25	220,520	26,376	-	-	-	5	10,954	-	3,609	-	14,568	14,568
23.50	412,330	143,354	-	224	20,000	260	16,070	-	120,554	785	157,893	157,893
23.75	137,959	6,853	-	-	-	-	2,389	-	1,881	-	4,270	4,270
24.00	197,136	17,463	-	-	-	-	1,215	-	13,928	-	15,143	15,143
24.25	57,262	7,277	-	-	-	-	851	-	2,221	-	3,072	3,072
24.50	136,907	4,679	-	-	-	-	1,522	-	1,504	-	3,026	3,026
24.75	48,271	4,578	-	-	-	-	396	-	1,691	-	2,087	2,087
25.00 & above	989,590	301,741	-	0	-	-	37,874	-	238,284	0	276,158	276,158
Total	12,069,611	13,116,407	27	644,898	2,389,077	718,701	8,135,408	9,254	1,219,183	1,656	13,118,178	13,118,205

*01.00 stands for 00.25 to 01.24

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099																																																																																																																																																																																																																																						
1990	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340

*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)

(Million Rupees)												
Rate of Interest/Return	Jun-24	Mar-25 R	Jun-25 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	255,925	412,014	-	1,007	38,830	2,357	373,336	-	6,954	-	422,484	422,484
01.00*	2,071	6,201	-	1,281	-	250	866	-	-	-	2,397	2,397
02.00*	9,003	7,415	-	-	-	720	5,926	-	475	-	7,121	7,121
03.00*	21,349	20,095	-	-	-	-	35,725	-	4,721	-	40,446	40,446
04.00*	13,293	10,184	-	-	-	-	9,658	-	907	-	10,564	10,564
05.00*	151,457	66,511	-	-	-	-	33,857	-	32,040	-	65,897	65,897
06.00*	11,985	7,142	-	-	-	-	5,869	-	470	-	6,339	6,339
07.00*	28,805	32,839	-	-	-	-	30,645	-	2,527	-	33,172	33,172
08.00*	10,470	5,402	-	-	-	938	32,396	-	206	-	33,540	33,540
08.25	95	6,295	-	-	-	-	206	-	-	-	206	206
08.50	277	394	-	-	-	-	293	-	-	-	293	293
08.75	17	385	-	-	-	-	964	-	-	-	964	964
09.00	17,152	40,559	-	45	-	-	25,603	-	-	-	25,649	25,649
09.25	5	871	-	-	-	-	15	-	-	-	15	15
09.50	1	226	-	-	-	-	50	-	1	-	51	51
09.75	8	3	-	-	-	-	2	-	-	-	2	2
10.00	558	6,793	-	-	-	-	1,337	-	1	-	1,338	1,338
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	10	8	-	-	-	-	606	-	1	-	607	607
10.75	39,562	7,630	-	-	6,009	-	377	-	-	-	6,386	6,386
11.00	320	324	-	-	-	-	412	-	1	-	413	413
11.25	11	-	-	341	10,799	-	7,585	-	-	-	18,724	18,724
11.50	127,216	119,668	-	-	146,264	-	14,752	-	2	-	161,018	161,018
11.75	0	2,801	-	-	46,730	292	12,966	-	-	-	59,987	59,987
12.00	74,711	71,554	-	-	60,089	-	18,254	-	0	-	78,343	78,343
12.25	11	155,255	-	39,543	50,000	2,058	37,784	-	1	-	129,385	129,385
12.50	11	56,460	-	1,672	499	15,538	29,255	278	85	-	47,326	47,326
12.75	935	80,294	-	17	1,266	553	28,320	-	22	-	30,177	30,177
13.00	14,622	33,340	-	-	3,878	446	33,704	179	196	-	38,402	38,402
13.25	65,043	93,088	-	81	64,899	3,174	24,682	120	183	-	93,138	93,138
13.50	73	23,026	-	272	5,010	375	13,254	10	299	-	19,219	19,219
13.75	45,755	26,541	-	-	502	-	18,740	-	13	-	19,255	19,255
14.00	7,089	16,603	-	212	-	820	11,559	240	752	-	13,584	13,584
14.25	24	18,657	-	-	217	-	16,595	-	396	-	17,209	17,209
14.50	48	19,191	-	-	-	-	6,409	-	662	-	7,071	7,071
14.75	7,151	25,853	-	-	6,057	-	19,181	-	718	-	25,956	25,956
15.00	10,851	8,619	-	-	366	-	11,139	-	1,855	-	13,360	13,360
15.25	20,558	35,341	-	-	21,028	-	14,080	-	251	-	35,359	35,359
15.50	5,898	2,814	-	-	-	-	2,131	-	664	-	2,795	2,795
15.75	6,400	24,681	-	-	-	150	15,733	-	864	-	16,748	16,748
16.00	27,770	29,520	-	-	6,568	123	10,012	-	838	-	17,541	17,541
16.25	3,109	11,037	-	-	-	-	13,551	-	581	224	14,356	14,356
16.50	39,609	30,626	-	-	9,247	46	10,474	-	1,344	-	21,110	21,110
16.75	3,567	3,940	-	-	998	-	1,644	-	13	-	2,654	2,654
17.00	6,423	505,771	-	16,878	197,843	34,853	213,475	-	58,802	285	522,137	522,137
17.25	40,034	21,927	-	-	-	-	21,851	-	1,835	-	23,687	23,687
17.50	242,686	128,575	-	50,933	28,268	149	49,761	-	1,130	-	130,242	130,242
17.75	22,825	7,347	-	-	-	-	5,503	-	6	-	5,510	5,510
18.00	77,380	71,175	-	-	27,755	-	41,190	-	231	-	69,176	69,176
18.25	11,528	17,523	-	-	-	-	10,794	-	1,158	-	11,952	11,952
18.50	17,296	14,285	-	-	-	-	11,933	-	695	-	12,629	12,629
18.75	1,186	286	-	-	-	-	260	-	36	-	296	296
19.00	78,540	7,116	-	-	-	-	7,070	-	140	-	7,211	7,211
19.25	14,920	1,526	-	-	-	-	25,959	-	757	-	26,716	26,716
19.50	139	2,849	-	-	-	-	571	-	742	-	1,313	1,313
19.75	29	27,892	-	-	22	-	24,847	0	527	-	25,396	25,396
20.00	24,748	2,975	-	-	-	-	20,030	-	215	-	20,246	20,246
20.25	9,168	14,576	-	-	-	-	24,782	-	74	-	24,856	24,856
20.50	32,532	1,240	-	-	-	-	559	-	84	-	643	643
20.75	58,012	23,598	-	-	-	-	684	-	27	-	711	711
21.00	25,698	13,869	-	-	-	-	10,433	429	1,325	-	12,187	12,187
21.25	19,062	995	-	-	-	-	963	-	97	-	1,060	1,060
21.50	4,817	14,357	-	-	2	-	259	-	50	-	311	311
21.75	13,021	458	-	-	-	-	149	-	282	-	430	430
22.00	70,926	14,154	-	-	-	-	15,499	151	200	-	15,850	15,850
22.25	30,765	1,338	-	-	4	-	765	-	538	-	1,307	1,307
22.50	84,622	7,523	-	-	-	-	992	-	6,068	-	7,060	7,060
22.75	42,707	107	-	-	-	-	6	-	13	-	20	20
23.00	34,566	607	-	-	-	-	48	-	223	-	271	271
23.25	21,557	11,026	-	-	-	-	968	-	166	-	1,134	1,134
23.50	134,115	132,343	-	24	20,000	240	11,743	-	118,380	785	151,172	151,172
23.75	13,619	922	-	-	-	-	125	-	0	-	126	126
24.00	26,337	373	-	-	-	-	88	-	94	-	182	182
24.25	6,678	1,007	-	-	-	-	192	-	277	-	469	469
24.50	22,573	978	-	-	-	-	497	-	77	-	574	574
24.75	15,435	91	-	-	-	-	4	-	3	-	7	7
25.00 & above	205,805	25,380	-	0	-	-	847	-	20,563	0	21,410	21,410
Total	2,432,575	2,594,388	-	112,307	753,149	63,080	1,432,793	1,406	272,862	1,294	2,636,891	2,636,891

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Jun-24	Mar-25 R	Jun-25 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	637,614	708,415	-	842	2,943	10,957	552,176	2	37,647	-	604,568	604,568
01.00*	10,794	15,486	-	327	488	4,316	13,182	267	2,402	-	20,982	20,982
02.00*	161,602	151,434	-	-	-	3,505	158,708	607	6,567	1	169,390	169,390
03.00*	309,941	280,865	-	-	-	-	194,049	738	56,148	1	250,936	250,936
04.00*	186,892	163,468	-	85	19	2	118,932	13	56,514	1	175,566	175,566
05.00*	217,040	323,069	-	-	3,914	-	169,488	539	95,232	16	269,190	269,190
06.00*	83,220	141,381	-	66	10,418	1,719	73,117	19	10,775	-	96,115	96,115
07.00*	132,557	208,867	3	30	183,068	-	110,737	-	32,348	-	326,183	326,186
08.00*	36,820	134,715	-	-	2,503	-	385,858	-	1,271	-	389,632	389,632
08.25	8,490	29,335	-	-	-	-	3,950	-	13	-	3,963	3,963
08.50	34,948	44,053	-	-	-	-	19,244	-	11	-	19,255	19,255
08.75	1,167	28,330	-	-	-	-	5,438	-	17	-	5,455	5,455
09.00	38,253	335,224	-	-	902	-	124,031	-	1,566	-	126,499	126,499
09.25	7,790	40,808	-	-	-	-	6,837	259	34	-	7,130	7,130
09.50	25,215	17,046	-	186	-	100,000	6,110	-	107	-	106,403	106,403
09.75	21,443	8,354	-	-	-	-	4,676	-	279	-	4,955	4,955
10.00	16,961	140,240	-	42	-	200,058	34,022	-	333	-	234,454	234,454
10.25	1,136	286,525	-	-	-	-	1,678	-	83	-	1,760	1,760
10.50	3,329	111,593	-	-	-	-	30,583	-	3,943	-	34,526	34,526
10.75	11,232	208,269	-	8,000	5,000	400	17,017	-	436	-	30,853	30,853
11.00	11,737	10,067	-	-	11,007	30,078	51,249	7	3,335	-	95,676	95,676
11.25	2,285	143,858	-	19,335	97,919	31,642	227,102	-	1,683	-	377,681	377,681
11.50	3,242	107,487	-	1,429	87,531	19,569	377,903	0	2,022	-	488,454	488,454
11.75	1,087	204,806	-	14	187,185	19,866	245,685	2,255	801	-	455,806	455,806
12.00	65,434	418,027	-	25,703	194,681	81,631	345,658	1,500	6,798	-	655,971	655,971
12.25	11,182	1,200,554	-	69,283	238,481	25,230	451,017	-	2,229	-	786,240	786,240
12.50	1,949	552,311	-	16,587	161,580	7,592	390,387	23	3,005	-	579,175	579,175
12.75	2,007	629,684	-	9,744	103,247	10,808	409,169	407	2,432	-	535,806	535,806
13.00	5,682	438,934	-	309	29,424	3,056	404,092	-	3,786	-	440,666	440,666
13.25	1,786	374,576	-	-	8,377	6,304	313,746	-	4,479	44	332,951	332,951
13.50	29,418	261,877	-	2,702	157,590	3,523	161,141	699	10,273	120	336,048	336,048
13.75	2,631	296,177	-	497	14,172	3,102	222,142	15	5,292	-	245,220	245,220
14.00	7,952	218,074	-	-	84	1,104	123,046	-	11,227	132	135,592	135,592
14.25	1,004	193,999	-	18	4,032	6,459	121,768	191	8,164	4	140,634	140,634
14.50	2,741	145,572	-	4,334	4,498	764	56,640	-	23,603	5	89,844	89,844
14.75	1,447	141,439	-	-	37,298	1,059	66,979	-	13,097	-	118,433	118,433
15.00	9,583	230,069	-	67	65,967	2,828	61,953	-	34,279	21	165,116	165,116
15.25	2,776	176,274	-	12	11,716	2,061	50,287	30	20,626	-	84,731	84,731
15.50	4,053	52,016	-	-	-	3	24,588	3	21,840	-	46,434	46,434
15.75	1,783	103,614	-	-	-	5	59,247	-	9,881	-	69,134	69,134
16.00	4,410	45,734	9	20	-	30	26,174	21	17,360	10	43,616	43,625
16.25	28,896	55,044	-	-	-	5	28,897	3	15,355	-	44,259	44,259
16.50	13,278	34,021	7	-	-	114	30,201	-	10,981	5	41,300	41,307
16.75	11,839	32,097	-	-	17	1	17,319	-	9,143	-	26,480	26,480
17.00	17,328	123,218	8	-	-	75,487	25,535	-	14,200	-	115,222	115,230
17.25	14,565	17,920	-	-	-	-	11,692	95	7,493	-	19,279	19,279
17.50	131,508	33,194	-	-	5,867	927	18,415	-	6,610	-	31,818	31,818
17.75	6,110	18,666	-	-	-	0	8,374	30	3,086	-	11,490	11,490
18.00	11,351	31,823	-	53	-	0	19,378	-	4,993	-	24,424	24,424
18.25	25,218	63,828	-	-	-	1	54,782	5	4,593	-	59,381	59,381
18.50	19,309	13,629	-	-	-	9	4,917	-	5,407	-	10,334	10,334
18.75	15,965	23,676	-	251	-	4	13,711	0	5,732	-	19,698	19,698
19.00	277,128	29,429	-	-	-	3	16,942	-	9,668	-	26,613	26,613
19.25	13,346	13,852	-	-	-	-	15,147	11	24,125	-	39,282	39,282
19.50	3,021	13,282	-	-	-	339	2,980	-	5,134	-	8,453	8,453
19.75	8,458	10,200	-	-	-	5	4,507	-	3,749	-	8,261	8,261
20.00	66,639	34,615	-	-	-	1	11,671	109	12,339	-	24,120	24,120
20.25	233,423	17,384	-	-	6,000	26	9,231	-	5,176	-	20,433	20,433
20.50	99,828	12,010	-	-	-	18	5,147	-	4,239	-	9,403	9,403
20.75	263,329	14,243	-	-	-	13	11,446	-	3,159	-	14,618	14,618
21.00	149,181	8,552	-	-	-	503	4,756	-	3,283	-	8,542	8,542
21.25	198,126	13,981	-	-	-	211	5,052	-	2,885	1	8,148	8,148
21.50	212,108	10,050	-	-	-	-	2,815	-	4,802	-	7,617	7,617
21.75	270,767	29,516	-	-	-	5	21,874	-	2,183	-	24,062	24,062
22.00	1,256,488	14,352	-	-	-	53	4,012	-	6,201	-	10,266	10,266
22.25	611,540	7,845	-	-	-	5	3,760	-	5,559	-	9,324	9,324
22.50	640,181	14,712	-	-	-	0	6,313	-	3,875	-	10,188	10,188
22.75	351,942	9,099	-	-	-	11	1,796	-	1,428	-	3,236	3,236
23.00	386,752	20,842	-	3,984	-	184	15,769	-	4,493	1	24,430	24,430
23.25	198,704	15,351	-	-	-	5	9,986	-	3,442	-	13,434	13,434
23.50	273,217	11,010	-	200	-	20	4,327	-	2,174	-	6,721	6,721
23.75	124,340	5,931	-	-	-	-	2,264	-	1,881	-	4,144	4,144
24.00	170,799	17,090	-	-	-	-	1,127	-	13,833	-	14,961	14,961
24.25	49,891	6,271	-	-	-	-	659	-	1,944	-	2,603	2,603
24.50	114,334	3,701	-	-	-	-	1,025	-	1,427	-	2,452	2,452
24.75	32,836	4,487	-	-	-	-	392	-	1,687	-	2,080	2,080
25.00 & above	783,785	276,361	-	-	-	-	37,027	-	217,721	-	254,748	254,748
Total	9,206,162	10,383,908	27	164,120	1,635,928	655,622	6,653,051	7,848	945,938	362	10,062,868	10,062,895

