

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	246,114	101,670	200,549	101,223	259,650	131,192
II. Securities, Shares and Other						
Financial Instruments:	808	140,793	1,868	830,384	1,143	313,500
A. Quoted on the Stock Exchange:	535	78,981	1,564	403,197	980	86,654
1. To Stock Brokers and Dealers:	376	52,087	1,299	115,555	686	37,140
(a) Government and Other Trustee Securities	145	16,727	167	70,088	128	2,516
(b) Shares and Debentures	228	33,462	1,129	43,944	555	33,226
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,898	3	1,523	3	1,398
2. To Others:	159	26,894	265	287,641	294	49,514
(a) Government and Other Trustee Securities	8	118	25	258,247	15	9,798
(b) Shares and Debentures	121	17,280	213	16,506	222	30,582
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	26	9,488	25	12,880	55	9,126
B. Unquoted on the Stock Exchange:	273	61,812	304	427,187	163	226,846
1. To Stock Brokers and Dealers:	114	10,417	185	100,694	24	3,555
(a) Government and Other Trustee Securities	-	-	2	34,202	-	-
(b) Shares and Debentures	110	10,333	176	41,496	20	3,551
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	84	7	24,996	4	4
2. To Others:	159	51,394	119	326,494	139	223,291
(a) Government and Other Trustee Securities	53	7,553	78	215,326	65	204,096
(b) Shares and Debentures	26	1,902	10	808	7	758
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	80	41,940	31	110,359	67	18,437
III. Merchandise	70,481	3,159,704	67,899	3,614,557	61,608	2,867,175
A. Food Items:	20,486	1,088,986	18,993	1,162,738	13,326	849,357
1. Wheat	8,404	343,002	8,070	515,862	4,206	164,934
2. Rice and Paddy	3,242	136,026	3,178	146,421	2,906	119,315
3. Other Grains & Pulses:	694	14,616	556	16,330	753	16,940
(a) Indigenous	658	12,554	545	16,179	726	15,976
(b) Imported	36	2,062	11	151	27	964
4. Edible Oils:	1,603	88,168	1,270	58,229	1,436	76,637
(a) Indigenous	1,535	84,440	1,211	55,171	1,385	69,863
(b) Imported	68	3,728	59	3,058	51	6,775
5. Sugar:	1,817	408,112	1,317	289,092	1,406	300,209
(a) Indigenous	1,811	406,787	1,317	289,092	1,404	299,399
(b) Imported	6	1,325	-	-	2	810
6. Kariana And Spices	141	2,477	140	2,197	134	964
7. Fish And Fish Preparations	27	863	13	337	11	660
8. Other Food Items:	4,558	95,723	4,449	134,271	2,474	169,697
(a) Indigenous	4,505	94,582	4,403	133,215	2,421	168,955
(b) Imported	53	1,141	46	1,056	53	743
B. Raw Materials:	22,530	716,167	25,637	857,725	24,267	701,578
1. Cotton Raw:	14,301	154,190	17,066	158,887	16,971	120,501
(a) Indigenous	2,557	139,171	2,372	145,507	2,264	106,078
(b) Imported	11,744	15,019	14,694	13,380	14,707	14,424
2. Synthetic Fibers:	121	12,563	115	13,351	121	17,487
(a) Indigenous	77	11,456	69	8,004	92	16,518
(b) Imported	44	1,106	46	5,347	29	969
3. Fertilizers:	1,118	54,032	1,047	65,133	1,032	95,420
(a) Indigenous	1,108	50,214	1,037	61,267	1,019	92,274
(b) Imported	10	3,818	10	3,866	13	3,146
4. Petroleum Crude:	1,378	145,453	1,443	123,690	1,351	112,958
(a) Indigenous	1,326	109,205	1,342	89,386	1,309	94,967
(b) Imported	52	36,247	101	34,304	42	17,990
5. Iron and Steel:	2,279	132,266	1,948	117,201	1,726	98,089
(a) Indigenous	1,708	95,989	1,525	77,189	1,425	66,723
(b) Imported	571	36,276	423	40,012	301	31,365
6. Wool & Goat Hair	2	15	5	47	5	54
7. Hides & Skins	140	5,184	110	6,572	114	6,466
8. Oil Seeds	358	14,236	233	7,022	130	5,377
9. Pesticides & Insecticides:	440	5,708	426	6,051	397	8,016
(a) Indigenous	434	5,064	420	5,828	394	7,790
(b) Imported	6	644	6	224	3	226
10. Other Raw Materials:	2,393	192,521	3,244	359,772	2,420	237,209
(a) Indigenous	2,106	177,107	3,015	329,248	2,121	209,437
(b) Imported	287	15,414	229	30,524	299	27,773