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

(million rupees)												
	Jun-24	Mar-25 R	Jun-25 P									
	Domestic Constituents											
Rate of Interest/Return	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	468	409	-	-	-	-	331	-	61	-	392	392
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	313	257	-	-	-	-	-	-	219	-	219	219
04.00*	46	29	-	-	-	-	-	-	73	-	73	73
05.00*	32	27	-	368,472	-	-	-	-	14	-	368,486	368,486
06.00*	16	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	84,049	-	-	-	-	-	-	-	-	-	-
08.25	361,844	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	4,214	-	-	-	4,214	4,214
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	-	3,506	-	-	-	-	2,296	-	-	-	2,296	2,296
11.50	-	-	-	-	-	-	3,044	-	-	-	3,044	3,044
11.75	-	2	-	-	-	-	3,114	-	-	-	3,114	3,114
12.00	-	1,503	-	-	-	-	1,270	-	-	-	1,270	1,270
12.25	-	6,320	-	-	-	-	18,529	-	-	-	18,529	18,529
12.50	-	2,535	-	-	-	-	1,343	-	-	-	1,343	1,343
12.75	-	6,410	-	-	-	-	5,844	-	-	-	5,844	5,844
13.00	-	14,221	-	-	-	-	1,637	-	-	-	1,637	1,637
13.25	-	1,033	-	-	-	-	173	-	-	-	173	173
13.50	-	-	-	-	-	-	167	-	-	-	167	167
13.75	-	7,207	-	-	-	-	665	-	-	-	665	665
14.00	-	3,216	-	-	-	-	246	-	-	-	246	246
14.25	-	3,535	-	-	-	-	6,688	-	-	-	6,688	6,688
14.50	-	50	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	400	-	-	-	-	-	-	-	-	-	-
15.25	-	557	-	-	-	-	-	-	-	-	-	-
15.50	-	2,559	-	-	-	-	-	-	-	-	-	-
15.75	-	264	-	-	-	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	5	-	-	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-	-	-	-	-
20.50	2	-	-	-	-	-	-	-	-	-	-	-
20.75	320	-	-	-	-	-	-	-	-	-	-	-
21.00	5,170	-	-	-	-	-	-	-	-	-	-	-
21.25	238	-	-	-	-	-	-	-	-	-	-	-
21.50	900	-	-	-	-	-	-	-	-	-	-	-
21.75	3,809	-	-	-	-	-	-	-	-	-	-	-
22.00	12,401	-	-	-	-	-	-	-	-	-	-	-
22.25	8,566	-	-	-	-	-	-	-	-	-	-	-
22.50	8,258	-	-	-	-	-	-	-	-	-	-	-
22.75	5,991	-	-	-	-	-	-	-	-	-	-	-
23.00	16,550	1	-	-	-	-	1	-	-	-	1	1
23.25	259	-	-	-	-	-	-	-	-	-	-	-
23.50	4,998	-	-	-	-	-	-	-	-	-	-	-
23.75	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-
24.25	692	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	-
Total	430,874	138,111	-	368,472	-	-	49,564	-	382	-	418,418	418,418

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

(in million rupees)												
Rate of Interest/Return	Jun-24	Mar-25 R	Jun-25 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Public Enterprise	NBFI's	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	646,327	796,846	-	1,349	41,773	6,028	729,607	2	28,166	-	806,926	806,926
01.00*	10,642	17,084	-	1,608	488	1,226	11,098	267	2,011	-	16,697	16,697
02.00*	103,973	98,106	-	-	-	4,226	97,708	607	5,702	-	108,244	108,244
03.00*	252,691	231,172	-	-	-	-	176,783	42	48,990	-	225,815	225,815
04.00*	144,136	123,669	-	85	19	2	86,007	13	44,832	-	130,958	130,958
05.00*	266,980	259,766	-	368,472	3,914	-	152,255	0	68,526	-	593,168	593,168
06.00*	77,821	118,791	-	16	10,418	1,719	56,637	19	8,091	-	76,900	76,900
07.00*	136,654	198,948	-	-	135,885	-	114,438	-	13,574	-	263,897	263,897
08.00*	36,852	153,934	-	-	-	938	242,037	-	965	-	243,939	243,939
08.25	369,489	21,768	-	-	-	-	2,083	-	13	-	2,096	2,096
08.50	34,545	36,393	-	-	-	-	15,609	-	6	-	15,615	15,615
08.75	944	14,228	-	-	-	-	5,022	-	14	-	5,036	5,036
09.00	46,745	249,417	-	-	-	-	112,133	-	1,549	-	113,682	113,682
09.25	7,748	5,899	-	-	-	-	1,913	259	6	-	2,178	2,178
09.50	24,100	1,991	-	186	-	100,000	1,715	-	0	-	101,901	101,901
09.75	18,953	2,729	-	-	-	-	3,629	-	61	-	3,690	3,690
10.00	15,248	108,694	-	42	-	200,058	16,366	-	62	-	216,527	216,527
10.25	491	151,707	-	-	-	-	4,467	-	0	-	4,468	4,468
10.50	956	79,823	-	-	-	-	9,282	-	65	-	9,347	9,347
10.75	49,346	209,209	-	8,000	6,009	400	4,398	-	319	-	19,126	19,126
11.00	9,330	4,970	-	-	7	30,078	15,231	7	2,814	-	48,137	48,137
11.25	1,868	124,356	-	19,675	25,713	31,642	87,573	-	1,587	-	166,189	166,189
11.50	127,904	218,095	-	1,423	204,629	16,074	203,867	0	501	-	426,494	426,494
11.75	495	98,844	-	-	170,134	19,395	134,858	855	667	-	325,909	325,909
12.00	92,907	279,226	-	25,701	198,195	81,339	191,118	1,500	4,816	-	502,670	502,670
12.25	10,646	706,562	-	108,803	163,023	25,130	295,668	-	1,326	-	593,949	593,949
12.50	618	372,668	-	18,221	12,078	9,917	258,227	301	1,594	-	300,339	300,339
12.75	901	541,503	-	9,744	63,661	9,477	265,319	396	1,731	-	350,327	350,327
13.00	18,659	282,606	-	300	22,430	2,969	295,651	179	2,063	-	323,592	323,592
13.25	65,360	346,609	-	20	68,646	5,837	224,636	120	1,181	-	300,440	300,440
13.50	28,681	183,489	-	2,937	62,686	3,346	106,686	527	3,284	-	179,466	179,466
13.75	45,780	179,313	-	497	14,674	3,045	143,738	13	1,029	-	162,997	162,997
14.00	11,551	172,893	-	-	84	1,587	85,102	240	7,048	-	94,061	94,061
14.25	207	151,067	-	18	4,249	5,133	120,627	191	2,810	-	133,028	133,028
14.50	1,279	109,059	-	3,702	384	729	43,224	-	13,996	-	62,035	62,035
14.75	7,338	124,549	-	-	38,143	1,047	65,874	-	3,283	-	108,348	108,348
15.00	7,729	161,108	-	-	366	2,788	36,534	-	15,568	-	55,256	55,256
15.25	22,105	129,842	-	12	30,017	2,061	46,411	-	8,619	-	87,120	87,120
15.50	6,172	32,344	-	-	-	-	12,902	-	9,134	-	22,037	22,037
15.75	6,754	96,490	-	-	-	150	66,034	-	4,156	-	70,340	70,340
16.00	29,170	58,862	-	-	6,568	123	27,604	0	8,139	-	42,434	42,434
16.25	3,175	50,517	-	-	-	2	38,206	3	6,192	224	44,627	44,627
16.50	32,761	43,698	-	-	1,455	155	31,211	-	5,406	-	38,228	38,228
16.75	9,218	20,027	-	-	998	-	7,307	-	4,784	-	13,089	13,089
17.00	16,936	536,249	-	3,000	97,843	110,326	234,990	-	61,915	285	508,359	508,359
17.25	46,673	33,254	-	-	-	-	31,958	95	4,355	-	36,408	36,408
17.50	305,072	142,388	-	50,933	28,268	149	57,675	-	2,926	-	139,951	139,951
17.75	23,223	19,511	-	-	-	-	11,498	30	870	-	12,397	12,397
18.00	81,061	88,575	-	53	27,755	-	55,098	-	1,660	-	84,566	84,566
18.25	28,293	74,648	-	-	-	-	62,838	5	2,258	-	65,101	65,101
18.50	31,430	18,817	-	-	-	-	14,480	-	2,075	-	16,555	16,555
18.75	12,119	15,717	-	251	-	-	9,363	-	1,827	-	11,442	11,442
19.00	277,016	22,425	-	-	-	-	14,560	-	4,604	-	19,163	19,163
19.25	25,578	11,011	-	-	-	-	39,592	11	1,609	-	41,211	41,211
19.50	651	10,169	-	-	-	-	2,958	-	1,946	-	4,904	4,904
19.75	181	30,272	-	-	-	-	26,830	0	945	-	27,774	27,774
20.00	52,554	15,996	-	-	-	-	24,668	109	9,016	-	33,793	33,793
20.25	200,379	19,303	-	-	-	-	30,089	-	2,807	-	32,896	32,896
20.50	96,873	6,391	-	-	-	-	4,332	-	1,488	-	5,819	5,819
20.75	225,863	29,224	-	-	-	-	6,253	-	419	-	6,672	6,672
21.00	108,745	19,487	-	-	-	500	13,733	429	3,022	-	17,684	17,684
21.25	129,736	7,799	-	-	-	-	1,816	-	1,722	-	3,539	3,539
21.50	130,399	17,563	-	-	-	-	631	-	1,501	-	2,133	2,133
21.75	160,415	18,023	-	-	-	-	12,305	-	1,210	-	13,515	13,515
22.00	667,811	19,734	-	-	-	-	15,888	151	3,842	-	19,881	19,881
22.25	403,238	4,436	-	-	-	-	2,081	-	4,403	-	6,484	6,484
22.50	528,290	10,514	-	-	-	0	1,620	-	8,462	-	10,082	10,082
22.75	274,803	5,623	-	-	-	-	609	-	503	-	1,113	1,113
23.00	309,476	4,958	-	-	-	180	310	-	2,730	-	3,219	3,219
23.25	145,921	14,960	-	-	-	-	1,435	-	2,262	-	3,696	3,696
23.50	314,455	137,181	-	224	20,000	260	12,094	-	119,251	785	152,613	152,613
23.75	98,236	2,026	-	-	-	-	394	-	580	-	974	974
24.00	154,595	9,666	-	-	-	-	622	-	8,937	-	9,558	9,558
24.25	37,442	3,498	-	-	-	-	364	-	820	-	1,184	1,184
24.50	100,123	3,094	-	-	-	-	537	-	864	-	1,401	1,401
24.75	35,500	1,722	-	-	-	-	62	-	474	-	536	536
25.00 & above	764,244	246,852	-	0	-	-	34,641	-	218,404	0	253,045	253,045
Total	8,572,579	8,969,957	-	625,272	1,460,514	678,035	5,373,117	6,368	814,389	1,294	8,958,990	8,958,990

*01.00 stands for 00.25 to 01.24

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099																																																																																																																																																																																																																																						
1990	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340

*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

Rate of Return	Jun-24	Mar-25 R	Jun-25 P										Sub Total	Total	(villion ruppes)
	Domestic Constituents														
	Total	Total	Non-Residents	Government	Non-financial	NBFIs	Private Sector (Business)	Trust Funds and	Personal	Others					
					Public Sector Enterprises			Non-profit Organizations							
00.00	247,680	323,993	-	500	-	7,286	196,235	1	16,495	-	220,518	220,518			
01.00*	2,223	4,604	-	-	-	3,340	2,951	-	391	-	6,682	6,682			
02.00*	66,632	60,742	-	-	-	-	66,926	-	1,340	-	68,267	68,267			
03.00*	78,912	70,045	-	-	-	-	52,991	696	12,098	1	65,786	65,786			
04.00*	56,095	50,011	-	-	-	-	42,583	-	12,661	1	55,245	55,245			
05.00*	101,549	129,842	-	-	-	-	51,089	539	58,760	16	110,404	110,404			
06.00*	17,401	29,748	-	50	-	-	22,349	-	3,170	-	25,570	25,570			
07.00*	24,707	42,757	3	30	47,183	-	26,944	-	21,301	-	95,459	95,462			
08.00*	10,438	70,233	-	-	2,503	-	176,218	-	512	-	179,233	179,233			
08.25	940	13,862	-	-	-	-	2,073	-	0	-	2,073	2,073			
08.50	680	8,054	-	-	-	-	3,928	-	5	-	3,933	3,933			
08.75	240	14,487	-	-	-	-	1,380	-	3	-	1,383	1,383			
09.00	8,661	126,367	-	45	902	-	37,502	-	17	-	38,466	38,466			
09.25	47	35,780	-	-	-	-	4,939	-	28	-	4,967	4,967			
09.50	1,116	15,280	-	-	-	-	4,445	-	108	-	4,553	4,553			
09.75	2,498	5,628	-	-	-	-	1,049	-	218	-	1,267	1,267			
10.00	2,271	38,340	-	-	-	-	18,994	-	272	-	19,266	19,266			
10.25	645	134,818	-	-	-	-	1,425	-	82	-	1,507	1,507			
10.50	2,383	31,778	-	-	-	-	21,907	-	3,879	-	25,786	25,786			
10.75	1,448	6,690	-	-	5,000	-	12,996	-	117	-	18,113	18,113			
11.00	2,727	5,422	-	-	11,000	-	36,429	-	522	-	47,952	47,952			
11.25	427	23,008	-	-	83,006	-	149,410	-	97	-	232,512	232,512			
11.50	2,554	9,060	-	6	29,166	3,495	191,832	-	1,522	-	226,022	226,022			
11.75	593	108,765	-	14	63,781	763	126,907	1,400	134	-	192,999	192,999			
12.00	47,238	211,859	-	2	56,575	293	174,064	-	1,982	-	232,915	232,915			
12.25	546	655,568	-	23	125,457	2,158	211,662	-	905	-	340,205	340,205			
12.50	1,342	238,637	-	39	150,000	13,212	162,758	-	1,497	-	327,506	327,506			
12.75	2,041	174,885	-	17	40,852	1,884	178,014	11	722	-	221,500	221,500			
13.00	1,645	203,889	-	9	10,872	532	143,782	-	1,918	-	157,113	157,113			
13.25	1,469	122,087	-	61	4,630	3,641	113,965	-	3,481	44	125,822	125,822			
13.50	810	101,414	-	37	99,914	552	67,876	182	7,288	120	175,969	175,969			
13.75	2,607	150,612	-	-	-	57	97,809	2	4,275	-	102,143	102,143			
14.00	3,490	64,999	-	212	-	338	49,749	-	4,931	132	55,362	55,362			
14.25	822	65,123	-	-	-	1,326	24,424	-	5,749	4	31,503	31,503			
14.50	1,510	55,754	-	632	4,115	35	19,825	-	10,268	5	34,880	34,880			
14.75	1,260	42,744	-	-	5,212	11	20,286	-	10,532	-	36,041	36,041			
15.00	12,705	77,981	-	67	65,967	40	36,558	-	20,566	21	123,219	123,219			
15.25	1,229	82,330	-	-	2,727	-	17,956	30	12,257	-	32,970	32,970			
15.50	3,779	25,045	-	-	-	3	13,817	3	13,370	-	27,193	27,193			
15.75	1,429	32,068	-	-	-	5	8,947	-	6,588	-	15,541	15,541			
16.00	3,010	16,392	9	20	-	30	8,582	21	10,059	10	18,723	18,723			
16.25	28,829	15,564	-	-	-	3	4,241	-	9,744	-	13,988	13,988			
16.50	20,126	20,949	7	-	7,792	4	9,463	-	6,919	5	24,183	24,190			
16.75	6,187	16,015	-	-	17	1	11,655	-	4,372	-	16,045	16,045			
17.00	6,814	92,740	8	13,878	100,000	13	4,020	-	11,088	-	129,008	129,008			
17.25	7,925	6,593	-	-	-	-	1,585	-	4,973	-	6,558	6,558			
17.50	69,121	19,381	-	-	5,867	927	10,501	-	4,814	-	22,109	22,109			
17.75	5,712	6,503	-	-	-	0	2,380	-	2,222	-	4,603	4,603			
18.00	7,669	14,423	-	-	-	0	5,470	-	3,564	-	9,034	9,034			
18.25	8,453	6,703	-	-	-	1	2,738	-	3,493	-	6,232	6,232			
18.50	5,175	9,097	-	-	-	9	2,371	-	4,027	-	6,407	6,407			
18.75	5,031	8,244	-	-	-	4	4,608	0	3,941	-	8,553	8,553			
19.00	78,652	14,120	-	-	-	3	9,453	-	5,205	-	14,661	14,661			
19.25	2,688	4,367	-	-	-	-	1,514	-	23,273	-	24,787	24,787			
19.50	2,510	5,961	-	-	-	339	592	-	3,930	-	4,861	4,861			
19.75	8,306	7,819	-	-	22	5	2,524	-	3,331	-	5,882	5,882			
20.00	38,832	21,593	-	-	-	1	7,034	-	3,538	-	10,573	10,573			
20.25	42,212	12,657	-	-	6,000	26	3,924	-	2,443	-	12,392	12,392			
20.50	35,489	6,859	-	-	-	18	1,374	-	2,835	-	4,226	4,226			
20.75	95,798	8,617	-	-	-	13	5,876	-	2,768	-	8,657	8,657			
21.00	71,305	2,934	-	-	-	3	1,455	-	1,586	-	3,044	3,044			
21.25	87,690	7,176	-	-	-	209	4,199	-	1,260	1	5,668	5,668			
21.50	87,427	6,844	-	-	2	-	2,443	-	3,350	-	5,795	5,795			
21.75	127,183	11,951	-	-	-	5	9,718	-	1,255	-	10,978	10,978			
22.00	672,005	8,772	-	-	-	53	3,623	-	2,559	-	6,235	6,235			
22.25	247,632	4,748	-	-	4	5	2,444	-	1,694	-	4,148	4,148			
22.50	204,772	11,721	-	-	-	-	5,685	-	1,482	-	7,167	7,167			
22.75	125,837	3,583	-	-	-	11	1,194	-	939	-	2,143	2,143			
23.00	128,392	16,493	-	3,984	-	4	15,508	-	1,986	1	21,484	21,484			
23.25	74,598	11,417	-	-	-	5	9,520	-	1,347	-	10,872	10,872			
23.50	97,875	6,172	-	-	-	0	3,976	-	1,303	-	5,280	5,280			
23.75	39,723	4,828	-	-	-	-	1,995	-	1,301	-	3,296	3,296			
24.00	42,541	7,796	-	-	-	-	594	-	4,991	-	5,584	5,584			
24.25	19,820	3,779	-	-	-	-	487	-	1,402	-	1,888	1,888			
24.50	36,784	1,584	-	-	-	-	985	-	640	-	1,625	1,625			
24.75	12,771	2,857	-	-	-	-	334	-	1,217	-	1,551	1,551			
25.00 & above	225,347	54,890	-	-	-	-	3,233	-	19,880	-	23,113	23,113			
Total	3,497,031	4,146,450	27	19,626	928,563	40,666	2,762,292	2,886	404,794	362	4,159,188	4,159,215			

*01.00 stands for 00.25 to 01.24

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099																																																																																																																																																																																																																																						
1990	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340

*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 30th June, 2025

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	321,595	9,990	4,766	691,092	1,027,443
01.00*	2,204	198	-	20,977	23,379
02.00*	10,524	635	49	165,303	176,511
03.00*	75,698	7,266	20	208,618	291,602
04.00*	59,160	5,638	333	121,073	186,203
05.00*	128,068	25,069	3,084	547,350	703,572
06.00*	19,497	1,377	92	81,504	102,470
07.00*	85,702	6,794	5,251	261,610	359,358
08.00*	5,200	65	14	417,893	423,172
08.25	233	11	-	3,926	4,169
08.50	1,045	27	-	18,476	19,548
08.75	108	-	-	6,311	6,419
09.00	24,633	820	8	126,687	152,148
09.25	87	5	-	7,052	7,144
09.50	134	63	-	106,258	106,454
09.75	265	29	-	4,663	4,958
10.00	839	13	30	234,912	235,793
10.25	60	24	-	5,891	5,975
10.50	3,773	340	-	31,020	35,133
10.75	799	6	9	36,426	37,239
11.00	3,322	414	12	92,340	96,089
11.25	1,665	174	-	396,863	398,701
11.50	3,238	157	64	649,057	652,516
11.75	3,085	71	-	515,751	518,908
12.00	13,087	644	390	721,464	735,584
12.25	13,617	259	64	920,213	934,154
12.50	13,332	716	308	613,488	627,844
12.75	14,566	995	512	555,755	571,828
13.00	11,157	776	520	468,253	480,705
13.25	26,706	2,655	365	396,535	426,262
13.50	17,570	949	77	336,839	355,434
13.75	18,362	732	60	245,986	265,141
14.00	21,048	1,510	708	126,157	149,423
14.25	31,625	1,373	163	131,370	164,531
14.50	29,677	2,825	120	64,293	96,915
14.75	32,850	2,000	135	109,403	144,389
15.00	50,966	3,228	333	123,948	178,476
15.25	39,565	2,752	330	77,443	120,090
15.50	24,666	1,948	1,287	21,329	49,230
15.75	20,038	1,127	96	64,620	85,881
16.00	23,944	1,690	891	34,641	61,166
16.25	28,117	1,434	118	28,946	58,615
16.50	18,199	1,125	54	43,039	62,417
16.75	12,967	989	54	15,124	29,134
17.00	83,159	5,533	141	548,533	637,366
17.25	21,794	948	64	20,159	42,965
17.50	29,941	1,523	1,344	129,252	162,060
17.75	9,404	353	60	7,184	17,000
18.00	24,326	2,916	201	66,156	93,599
18.25	44,156	1,831	43	25,303	71,333
18.50	16,542	532	31	5,858	22,962
18.75	5,991	378	2	13,623	19,994
19.00	10,174	1,375	91	22,184	33,824
19.25	56,552	4,437	179	4,830	65,998
19.50	6,270	473	75	2,948	9,765
19.75	27,594	1,937	32	4,094	33,657
20.00	30,932	1,925	149	11,360	44,366
20.25	30,705	2,374	265	11,945	45,289
20.50	4,694	485	16	4,851	10,045
20.75	4,080	257	17	10,975	15,329
21.00	15,040	629	11	5,049	20,729
21.25	3,842	261	107	4,998	9,207
21.50	5,094	592	48	2,194	7,928
21.75	2,875	250	37	21,331	24,493
22.00	21,315	947	22	3,832	26,116
22.25	7,027	1,074	84	2,446	10,631
22.50	9,287	2,065	104	5,793	17,248
22.75	1,439	159	45	1,612	3,255
23.00	4,589	486	70	19,558	24,703
23.25	4,355	343	372	9,498	14,568
23.50	125,394	7,306	144	25,050	157,893
23.75	1,879	149	284	1,958	4,270
24.00	12,644	1,438	45	1,016	15,143
24.25	2,202	183	270	417	3,072
24.50	1,961	160	84	821	3,026
24.75	1,560	111	234	181	2,087
25.00 & above	228,174	30,670	568	16,746	276,158
Total	2,067,981	163,014	25,555	10,861,655	13,118,205

*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		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	34	0	58	0	132	0	239,981	60
5,000 to 10,000	-	-	-	-	-	-	1	-	47,585	314
10,000 to 20,000	-	-	1	0	-	-	-	-	47,987	668
20,000 to 25,000	-	-	-	-	-	-	-	-	27,567	590
25,000 to 50,000	-	-	-	-	3	0	2	0	118,710	4,235
50,000 to 100,000	-	-	-	-	3	0	6	0	205,381	14,697
100,000 to 150,000	-	-	1	0	2	0	12	2	162,287	20,093
150,000 to 200,000	-	-	-	-	1	0	6	1	96,868	16,521
200,000 to 300,000	-	-	-	-	5	1	22	5	130,123	32,025
300,000 to 400,000	-	-	-	-	2	1	118	44	80,040	27,309
400,000 to 500,000	-	-	-	-	5	2	28	13	61,407	27,768
500,000 to 750,000	-	-	2	1	6	4	69	44	125,593	76,975
750,000 to 1,000,000	-	-	5	4	2	2	47	40	51,102	45,378
1,000,000 to 2,000,000	-	-	27	40	19	28	130	189	98,671	146,681
2,000,000 to 3,000,000	-	-	22	59	19	46	95	225	39,920	97,609
3,000,000 to 4,000,000	1	3	49	167	10	33	87	297	22,808	78,522
4,000,000 to 5,000,000	-	-	26	117	23	103	64	281	20,935	92,764
5,000,000 to 6,000,000	-	-	20	106	8	46	55	287	9,833	53,280
6,000,000 to 7,000,000	1	7	8	52	9	60	18	115	8,321	54,232
7,000,000 to 8,000,000	1	8	7	51	5	38	13	97	6,897	51,610
8,000,000 to 9,000,000	-	-	-	-	3	25	13	112	4,554	38,493
9,000,000 to 10,000,000	1	9	-	-	8	76	9	88	4,485	42,949
10,000,000 to 100,000,000	-	-	44	2,025	125	4,879	164	7,032	45,498	1,401,607
100,000,000 to 500,000,000	-	-	34	8,450	123	31,347	146	36,314	9,341	1,983,800
500,000,000 to 1,000,000,000	-	-	11	7,557	42	31,406	58	38,399	1,475	1,013,085
1,000,000,000 to 5,000,000,000	-	-	8	20,564	95	228,379	66	125,338	1,078	2,107,806
5,000,000,000 to 10,000,000,000	-	-	3	24,589	59	416,761	3	17,780	77	468,693
10,000,000,000 & Over	-	-	10	581,117	57	1,675,840	8	492,000	18	237,644
Total	4	27	312	644,898	692	2,389,077	1,372	718,701	1,668,542	8,135,408

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on nu
2. The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

of Accounts and Borrowers

Banks

30th June, 2025

(Million Rupees)

Constituents											(Common Rupees)
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		Size of Account * (Rs.)	
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
3,410	2	2,261,984	3,543	-	-	2,505,599	3,606	2,505,599	3,606	Less Than 5000	
43	0	467,157	3,018	-	-	514,786	3,332	514,786	3,332	5,000 to 10,000	
541	9	253,439	3,624	-	-	301,968	4,301	301,968	4,301	10,000 to 20,000	
28	1	63,036	1,379	-	-	90,631	1,970	90,631	1,970	20,000 to 25,000	
754	26	364,630	13,253	-	-	484,099	17,514	484,099	17,514	25,000 to 50,000	
536	42	771,365	63,749	-	-	977,291	78,489	977,291	78,489	50,000 to 100,000	
12	1	459,842	57,909	-	-	622,156	78,005	622,156	78,005	100,000 to 150,000	
12	2	120,238	21,301	-	-	217,125	37,826	217,125	37,826	150,000 to 200,000	
56	14	176,924	44,122	2	0	307,132	76,169	307,132	76,169	200,000 to 300,000	
85	28	109,772	37,974	2	1	190,019	65,357	190,019	65,357	300,000 to 400,000	
28	13	221,009	96,683	4	2	282,481	124,481	282,481	124,481	400,000 to 500,000	
57	36	80,951	49,276	11	6	206,689	126,344	206,689	126,344	500,000 to 750,000	
30	24	48,167	41,810	1	1	99,354	87,260	99,354	87,260	750,000 to 1,000,000	
106	168	156,245	227,322	13	21	255,211	374,448	255,211	374,448	1,000,000 to 2,000,000	
61	144	58,288	142,608	2	4	98,407	240,694	98,407	240,694	2,000,000 to 3,000,000	
15	51	15,974	55,276	-	-	38,943	134,346	38,944	134,349	3,000,000 to 4,000,000	
4	19	12,147	54,136	2	9	33,201	147,428	33,201	147,428	4,000,000 to 5,000,000	
8	44	6,253	34,072	1	5	16,178	87,839	16,178	87,839	5,000,000 to 6,000,000	
2	13	4,217	27,272	-	-	12,575	81,743	12,576	81,750	6,000,000 to 7,000,000	
7	52	3,264	24,412	-	-	10,193	76,259	10,194	76,267	7,000,000 to 8,000,000	
5	43	2,880	24,425	1	8	7,456	63,107	7,456	63,107	8,000,000 to 9,000,000	
3	29	3,883	36,674	-	-	8,388	79,815	8,389	79,824	9,000,000 to 10,000,000	
36	1,290	6,356	127,358	8	459	52,231	1,544,650	52,231	1,544,650	10,000,000 to 100,000,000	
16	3,554	87	12,062	8	1,139	9,755	2,076,666	9,755	2,076,666	100,000,000 to 500,000,000	
3	2,147	2	1,325	-	-	1,591	1,093,919	1,591	1,093,919	500,000,000 to 1,000,000,000	
1	1,500	8	14,598	-	-	1,256	2,498,185	1,256	2,498,185	1,000,000,000 to 5,000,000,000	
-	-	-	-	-	-	142	927,822	142	927,822	5,000,000,000 to 10,000,000,000	
-	-	-	-	-	-	93	2,986,602	93	2,986,602	10,000,000,000 & Over	
5,859	9,254	5,668,118	1,219,183	55	1,656	7,344,950	13,118,178	7,344,954	13,118,205	Total	

number of deposits/advances accounts. For detail, see page xiv of this publication

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 30th June, 2025

(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	1,784,550	2,313	699,778	1,278	908	0	20,363	15	2,505,599	3,606
5,000 to 10,000	348,271	2,293	150,641	941	-	-	15,874	98	514,786	3,332
10,000 to 20,000	261,879	3,770	39,058	516	6	0	1,025	16	301,968	4,301
20,000 to 25,000	81,770	1,775	8,582	189	2	0	277	6	90,631	1,970
25,000 to 50,000	445,056	16,161	26,693	919	12	0	12,338	434	484,099	17,514
50,000 to 100,000	858,224	70,273	93,692	6,593	23	2	25,352	1,622	977,291	78,489
100,000 to 150,000	515,818	64,942	57,490	6,975	50	6	48,798	6,083	622,156	78,005
150,000 to 200,000	197,284	34,411	17,721	3,049	15	3	2,105	363	217,125	37,826
200,000 to 300,000	263,026	64,950	35,512	9,149	37	9	8,557	2,060	307,132	76,169
300,000 to 400,000	171,782	59,054	14,961	5,161	37	13	3,239	1,129	190,019	65,357
400,000 to 500,000	260,280	114,630	16,918	7,492	48	22	5,235	2,336	282,481	124,481
500,000 to 750,000	137,825	83,573	13,857	8,360	184	117	54,823	34,295	206,689	126,344
750,000 to 1,000,000	84,020	73,735	7,693	6,691	198	170	7,443	6,663	99,354	87,260
1,000,000 to 2,000,000	210,659	305,182	14,797	21,169	657	1,001	29,098	47,096	255,211	374,448
2,000,000 to 3,000,000	72,725	177,526	10,144	24,494	544	1,330	14,994	37,344	98,407	240,694
3,000,000 to 4,000,000	22,896	79,007	2,345	8,092	405	1,402	13,298	45,848	38,944	134,349
4,000,000 to 5,000,000	18,006	80,692	1,658	7,382	387	1,728	13,150	57,626	33,201	147,428
5,000,000 to 6,000,000	9,346	50,880	803	4,347	308	1,672	5,721	30,940	16,178	87,839
6,000,000 to 7,000,000	7,360	47,877	550	3,582	157	1,014	4,509	29,276	12,576	81,750
7,000,000 to 8,000,000	5,707	42,717	410	3,068	144	1,077	3,933	29,405	10,194	76,267
8,000,000 to 9,000,000	4,100	34,725	282	2,399	145	1,231	2,929	24,752	7,456	63,107
9,000,000 to 10,000,000	4,886	46,398	385	3,646	190	1,773	2,928	28,007	8,389	79,824
10,000,000 to 100,000,000	13,946	317,657	720	14,656	258	6,343	37,307	1,205,994	52,231	1,544,650
100,000,000 to 500,000,000	547	106,511	39	5,710	16	3,847	9,153	1,960,598	9,755	2,076,666
500,000,000 to 1,000,000,000	44	30,057	3	1,720	2	1,421	1,542	1,060,721	1,591	1,093,919
1,000,000,000 to 5,000,000,000	61	138,772	3	5,434	1	1,374	1,191	2,352,605	1,256	2,498,185
5,000,000,000 to 10,000,000,000	1	6,659	-	-	-	-	141	921,163	142	927,822
10,000,000,000 & Over	1	11,441	-	-	-	-	92	2,975,161	93	2,986,602
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Note(s)

- Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication
- 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

3.6 Advances Classified by Tenure/Maturity

All Banks

Loan Tenure	(Million Rupees)					
	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,463,053	6,379,687	5,879,595	7,161,782	5,590,220	6,825,998
1.1. Overnight	384,059	627,419	193,064	356,289	140,749	534,391
1.2. 2 days to 7 days	1,434	38,970	1,154	79,238	1,253	79,154
1.3. For 8 days to 1 month	53,365	211,544	695,057	155,213	507,210	213,773
1.4. For above 1 month but <= 3 month	456,763	526,971	2,829,619	754,414	2,812,172	801,151
1.5. For above 3 months but <= 6 months	49,880	1,367,213	537,343	1,729,491	534,126	1,081,410
1.6. For above 6 months but <= one year	1,517,552	3,607,570	1,623,358	4,087,137	1,594,710	4,116,120
2. Medium Term	310,959	1,004,756	288,022	968,035	481,418	1,289,756
2.1. For above 1 year but <= 2 years	145,780	488,255	201,697	681,186	348,858	1,063,844
2.2. For above 2 years but <= 3 years	165,179	516,501	86,325	286,849	132,560	225,912
3. Long Term	1,274,534	4,685,168	1,158,559	4,986,590	1,273,316	5,002,451
3.1. For above 3 years but <= 4 years	254,482	928,077	239,601	1,025,208	244,421	1,043,883
3.2. For above 4 years but <= 5 years	372,156	706,258	377,211	1,022,509	414,656	948,110
3.3. For above 5 years but <= 7 years	466,172	1,181,220	400,789	1,178,841	445,864	1,178,503
3.4. For above 7 years but <= 10 years	81,247	873,024	66,516	858,875	65,455	910,149
3.5. For above 10 years but <= 15 years	24,095	670,368	23,885	585,077	26,045	605,044
3.6. For above 15 years but <= 20 years	22,163	139,029	23,219	128,988	20,069	117,543
3.7. For above 20 years but <= 25 years	50,207	170,199	22,908	156,634	50,106	155,026
3.8. For above 25 years but <= 30 years	3,740	14,238	4,235	25,456	6,318	38,251
3.9. For above 30 years	272	2,756	195	5,003	382	5,940
Total	4,048,546	12,069,611	7,326,176	13,116,407	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,178,234	4,465,794	5,562,457	4,744,214	5,258,767	4,559,896
1.1. Overnight	370,478	595,557	192,495	304,722	139,947	295,032
1.2. 2 days to 7 days	1,286	7,096	770	3,575	579	7,430
1.3. For 8 days to 1 month	51,998	113,953	694,052	126,342	505,956	148,892
1.4. For above 1 month but <= 3 month	455,038	340,727	2,813,081	394,719	2,794,107	436,948
1.5. For above 3 months but <= 6 months	39,566	518,344	528,256	778,365	525,616	669,523
1.6. For above 6 months but <= one year	1,259,868	2,890,118	1,333,803	3,136,490	1,292,562	3,002,071
2. Medium Term	280,310	911,776	254,130	758,051	443,305	1,059,829
2.1. For above 1 year but <= 2 years	138,154	445,296	191,351	541,414	336,100	909,092
2.2. For above 2 years but <= 3 years	142,156	466,480	62,779	216,637	107,205	150,737
3. Long Term	1,065,794	3,195,009	943,326	3,467,692	1,046,741	3,339,265
3.1. For above 3 years but <= 4 years	202,016	645,485	186,749	816,734	184,367	728,290
3.2. For above 4 years but <= 5 years	328,007	464,027	329,089	700,374	352,330	700,578
3.3. For above 5 years but <= 7 years	393,624	869,734	328,961	859,816	384,369	847,197
3.4. For above 7 years but <= 10 years	66,686	629,334	52,772	547,292	51,475	540,921
3.5. For above 10 years but <= 15 years	16,838	383,746	14,070	363,153	15,026	350,845
3.6. For above 15 years but <= 20 years	13,899	83,922	14,914	78,828	13,338	66,952
3.7. For above 20 years but <= 25 years	41,733	111,123	14,011	97,367	41,673	94,819
3.8. For above 25 years but <= 30 years	2,781	6,771	2,648	3,830	4,065	9,469
3.9. For above 30 years	210	868	112	298	98	196
Total	3,524,338	8,572,579	6,759,913	8,969,957	6,748,813	8,958,990

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking						
(Million Rupees)						
Loan Tenure	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	284,819	1,913,893	317,138	2,417,568	331,453	2,266,102
1.1. Overnight	13,581	31,863	569	51,566	802	239,359
1.2. 2 days to 7 days	148	31,874	384	75,663	674	71,724
1.3. For 8 days to 1 month	1,367	97,591	1,005	28,870	1,254	64,880
1.4. For above 1 month but <= 3 month	1,725	186,244	16,538	359,696	18,065	364,203
1.5. For above 3 months but <= 6 months	10,314	848,869	9,087	951,126	8,510	411,887
1.6. For above 6 months but <= one year	257,684	717,452	289,555	950,646	302,148	1,114,049
2. Medium Term	30,649	92,979	33,892	209,984	38,113	229,927
2.1. For above 1 year but <= 2 years	7,626	42,959	10,346	139,772	12,758	154,752
2.2. For above 2 years but <= 3 years	23,023	50,021	23,546	70,212	25,355	75,175
3. Long Term	208,740	1,490,159	215,233	1,518,898	226,575	1,663,186
3.1. For above 3 years but <= 4 years	52,466	282,592	52,852	208,474	60,054	315,593
3.2. For above 4 years but <= 5 years	44,149	242,231	48,122	322,134	62,326	247,533
3.3. For above 5 years but <= 7 years	72,548	311,486	71,828	319,025	61,495	331,306
3.4. For above 7 years but <= 10 years	14,561	243,690	13,744	311,583	13,980	369,229
3.5. For above 10 years but <= 15 years	7,257	286,623	9,815	221,925	11,019	254,200
3.6. For above 15 years but <= 20 years	8,264	55,106	8,305	50,160	6,731	50,592
3.7. For above 20 years but <= 25 years	8,474	59,076	8,897	59,267	8,433	60,207
3.8. For above 25 years but <= 30 years	959	7,467	1,587	21,625	2,253	28,782
3.9. For above 30 years	62	1,888	83	4,705	284	5,745
Total	524,208	3,497,031	566,263	4,146,450	596,141	4,159,215

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th June, 2025

(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	4,385,536	671,956	1,063,644	39,767	1,344	7,733	139,696	6,106,542	5,590,220	6,825,998
1.1. Overnight	121,526	34,025	12,791	1,283	44	1,353	6,388	497,731	140,749	534,391
1.2. 2 days to 7 days	724	2,172	77	467	33	117	419	76,398	1,253	79,154
1.3. For 8 days to 1 month	327,195	47,886	177,416	2,772	81	506	2,518	162,609	507,210	213,773
1.4. For above 1 month but <= 3 month	2,080,450	100,032	726,359	9,958	46	104	5,317	691,057	2,812,172	801,151
1.5. For above 3 months but <= 6 months	497,352	63,178	19,424	2,421	16	37	17,334	1,015,774	534,126	1,081,410
1.6. For above 6 months but <= one year	1,358,289	424,663	127,577	22,867	1,124	5,616	107,720	3,662,974	1,594,710	4,116,120
2. Medium Term	360,011	230,325	54,097	15,614	34	54	67,276	1,043,763	481,418	1,289,756
2.1. For above 1 year but <= 2 years	284,331	174,461	45,760	10,730	3	7	18,764	878,646	348,858	1,063,844
2.2. For above 2 years but <= 3 years	75,680	55,864	8,337	4,884	31	47	48,512	165,117	132,560	225,912
3. Long Term	1,034,523	1,165,700	96,994	107,633	3,356	17,768	138,443	3,711,349	1,273,316	5,002,451
3.1. For above 3 years but <= 4 years	178,905	203,559	35,329	28,078	152	472	30,035	811,774	244,421	1,043,883
3.2. For above 4 years but <= 5 years	359,794	263,093	29,589	23,825	172	365	25,101	660,827	414,656	948,110
3.3. For above 5 years but <= 7 years	355,802	331,759	18,830	20,581	275	773	70,957	825,391	445,864	1,178,503
3.4. For above 7 years but <= 10 years	52,745	81,477	6,254	8,964	515	2,117	5,941	817,591	65,455	910,149
3.5. For above 10 years but <= 15 years	17,719	66,340	2,224	7,557	518	3,191	5,584	527,957	26,045	605,044
3.6. For above 15 years but <= 20 years	17,167	77,027	2,077	7,722	513	3,369	312	29,426	20,069	117,543
3.7. For above 20 years but <= 25 years	46,687	124,862	2,042	8,572	1,138	7,059	239	14,533	50,106	155,026
3.8. For above 25 years but <= 30 years	5,451	16,571	620	2,267	72	418	175	18,995	6,318	38,251
3.9. For above 30 years	253	1,013	29	67	1	5	99	4,855	382	5,940
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,524,338	8,572,579	6,759,913	8,969,957	6,748,813	8,958,990
2. ISLAMIC	524,208	3,497,031	566,263	4,146,450	596,141	4,159,215
A. Ijara Finance	71,693	105,499	73,180	122,026	76,367	144,521
B. Diminishing Musharaka	69,540	915,661	71,047	1,062,477	76,290	1,130,456
C. Istisna	5,336	370,426	5,710	406,615	5,669	403,114
D. Mudaraba	81	1,629	109	1,859	113	1,747
E. Murabaha	13,748	137,298	12,722	229,401	14,224	159,420
F. Musawamah finance	25,812	74,994	29,132	75,601	30,834	83,331
G. Musharaka Finance	16,234	281,555	14,923	332,441	15,014	339,275
H. Salam Finance	1,583	77,199	1,370	68,508	1,567	55,448
I. Commodity Murabahah / Tawwaruq	259,364	23,076	290,662	28,961	306,516	32,994
J. Advance against financing	1,123	9,568	1,244	41,913	1,274	44,415
K. Other Islamic Modes of Financing	59,694	1,500,128	66,164	1,776,647	68,273	1,764,495
Total	4,048,546	12,069,611	7,326,176	13,116,407	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 30th June, 2025

Nature	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,282,074	1,605,861	1,165,920	123,910	1,712	6,635	299,107	7,222,584	6,748,813	8,958,990
2. ISLAMIC	497,996	462,121	48,815	39,104	3,022	18,919	46,308	3,639,071	596,141	4,159,215
A. Ijara Finance	59,269	85,530	5,065	6,797	16	10	12,017	52,183	76,367	144,521
B. Diminishing Musharaka	59,909	102,976	5,386	7,421	816	1,745	10,179	1,018,314	76,290	1,130,456
C. Istisna	537	11,901	10	2,034	-	-	5,122	389,180	5,669	403,114
D. Mudaraba	113	1,747	-	-	-	-	-	-	113	1,747
E. Murabaha	7,871	16,681	471	594	8	22	5,874	142,122	14,224	159,420
F. Musawamah finance	25,340	9,874	3,604	1,195	1	14	1,889	72,249	30,834	83,331
G. Musharaka Finance	12,280	18,614	1,355	1,243	15	111	1,364	319,307	15,014	339,275
H. Salam Finance	128	948	-	-	-	-	1,439	54,500	1,567	55,448
I. Commodity Murabahah / Tawwaruq	280,057	30,478	26,458	2,515	-	-	1	1	306,516	32,994
J. Advance against financing	1,108	1,543	84	54	-	-	82	42,818	1,274	44,415
K. Other Islamic Modes of Financing	51,384	181,829	6,382	17,252	2,166	17,017	8,341	1,548,397	68,273	1,764,495
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.8 Advances Classified by Rate of

All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	412,497	9,988	39,203	18,538	89,022	283,976	24,052	310	10,014	12,186	11,356
01.00*	9,336	522	742	737	1,598	2,986	625	69	1,490	2,782	51
02.00*	23,801	3,852	19,458	3,494	28,795	25,798	7,952	258	4,621	4,270	14,337
03.00*	100,622	3,106	28,242	14,490	21,336	55,265	19,473	999	8,925	7,676	4,344
04.00*	56,151	744	24,390	6,699	23,807	38,297	3,634	124	2,688	4,371	4,902
05.00*	489,783	3,234	26,271	31,670	33,143	60,321	14,773	168	8,555	4,758	1,938
06.00*	29,464	4,344	7,718	2,308	13,238	20,267	5,247	-	2,111	2,498	931
07.00*	160,907	737	60,530	7,966	24,869	23,234	6,152	194	7,031	3,288	2,092
08.00*	89,245	3,058	50,372	39,731	55,870	88,705	5,180	749	8,291	9,789	12,646
09.00*	67,570	1,393	9,443	5,278	21,056	22,162	9,943	755	1,902	4,179	1,957
10.00*	308,995	3,268	4,581	8,731	8,632	5,537	1,346	-	1,469	1,617	507
10.25	4,425	-	7	42	1,392	1	1	-	-	78	-
10.50	3,221	19,568	866	200	5,421	613	21	-	39	-	-
10.75	23,228	51	7,549	13	607	5,395	303	-	21	18	9
11.00	18,643	7	13,362	2,261	21,593	5,925	1,297	-	1	126	22
11.25	171,508	4,761	42,189	2,528	79,577	46,469	5,972	488	452	8	1,484
11.50	265,214	3,199	117,275	6,626	60,722	84,096	17,037	-	6,556	1,240	2,254
11.75	211,565	4,430	39,035	17,990	57,942	123,067	26,896	-	2,922	3,544	1,321
12.00	370,986	835	103,847	11,961	35,867	71,795	10,473	-	3,548	5,414	1,234
12.25	432,460	3,891	86,737	42,794	84,883	161,702	15,687	882	10,679	5,786	6,637
12.50	284,858	5,655	49,140	18,724	67,147	98,545	29,540	-	4,464	13,699	1,161
12.75	213,325	1,805	47,551	28,693	63,007	101,362	29,401	385	3,813	9,212	7,243
13.00	160,660	1,588	62,641	15,996	49,398	118,735	12,377	279	7,689	5,881	2,257
13.25	163,229	7,840	43,737	21,581	48,382	61,580	11,728	113	9,300	8,626	3,156
13.50	62,632	41,89	116,538	10,903	21,364	90,308	5,390	63	2,134	4,619	1,154
13.75	89,887	2,529	22,035	27,847	24,080	46,559	13,590	2	3,649	4,738	2,103
14.00	44,041	2,106	9,126	8,421	19,921	20,222	5,250	103	1,396	17,964	1,065
14.25	47,877	2,693	10,061	8,398	27,731	28,483	6,302	266	2,185	6,303	1,039
14.50	37,648	1,243	4,385	5,006	11,929	10,154	2,815	12	3,667	5,490	1,750
14.75	45,058	6,571	13,441	3,465	29,530	20,591	5,676	875	1,177	4,244	875
15.00	88,242	1,112	13,647	2,595	36,276	16,172	5,884	74	1,824	2,793	1,400
15.25	39,782	6,877	8,227	10,328	14,863	19,058	5,066	-	1,356	3,077	514
15.50	8,076	601	3,604	9,146	5,558	8,179	2,235	13	1,130	1,363	879
15.75	6,682	16,124	8,770	1,479	13,094	9,239	14,151	2	549	2,929	346
16.00	25,291	416	3,333	1,542	4,968	6,475	3,740	-	1,122	1,192	548
16.25	7,713	3,669	4,804	2,405	6,160	8,204	3,888	6	934	1,491	497
16.50	22,200	335	2,077	1,165	13,251	8,895	4,144	-	1,046	1,897	440
16.75	6,481	714	1,840	450	3,342	2,055	3,144	-	6,629	528	181
17.00	520,352	519	7,592	419	12,345	80,177	2,775	-	1,594	1,955	4,048
17.25	3,524	1,419	3,953	697	4,239	19,648	3,035	4	1,168	664	487
17.50	38,511	3,068	1,855	4,120	9,486	33,660	2,008	-	1,300	2,431	5,334
17.75	3,275	1,758	994	115	1,982	5,203	542	-	221	238	69
18.00	33,675	2,690	1,095	298	4,421	32,979	2,745	-	1,035	3,946	277
18.25	6,970	43,168	4,108	1,250	4,406	4,701	1,701	7	1,217	1,272	143
18.50	2,683	1,405	378	540	1,624	9,175	1,883	1	2,168	531	207
18.75	3,018	6,207	1,397	902	1,150	378	520	-	632	635	109
19.00	10,685	378	1,436	2,357	1,417	3,329	3,610	-	4,091	401	1,494
19.25	21,604	6,408	621	401	26,645	6,810	720	-	505	293	305
19.50	2,652	428	704	419	1,510	358	2,154	-	158	161	93
19.75	629	110	2,522	556	25,406	130	633	-	285	213	129
20.00	13,679	6	378	86	18,213	2,988	1,057	-	5,070	319	102
20.25	6,652	17	4,586	533	26,303	1,844	2,195	-	110	100	113
20.50	3,326	247	298	635	767	625	695	19	199	667	530
20.75	437	72	1,069	129	1,182	144	1,487	-	292	5,217	127
21.00	5,255	71	571	162	325	707	806	-	337	408	616
21.25	989	97	929	150	1,314	1,067	386	-	186	77	254
21.50	784	21	227	208	1,205	553	1,171	-	380	464	271
21.75	836	18	4,568	138	2,208	379	15,550	-	138	86	105
22.00	19,661	38	975	60	290	478	578	-	211	234	137
22.25	2,342	5	580	436	815	1,194	2,829	-	135	135	121
22.50	11,194	37	408	96	1,110	847	809	-	456	216	899
22.75	705	73	335	67	502	207	173	-	39	75	66
23.00	10,497	5	515	16	4,426	7,704	367	-	182	97	110
23.25	1,254	87	1,751	139	731	7,944	704	-	228	206	439
23.50	151,211	1	262	47	846	492	619	-	315	279	2,304
23.75	535	-	632	52	306	327	118	-	55	147	578
24.00	5,670	1	4,452	4,016	79	146	141	-	210	176	48
24.25	380	18	552	3	556	553	413	-	94	110	179
24.50	837	5	168	5	336	134	347	-	95	750	158
24.75	394	-	550	0	339	85	93	-	79	29	299
25.00 & over	245,454	29	3,936	129	3,917	2,757	1,500	12,791	427	1,004	591
Total	5,732,978	205,455	1,161,572	421,380	1,289,772	2,828,148	394,752	20,011	158,990	193,209	115,373

*01.00 stands for 00.25 to 01.24

*10.00 stands for 09.25 to 10.24

of Interest/Return and Rate of Margin

Banks

30th June, 2025

(Million Rupees)

Rate of Margin												Rate of
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	Int./Return
32,967	10,306	7,231	6,445	5,188	9,193	11,366	4,221	7,943	17,586	3,854	1,027,443	00.00
53	57	37	28	12	96	17	8	4	221	1,907	23,379	01.00*
2,481	3,096	5,140	9,081	2,461	2,038	2,788	3,106	1,629	4,247	3,807	176,511	02.00*
2,421	4,969	2,108	3,146	876	6,714	482	1,610	3,152	693	954	291,602	03.00*
2,015	1,789	635	2,127	1,131	5,026	1,500	439	1,261	1,294	3,180	186,203	04.00*
5,181	2,229	3,229	2,568	643	2,846	4,118	828	3,565	444	3,308	703,572	05.00*
1,080	2,127	720	962	240	2,525	538	814	368	4,182	787	102,470	06.00*
4,082	1,121	1,688	2,410	1,083	3,448	2,224	3,041	41,380	612	1,269	359,358	07.00*
8,090	4,857	9,840	8,848	2,303	12,829	2,829	2,391	3,999	955	2,595	423,172	08.00*
3,125	3,717	6,611	5,667	1,367	4,335	2,445	1,608	6,103	1,472	199	182,284	09.00*
524	697	838	174	743	129	353	935	2,544	1,995	733	354,349	10.00*
0	-	1	4	0	1	1	4	17	0	-	5,975	10.25
-	84	25	4	15	5,004	21	4	22	3	3	35,133	10.50
5	-	19	-	-	3	2	10	5	-	-	37,239	10.75
3	13	2	6	4	32,368	70	4	3	341	37	96,089	11.00
1,983	1,092	2,223	1,821	124	17,363	4,186	10,419	2,293	1,634	127	398,701	11.25
3,082	2,139	860	3	238	60,813	3,993	15,518	949	325	378	652,516	11.50
867	5,251	3,329	305	-	8,385	6,580	1,197	935	433	2,914	518,908	11.75
6,182	3,317	7,782	5,225	7,907	70,811	763	1,355	6,838	545	8,900	735,584	12.00
3,622	7,394	7,271	31,545	2,764	19,173	3,266	2,249	2,664	996	1,070	934,154	12.25
4,942	12,112	2,313	7,118	3,596	12,475	1,914	966	1,448	2,107	5,920	627,844	12.50
5,800	7,120	5,932	11,952	4,651	11,502	5,980	5,288	2,526	1,410	3,869	571,828	12.75
5,629	11,024	4,201	3,762	5,059	5,120	1,421	2,460	1,690	1,392	1,448	480,705	13.00
7,685	5,229	7,097	4,472	4,258	5,122	4,676	2,537	1,889	2,406	1,620	426,262	13.25
4,194	2,049	2,323	6,657	1,925	2,739	3,352	1,065	9,422	628	1,787	355,434	13.50
2,361	2,116	2,019	3,011	1,739	1,453	2,480	6,643	1,275	2,302	2,723	265,141	13.75
2,373	3,802	2,924	767	2,168	1,220	2,542	1,060	1,120	736	1,096	149,423	14.00
2,806	2,761	2,278	2,570	3,772	1,485	1,747	1,194	880	1,719	1,981	164,531	14.25
1,533	932	1,154	2,223	1,401	656	815	897	991	563	1,651	96,915	14.50
1,368	578	1,265	865	1,298	1,591	1,056	818	488	2,462	695	144,389	14.75
1,312	1,439	794	847	781	854	590	422	532	247	638	178,476	15.00
1,147	744	1,438	975	1,209	1,899	1,100	1,089	536	561	244	120,090	15.25
792	622	484	573	421	390	293	332	3,630	265	642	49,230	15.50
539	286	434	642	4,252	2,853	522	429	310	510	1,741	85,881	15.75
833	477	454	648	1,987	638	740	268	338	4,486	1,669	61,166	16.00
967	10,230	505	595	690	776	650	778	2,504	157	993	58,615	16.25
843	1,283	318	799	422	192	215	145	839	1,272	641	62,417	16.50
473	115	182	1,083	222	616	173	71	130	42	665	29,134	16.75
456	223	494	296	353	332	360	445	619	341	1,671	637,366	17.00
1,019	246	185	250	212	279	513	350	423	220	429	42,965	17.25
53,614	115	120	763	598	70	160	1,143	419	2,662	621	162,060	17.50
1,677	69	95	54	75	49	90	76	128	42	249	17,000	17.75
535	411	945	775	789	1,172	1,309	1,413	1,237	1,170	682	93,599	18.00
255	167	124	122	146	248	247	259	178	285	359	71,333	18.25
829	220	48	214	150	100	73	62	63	12	598	22,962	18.50
263	126	272	351	183	1,412	64	37	377	1,728	234	19,994	18.75
735	115	77	192	228	113	20	18	8	2,658	461	33,824	19.00
189	109	97	103	45	66	29	5	28	480	536	65,998	19.25
110	101	119	168	47	167	67	34	20	16	280	9,765	19.50
247	193	97	73	76	1,549	39	2	9	198	559	33,657	19.75
53	58	57	67	29	34	20	1,007	23	1	1,118	44,366	20.00
163	274	45	60	1,441	24	18	-	15	438	360	45,289	20.25
102	280	77	60	176	488	32	2	80	529	210	10,045	20.50
358	116	76	158	101	616	20	14	13	3,599	102	15,329	20.75
8,935	232	408	220	96	520	85	106	118	586	166	20,729	21.00
161	374	103	59	17	151	56	9	148	2,589	92	9,207	21.25
314	166	170	345	126	111	29	970	331	68	15	7,928	21.50
101	50	73	26	71	16	9	0	1	95	24	24,493	21.75
138	60	74	63	83	86	12	4	1,934	903	96	26,116	22.00
71	41	37	34	25	167	5	38	853	636	134	10,631	22.25
58	42	31	51	3	10	921	2	-	23	36	17,248	22.50
23	48	61	37	1	0	14	35	69	625	99	3,255	22.75
48	68	42	48	192	17	193	10	4	90	69	24,703	23.00
138	54	85	30	10	0	-	4	635	13	115	14,568	23.25
56	77	35	13	10	103	2	-	68	432	723	157,893	23.50
194	492	12	22	153	509	13	-	26	65	33	4,270	23.75
40	35	13	14	3	15	19	7	-	52	8	15,143	24.00
28	21	8	5	3	17	-	0	73	1	59	3,072	24.25
48	8	35	3	3	11	12	11	15	10	36	3,026	24.50
25	20	8	9	19	5	18	0	3	7	108	2,087	24.75
308	196	178	132	135	459	112	208	80	1,403	410	276,158	25.00 & over
194,648	121,978	100,006	134,744	72,549	323,597	82,372	82,494	124,221	83,222	76,734	13,118,285	Total

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 30th June, 2025

(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	5,000,140	876,515	1,143,232	79,534	880	893	234,707	4,776,035	6,378,959	5,732,978
05.00	39,789	56,531	1,794	3,228	3	10	9,688	145,687	51,274	205,455
10.00	74,917	131,387	6,638	10,247	737	4,794	15,670	1,015,144	97,962	1,161,572
15.00	12,092	57,005	4,805	13,475	63	265	9,159	350,635	26,119	421,380
20.00	374,041	285,536	23,205	19,956	201	857	13,929	983,424	411,376	1,289,772
25.00	78,544	298,398	5,830	10,782	301	3,617	22,603	1,715,351	107,278	2,028,148
30.00	54,060	84,467	4,012	4,818	303	1,188	6,393	304,279	64,768	394,752
33.33	33,779	9,382	16,115	4,089	-	-	40	6,539	49,934	20,011
35.00	17,641	27,486	1,929	1,739	770	3,761	4,836	126,004	25,176	158,990
40.00	24,151	33,238	2,180	4,103	112	1,677	3,478	154,191	29,921	193,209
45.00	4,467	20,514	455	1,299	370	4,310	1,629	89,249	6,921	115,373
50.00	12,716	56,316	812	1,335	72	238	2,343	136,760	15,943	194,648
55.00	6,571	13,812	810	1,326	40	282	1,975	106,559	9,396	121,978
60.00	4,339	14,136	356	814	22	164	2,198	84,892	6,915	100,006
65.00	4,453	13,517	329	754	66	164	1,867	120,310	6,715	134,744
70.00	3,654	12,380	210	585	44	146	1,991	59,438	5,899	72,549
75.00	5,119	14,947	211	454	341	551	2,907	307,644	8,578	323,597
80.00	4,679	12,551	205	564	182	765	2,660	68,491	7,726	82,372
85.00	4,315	9,745	173	959	103	216	1,658	71,574	6,249	82,494
90.00	4,012	10,617	183	606	74	263	1,390	112,735	5,659	124,221
95.00	2,846	6,050	211	685	38	1,366	1,470	75,121	4,565	83,222
99.99	13,745	23,451	1,040	1,660	12	28	2,824	51,594	17,621	76,734
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2025

(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	173,161	101,827	353	355	-	-	173,514	102,183
05.00	-	-	11	40	-	-	11	40
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	10	6	366	699	-	-	376	705
25.00	-	-	2,861	3,100	-	-	2,861	3,100
35.00	-	-	58,779	19,982	-	-	58,779	19,982
45.00	3	1	4,006	532	-	-	4,009	533
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	465	501	-	-	465	501
99.99	-	-	-	-	-	-	-	-
Total	173,174	101,833.8	66,841	25,209.5	-	-	240,015	127,043.3
Weighted Average		0.00		31.84		-		6.32
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	30	1,343	-	-	30	1,343
05.00	-	-	82	2,883	-	-	82	2,883
10.00	2	1,673	29	1,303	-	-	31	2,976
15.00	-	-	1	842	-	-	1	842
20.00	-	-	351	3,786	-	-	351	3,786
25.00	4	1,019	15	2,190	-	-	19	3,209
35.00	8	870	51	7,099	-	-	59	7,969
45.00	3	724	18	3,254	-	-	21	3,978
55.00	-	-	25	4,303	-	-	25	4,303
65.00	1	250	3	3,447	-	-	4	3,697
75.00	-	-	10	2,559	-	-	10	2,559
85.00	1	287	-	-	-	-	1	287
95.00	1	5	6	278	-	-	7	283
99.99	-	-	-	-	-	-	-	-
Total	20	4,827.5	621	33,288.5	-	-	641	38,116.0
Weighted Average		28.75		35.33		-		34.49
Securities Shares and Other Financial Instruments - To Others								
00.00	6	51	39	244,179	-	-	45	244,230
05.00	-	-	23	21	-	-	23	21
10.00	6	55	16	10,476	-	-	22	10,531
15.00	-	-	10	6	-	-	10	6
20.00	5	728	31	6,699	-	-	36	7,427
25.00	17	10,004	23	2,360	-	-	40	12,364
35.00	8	1,744	58	10,739	-	-	66	12,483
45.00	3	2,504	20	1,477	-	-	23	3,981
55.00	3	45	23	3,576	-	-	26	3,620
65.00	1	25,000	20	7,013	-	-	21	32,013
75.00	-	-	83	1,538	-	-	83	1,538
85.00	2	20,000	7	50	-	-	9	20,050
95.00	-	-	52	176	-	-	52	176
99.99	-	-	18	7,322	-	-	18	7,322
Total	51	60,130.3	423	295,632.1	-	-	474	355,762.4
Weighted Average		62.42		7.43		-		16.73
Merchandise - Food Items								
00.00	37	35,514	3,269	158,818	-	-	3,306	194,332
05.00	-	-	1,061	10,278	-	-	1,061	10,278
10.00	12	2,639	544	47,423	-	-	556	50,062
15.00	41	3,747	2,532	54,867	-	-	2,573	58,614
20.00	308	8,998	3,969	57,410	-	-	4,277	66,408
25.00	416	42,831	1,905	153,479	-	-	2,321	196,310
35.00	54	2,813	2,641	30,484	-	-	2,695	33,297
45.00	27	264	184	20,092	-	-	211	20,356
55.00	142	67,731	135	26,644	-	-	277	94,375
65.00	-	-	154	10,150	-	-	154	10,150
75.00	2	270	134	11,097	-	-	136	11,368
85.00	3	191	106	11,575	-	-	109	11,766
95.00	5	130	79	6,137	-	-	84	6,268
99.99	6	54	64	2,102	-	-	70	2,156
Total	1,053	165,184.0	16,777	600,555.4	-	-	17,830	765,739.4
Weighted Average		29.49		21.36		-		23.12

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2025

(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	2,041	10,770	3,104	185,035	1	706	5,146	196,512
05.00	1	3	873	8,958	-	-	874	8,961
10.00	42	1,909	1,081	286,595	-	-	1,123	288,504
15.00	48	753	334	22,541	-	-	382	23,294
20.00	316	9,702	429	43,553	-	-	745	53,255
25.00	15,349	115,032	782	61,151	-	-	16,131	176,183
35.00	41	497	359	29,036	-	-	400	29,533
45.00	49	343	201	21,757	-	-	250	22,101
55.00	386	4,949	171	10,775	-	-	557	15,723
65.00	-	-	144	11,278	-	-	144	11,278
75.00	1	106	121	14,211	-	-	122	14,317
85.00	1	250	70	2,344	-	-	71	2,594
95.00	6	759	59	2,425	-	-	65	3,183
99.99	11	378	43	2,743	-	-	54	3,121
Total	18,292	145,450.8	7,771	702,401.5	1	706.5	26,064	848,558.8
Weighted Average		24.17		14.96		-		16.52
Merchandise - Finished/Manufactured Goods								
00.00	190	5,500	3,371	239,014	5	331	3,566	244,844
05.00	-	-	507	12,134	-	-	507	12,134
10.00	18	1,420	1,379	82,876	-	-	1,397	84,296
15.00	36	2,384	725	72,897	-	-	761	75,281
20.00	547	9,594	2,022	199,810	-	-	2,569	209,403
25.00	1,130	130,341	2,220	113,733	-	-	3,350	244,074
35.00	55	1,560	927	63,714	-	-	982	65,275
45.00	65	808	617	44,951	-	-	682	45,759
55.00	230	11,823	894	58,105	-	-	1,124	69,928
65.00	4	1,868	693	59,490	-	-	697	61,357
75.00	4	1,100	923	53,488	-	-	927	54,589
85.00	10	1,667	841	23,529	-	-	851	25,196
95.00	13	954	479	24,127	-	-	492	25,081
99.99	47	450	344	8,360	-	-	391	8,810
Total	2,349	169,469.3	15,942	1,056,227.4	5	331.0	18,296	1,226,027.6
Weighted Average		27.41		26.97		-		27.03
Fixed Assets Including Machinery								
00.00	10,906	89,761	103,175	298,990	43	115	114,124	388,867
05.00	1	1	4,114	20,666	-	-	4,115	20,667
10.00	531	2,850	61,547	241,036	5	4	62,083	243,890
15.00	4,117	32,078	3,845	31,276	-	-	7,962	63,354
20.00	10,851	45,823	30,466	215,811	1	0	41,318	261,635
25.00	7,063	160,317	39,245	405,291	2	910	46,310	566,518
35.00	42,304	29,151	19,019	145,935	-	-	61,323	175,086
45.00	11,754	7,142	10,541	76,990	-	-	22,295	84,133
55.00	5,523	6,677	8,276	38,868	-	-	13,799	45,545
65.00	175	3,346	6,856	34,527	-	-	7,031	37,874
75.00	147	915	5,918	232,311	-	-	6,065	233,226
85.00	56	980	4,364	43,388	-	-	4,420	44,368
95.00	90	2,388	2,646	63,212	-	-	2,736	65,599
99.99	86	1,937	13,048	19,964	-	-	13,134	21,901
Total	93,604	383,366.2	313,060	1,868,266.4	51	1,029.8	406,715	2,252,662.4
Weighted Average		20.21		31.06		22.14		29.21
Real Estate - Land								
00.00	2,305	57,617	2,690	20,844	-	-	4,995	78,462
05.00	-	-	284	2,684	-	-	284	2,684
10.00	184	680	2,589	31,964	-	-	2,773	32,644
15.00	643	7,520	1,948	58,802	-	-	2,591	66,321
20.00	1,017	12,189	4,840	102,495	-	-	5,857	114,684
25.00	2,770	50,826	7,160	134,506	2	340	9,932	185,672
35.00	605	6,278	4,735	37,461	-	-	5,340	43,739
45.00	1,082	3,544	2,355	20,692	-	-	3,437	24,236
55.00	284	2,915	4,141	10,843	-	-	4,425	13,758
65.00	43	239	2,193	8,784	-	-	2,236	9,022
75.00	40	148	4,029	15,571	-	-	4,069	15,719
85.00	60	342	5,500	15,248	-	-	5,560	15,590
95.00	54	429	3,372	6,218	-	-	3,426	6,647
99.99	34	25	1,472	13,586	-	-	1,506	13,611
Total	9,121	142,752.3	47,308	479,698.4	2	340.0	56,431	622,790.6
Weighted Average		15.49		29.32		25.00		26.15

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2025

(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	47,182	106,514	23,816	219,522	31	206	71,029	326,242
05.00	9	55	1,872	18,590	-	-	1,881	18,645
10.00	24	281	12,265	102,956	-	-	12,289	103,237
15.00	1,340	7,632	8,608	99,865	2	15	9,950	107,512
20.00	598	13,221	9,421	100,405	6	34	10,025	113,660
25.00	1,364	55,371	10,069	130,156	2	896	11,435	186,424
35.00	430	9,658	6,658	69,918	-	-	7,088	79,576
45.00	197	5,476	2,880	49,465	-	-	3,077	54,940
55.00	1,350	7,696	1,272	14,463	-	-	2,622	22,159
65.00	117	640	1,145	22,196	-	-	1,262	22,836
75.00	182	2,926	921	18,161	-	-	1,103	21,086
85.00	184	3,276	856	19,366	-	-	1,040	22,643
95.00	255	3,391	767	29,225	-	-	1,022	32,616
99.99	142	794	313	3,128	-	-	455	3,922
Total	53,374	216,932.3	80,863	897,415.5	41	1,150.8	134,278	1,115,498.6
Weighted Average		16.51		22.61		20.25		21.42
Against Fixed Deposits								
00.00	19	41	2,269	15,402	1	55	2,289	15,498
05.00	-	-	213	8,686	-	-	213	8,686
10.00	72	2,449	5,058	201,409	-	-	5,130	203,858
15.00	24	813	214	3,671	-	-	238	4,484
20.00	22	150	6,921	55,212	-	-	6,943	55,362
25.00	81	6,729	7,004	275,119	-	-	7,085	281,848
35.00	11	313	884	17,806	-	-	895	18,119
45.00	17	499	371	10,801	-	-	388	11,300
55.00	18	1,039	179	2,161	-	-	197	3,200
65.00	6	4	127	5,029	-	-	133	5,032
75.00	1	1	195	10,850	-	-	196	10,851
85.00	2	1	213	5,549	-	-	215	5,549
95.00	3	159	392	55,320	-	-	395	55,480
99.99	158	50	33	323	-	-	191	373
Total	434	12,247.1	24,073	667,337.5	1	55.0	24,508	679,639.6
Weighted Average		25.34		26.90		-		26.87
Against Insurance Policies								
00.00	-	-	4	1	-	-	4	1
05.00	-	-	3	1	-	-	3	1
10.00	-	-	1	3	-	-	1	3
15.00	-	-	-	-	-	-	-	-
20.00	-	-	3	9	-	-	3	9
25.00	-	-	15	97	-	-	15	97
35.00	-	-	1	0	-	-	1	0
45.00	-	-	-	-	-	-	-	-
55.00	-	-	10	147	-	-	10	147
65.00	-	-	-	-	-	-	-	-
75.00	-	-	8	121	-	-	8	121
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	8	-	-	1	8
99.99	-	-	-	-	-	-	-	-
Total	-	-	46	388.2	-	-	46	388.2
Weighted Average		-		53.11		-		53.11
Other Secured Advances								
00.00	141	12,144	76,272	728,270	22	9	76,435	740,423
05.00	1	13	40,150	120,442	-	-	40,151	120,456
10.00	2	500	6,942	139,131	1	1,942	6,945	141,572
15.00	84	2,142	1,210	19,529	-	-	1,294	21,671
20.00	31	3,196	1,583	268,052	-	-	1,614	271,247
25.00	498	69,872	1,507	101,956	2	519	2,007	172,348
35.00	136	2,971	1,305	85,724	-	-	1,441	88,695
45.00	3	6	667	37,259	-	-	670	37,265
55.00	2	16	1,180	43,851	-	-	1,182	43,867
65.00	3	1,001	1,024	40,489	-	-	1,027	41,490
75.00	1	7	928	30,765	-	-	929	30,773
85.00	2	31	807	16,793	-	-	809	16,824
95.00	1	2	830	11,599	-	-	831	11,601
99.99	-	-	244	15,516	-	-	244	15,516
Total	905	91,900.4	134,649	1,659,375.4	25	2,470.2	135,579	1,753,746.0
Weighted Average		21.83		15.37		13.12		15.70

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2025

(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	284,937	911,401	35,376	1,507,859	149	43,863	320,462	2,463,123
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	284,937	911,400.9	35,376	1,507,858.5	149	43,863.2	320,462	2,463,122.6
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	544,548	84,929	4,559,185	269,241	1	368,472	5,103,734	722,641
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	544,548	84,928.8	4,559,185	269,241.0	1	368,471.6	5,103,734	722,641.4
Weighted Average		-		-		-		-
Grand Total	1,181,862	2,490,424	5,302,935	10,062,895	276	418,418	6,485,073	12,971,737
Weighted Average		13.16		19.07		0.21		17.32

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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>										
2024	Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
		(14.98)	(19.43)	(16.91)	(16.33)	(14.23)	(17.43)	(19.56)	(33.48)	(17.37)
	Mar R	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
		(16.20)	(11.74)	(9.93)	(11.21)	(10.78)	(10.77)	(13.17)	(28.10)	(12.03)
2025	Jun P	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
		(16.50)	(10.75)	(9.64)	(10.60)	(10.40)	(10.38)	(12.87)	(29.09)	(11.88)
<u>Islamic Banking</u>										
2024	Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48
		-	(18.70)	(17.04)	(17.91)	(15.82)	(19.69)	(18.26)	(29.47)	(17.47)
	Mar R	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
		-	(12.17)	(10.04)	(12.58)	(11.27)	(13.17)	(11.11)	(30.84)	(11.47)
2025	Jun P	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
		-	(10.32)	(10.43)	(12.35)	(10.84)	(12.33)	(10.56)	(21.50)	(11.19)
<u>Overall Banking</u>										
2024	Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
		(14.98)	(19.38)	(16.95)	(16.91)	(14.70)	(17.77)	(19.16)	(32.93)	(17.40)
	Mar R	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
		(16.20)	(11.80)	(9.97)	(11.73)	(10.95)	(11.40)	(12.48)	(28.41)	(11.85)
2025	Jun P	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
		(16.50)	(10.56)	(9.92)	(11.28)	(10.56)	(10.91)	(12.12)	(28.25)	(11.64)

* Nature refers to Conventional/Islamic financing.

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

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

Category of Financing	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	8,943	860,945	9,577	1,078,851	9,603	1,066,617
1.1. Export finance schemes	4,985	612,688	4,898	741,157	5,048	738,961
1.2. Others	3,958	248,258	4,679	337,694	4,555	327,655
2. Import financing	9,270	647,596	8,157	628,624	8,343	638,366
3. Government self employment schemes	51,599	58,652	49,334	75,034	57,295	98,849
4. Working capital/short term	2,504,170	5,256,873	5,742,967	5,748,389	5,665,560	5,792,360
4.1. Small Loans	874,687	359,330	4,409,336	481,402	4,169,513	497,380
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)	537	16,854	636	12,643	635	12,106
4.4. Others	1,628,540	3,523,259	1,332,679	4,332,355	1,495,112	4,240,343
4.5. Commodity Operations Financing	406	1,357,430	316	921,990	300	1,042,530
5. Fixed investment/long term	1,474,564	5,245,544	1,516,141	5,585,509	1,604,153	5,522,013
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,348	570,448	12,204	440,589	12,173	416,519
5.2. Financing Power Plants Using Renewable Energy	2,677	93,045	2,785	90,278	2,960	86,990
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	65	1,799	52	751	53	632
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,644	5,105	1,016	4,797	1,130	5,533
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	162	4,193	196	4,925	196	5,140
5.6. Small Loans	393,574	262,467	414,932	308,788	433,020	327,014
5.7. Others	926,857	3,512,291	981,061	3,987,069	1,022,768	3,934,141
5.8. Financing for Construction Purposes	117,932	681,375	95,217	638,189	123,466	627,634
5.9. SME Asaan Finance (SAAF) Scheme	8,878	37,696	8,292	31,604	8,039	30,721
5.10 Machinery	427	77,127	386	78,519	348	87,688
Total	4,048,546	12,069,611	7,326,176	13,116,407	7,344,954	13,118,205

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	6,702	634,753	7,485	792,796	7,491	780,128
1.1. Export finance schemes	3,073	410,917	3,174	491,033	3,331	487,626
1.2. Others	3,629	223,836	4,311	301,763	4,160	292,502
2. Import financing	8,478	610,196	7,524	594,742	7,572	598,192
3. Government self employment schemes	51,120	57,307	48,178	72,727	56,015	95,624
4. Working capital/short term	2,235,548	3,585,740	5,444,452	3,663,494	5,352,460	3,850,877
4.1. Small Loans	628,102	256,768	4,135,591	374,853	3,883,486	390,265
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)	473	13,139	622	12,631	621	12,095
4.4. Others	1,606,748	2,496,529	1,308,035	2,895,589	1,468,160	2,973,809
4.5. Commodity Operations Financing	225	819,305	204	380,421	193	474,708
5. Fixed investment/long term	1,222,490	3,684,583	1,252,274	3,846,198	1,325,275	3,634,169
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,382	407,885	9,212	308,960	9,466	285,858
5.2. Financing Power Plants Using Renewable Energy	2,011	58,107	2,107	58,133	2,098	55,722
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	29	742	29	494	31	418
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,624	4,858	982	4,485	1,090	5,149
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	123	1,942	153	2,314	151	2,277
5.6. Small Loans	316,718	174,370	333,949	184,715	344,859	188,584
5.7. Others	787,068	2,531,986	835,166	2,828,299	869,739	2,659,124
5.8. Financing for Construction Purposes	88,499	428,231	64,262	387,641	91,719	369,646
5.9. SME Asaan Finance (SAAF) Scheme	6,734	30,156	6,139	25,207	5,882	24,883
5.10 Machinery	302	46,306	275	45,950	240	42,509
Total	3,524,338	8,572,579	6,759,913	8,969,957	6,748,813	8,958,990

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Jun-24		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,241	226,193	2,092	286,055	2,112	286,489
1.1. Export finance schemes	1,912	201,771	1,724	250,124	1,717	251,335
1.2. Others	329	24,422	368	35,931	395	35,153
2. Import financing	792	37,400	633	33,882	771	40,174
3. Government self employment schemes	479	1,345	1,156	2,307	1,280	3,226
4. Working capital/short term	268,622	1,671,133	298,515	2,084,895	313,100	1,941,483
4.1. Small Loans	246,585	102,561	273,745	106,549	286,027	107,115
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)	64	3,715	14	11	14	11
4.4. Others	21,792	1,026,731	24,644	1,436,765	26,952	1,266,534
4.5. Commodity Operations Financing	181	538,125	112	541,570	107	567,822
5. Fixed investment/long term	252,074	1,560,961	263,867	1,739,311	278,878	1,887,844
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,966	162,563	2,992	131,629	2,707	130,661
5.2. Financing Power Plants Using Renewable Energy	666	34,938	678	32,145	862	31,268
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID-19 (RFCC and IRFCC)	36	1,057	23	257	22	214
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	20	246	34	312	40	384
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	39	2,251	43	2,611	45	2,863
5.6. Small Loans	76,856	88,097	80,983	124,073	88,161	138,430
5.7. Others	139,789	980,304	145,895	1,158,770	153,029	1,275,017
5.8. Financing for Construction Purposes	29,433	253,144	30,955	250,549	31,747	257,988
5.9. SME Asaan Finance (SAAF) Scheme	2,144	7,540	2,153	6,397	2,157	5,839
5.10 Machinery	125	30,821	111	32,568	108	45,179
Total	524,208	3,497,031	566,263	4,146,450	596,141	4,159,215

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 30th June, 2025

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	788	39,335	31	556	12	557	8,772	1,026,168	9,603	1,066,617
1.1. Export finance schemes	478	25,087	12	277	5	49	4,553	713,549	5,048	738,961
1.2. Others	310	14,249	19	280	7	508	4,219	312,619	4,555	327,655
2. Import financing	540	7,244	92	430	3	41	7,708	630,652	8,343	638,366
3. Government self employment schemes	45,043	62,864	3,301	4,165	790	15	8,161	31,805	57,295	98,849
4. Working capital/short term	4,409,217	776,004	1,033,987	40,429	386	3,473	221,970	4,972,454	5,665,560	5,792,360
4.1. Small Loans	3,185,756	236,088	937,391	17,057	91	74	46,275	244,162	4,169,513	497,380
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)	22	48	2	-	-	-	611	12,058	635	12,106
4.4. Others	1,223,379	538,954	96,594	23,372	295	3,399	174,844	3,674,619	1,495,112	4,240,343
4.5. Commodity Operations Financing	60	915	-	-	-	-	240	1,041,616	300	1,042,530
5. Fixed investment/long term	1,324,482	1,182,535	177,324	117,434	3,543	21,469	98,804	4,200,575	1,604,153	5,522,013
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	308	2,807	8	24	3	-	11,854	413,688	12,173	416,519
5.2. Financing Power Plants Using Renewable Energy	599	1,218	18	29	8	10	2,335	85,733	2,960	86,990
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	49	-	-	-	-	48	583	53	632
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	89	1,047	673	763	-	-	368	3,723	1,130	5,533
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	54	1,134	-	-	-	-	142	4,005	196	5,140
5.6. Small Loans	350,305	179,162	58,497	19,001	702	1,552	23,516	127,299	433,020	327,014
5.7. Others	865,697	577,085	99,737	58,329	392	1,368	56,942	3,297,360	1,022,768	3,934,141
5.8. Financing for Construction Purposes	100,890	395,974	18,207	38,509	2,438	18,539	1,931	174,611	123,466	627,634
5.9. SME Asset Finance (SAAF) Scheme	6,512	24,027	183	775	-	-	1,344	5,920	8,039	30,721
5.10 Machinery	23	31	1	4	-	-	324	87,653	348	87,688
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Note(s)

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3.12 Advances to Textile & Readymade Garments Sectors

All Banks
As on 30th June, 2025

(Million Rupees)

Description	Working Capital / Short Term						Fixed Investment / Long Term						Total Outstanding
	SRP Export Finance Schemes (EFS)	Export Financing Other than SRP EFS	Import Financing	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total	
A - Manufacture of textiles	421,919	203,017	89,437	49,874	500,558	1,264,805	1,514	4,158	212,153	13,123	286,720	517,668	1,782,473
i. Preparation and spinning of textile fibres	75,511	46,914	43,815	28,365	212,922	407,526	30	665	64,511	5,615	95,614	166,436	573,962
1. Cotton	49,006	30,041	37,457	25,241	168,522	302,268	11	665	46,694	3,175	53,711	104,257	406,525
2. Woolen	200	567	589	458	3,438	5,251	-	-	690	133	1,313	2,136	7,387
3. Synthetic fibre	8,307	144	567	314	14,161	23,492	-	-	6,150	1,925	22,575	30,650	54,142
4. Others	17,998	16,162	5,201	2,352	34,801	76,515	19	-	10,978	382	18,014	29,393	105,908
ii. Weaving of textiles	86,191	47,580	22,409	5,554	87,473	249,207	514	125	49,509	2,396	71,681	124,225	373,431
1. Cotton	66,178	36,056	13,564	2,689	55,832	174,319	221	125	41,497	1,104	45,586	88,533	262,852
2. Woolen	343	-	-	-	89	431	-	-	-	79	6	85	516
3. Synthetic textile	2,695	-	137	644	3,981	7,457	-	-	2,350	-	2,449	4,799	12,256
4. Others	16,975	11,524	8,708	2,221	27,571	67,000	292	-	5,663	1,214	23,640	30,808	97,808
iii. Finishing of textiles	78,985	46,115	9,495	4,588	96,649	235,831	99	471	41,491	357	55,195	97,613	333,444
1. Cotton	45,954	27,706	7,579	4,269	49,715	135,223	9	149	30,003	325	39,684	70,170	205,393
2. Woolen	180	553	-	-	49	781	-	-	-	-	1	1	782
3. Synthetic textile	2,304	-	25	51	2,880	5,260	-	-	118	2	112	233	5,493
4. Others	30,547	17,856	1,890	268	44,005	94,567	90	322	11,370	30	15,398	27,210	121,776
iv. Manufacture of knitted and crocheted fabrics	40,238	11,623	1,497	398	10,063	63,819	53	55	3,864	468	7,278	11,718	75,536
v. Manufacture of made-up textile articles, except apparel	83,412	35,153	2,669	3,007	38,597	163,638	96	2,841	28,515	3,148	26,397	60,997	224,636
a. Manufacture of bed wear	17,673	11,242	773	157	2,371	32,216	0	-	9,779	438	3,366	13,583	45,798
b. Manufacture of other made-up textile articles	65,739	23,912	1,897	3,650	36,226	131,423	96	2,841	18,736	2,710	23,031	47,414	178,837
vi. Manufacture of carpets and rugs	154	26	165	13	209	569	-	-	10	9	326	345	913
vii. Manufacture of other textiles n.e.c.	57,428	15,606	9,386	7,148	54,646	144,215	723	-	24,254	1,129	30,230	56,335	200,550
B - Manufacture of wearing apparel	82,393	26,689	5,530	14,205	62,454	192,779	423	450	20,428	782	38,449	68,233	253,063
i. Manufacture of wearing apparel	16,864	10,583	1,875	12,264	12,964	54,570	243	325	2,914	63	11,035	14,580	69,150
ii. Manufacture of Ready-made garments	52,048	11,886	1,505	1,644	45,193	112,276	84	125	15,178	717	15,924	32,027	144,303
iii. Manufacture of articles of fur	350	722	-	0	3,587	4,660	-	-	94	-	721	814	5,474
iv. Manufacture of knitted and crocheted apparel	13,610	3,498	2,150	296	1,710	21,264	96	-	2,243	3	10,470	12,812	34,076
Total (A + B)	504,312	229,706	94,967	64,079	564,012	1,457,576	1,937	4,608	232,581	13,905	324,870	577,901	2,035,476

Notes:

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