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	27,465	1,354,550	23,269	1,594,094	24,015	1,316,241
1. Cotton Textiles:	5,289	314,733	4,356	341,392	3,614	279,435
(a) Indigenous	5,064	296,032	4,157	313,824	3,422	252,014
(b) Imported	225	18,700	199	27,567	192	27,421
2. Cotton Yarn:	2,240	102,356	1,904	91,650	1,772	83,465
(a) Indigenous	2,221	100,045	1,896	91,296	1,764	83,140
(b) Imported	19	2,311	8	354	8	326
3. Other Textiles:	3,613	233,180	3,038	289,876	2,701	239,116
(a) Indigenous	3,594	228,692	3,021	283,434	2,682	233,840
(b) Imported	19	4,487	17	6,441	19	5,277
4. Machinery:	1,136	59,683	976	51,695	1,078	56,004
(a) Indigenous	646	38,576	541	29,393	565	30,875
(b) Imported	490	21,107	435	22,302	513	25,129
5. Handloom Products	1	65	-	-	1	73
6. Carpets & Rugs	21	505	14	182	13	156
7. Readymade Garments	1,285	82,210	1,175	65,786	1,044	56,233
8. Cement and Cement Products:	663	127,665	549	191,700	498	86,481
(a) Indigenous	634	125,731	547	190,885	496	85,861
(b) Imported	29	1,934	2	815	2	620
9. Sports Goods	82	1,616	86	1,993	87	2,560
10. Surgical Instruments	196	6,367	86	4,249	125	7,775
11. Chemicals & Dyes	1,581	60,586	1,378	68,754	1,385	59,444
12. Other Finished Goods:	11,358	365,583	9,707	486,817	11,697	445,498
(a) Indigenous	10,944	345,343	9,366	473,335	11,405	435,824
(b) Imported	414	20,241	341	13,482	292	9,674
IV. Fixed Assets Including Machinery	392,029	1,991,050	399,579	2,747,320	382,363	2,251,932
A. Transport Equipment	374,223	751,889	382,194	863,220	365,187	805,861
B. Furniture & Fixtures	421	13,609	355	3,796	460	6,557
C. Office Equipment	386	41,045	307	177,284	228	21,383
D. Other Machinery & Equipment	16,999	1,184,506	16,723	1,703,020	16,488	1,418,130
V. Real Estate	593,477	1,729,695	584,817	2,410,134	663,966	2,250,432
A. Land	458,423	591,682	449,270	1,144,710	531,108	1,135,289
1. Residential	17,842	269,899	21,724	494,459	100,348	771,554
(a) House	15,740	258,155	19,858	485,384	98,567	756,977
(b) Flat	2,102	11,744	1,866	9,076	1,781	14,577
2. Non-Residential	440,581	321,783	427,546	650,251	430,760	363,735
(a) Commercial	6,334	109,479	7,801	383,322	7,300	129,623
(b) Industrial	745	35,838	774	56,757	578	31,431
(c) Agriculture	433,132	168,973	417,872	190,733	422,125	190,322
(d) Others	370	7,494	1,099	19,439	757	12,359
B. Buildings:	135,054	1,138,013	135,547	1,265,423	132,858	1,115,143
1. Residential	123,119	672,129	124,457	763,588	121,036	623,186
(a) House	110,656	599,245	116,748	714,673	109,537	558,998
(b) Flat	12,463	72,884	7,709	48,915	11,499	64,188
2. Non-Residential	11,935	465,884	11,090	501,836	11,822	491,957
(a) Commercial	5,484	221,968	5,349	253,480	5,105	233,340
(b) Industrial	3,119	181,855	2,782	148,430	2,650	147,835
(c) Agriculture	2,911	41,361	2,484	76,744	2,142	54,966
(d) Others	421	20,700	475	23,182	1,925	55,817
VI. Fixed Deposits and Insurance Policies	24,840	454,817	27,189	860,214	27,625	641,180
A. Bank Deposits	24,779	454,373	27,140	859,812	27,576	640,784
1. Security Deposits	2,585	72,975	785	105,381	712	53,140
2. Term Deposits (TDRs)	17,377	348,933	20,513	502,833	20,456	486,104
3. Other Deposits	4,817	32,465	5,842	251,599	6,408	101,540
B. Insurance Policies	61	444	49	402	49	396
VII. Others	424,663	3,788,821	477,329	4,630,223	440,529	4,343,057
A. Other Secured Advances	138,858	1,601,609	140,835	2,193,992	141,133	1,987,244
1. Receivables	108,461	549,694	369	93,470	731	208,279
2. Employees Benefits	6,325	1,093	3,603	753	3,576	476
3. Others	24,072	1,050,822	136,863	2,099,769	136,826	1,778,489
B. Advances Secured by Guarantee(s)	285,805	2,187,212	336,494	2,436,230	299,396	2,355,813
1. Institutional Guarantee(s)	3,690	1,963,110	7,549	2,157,186	6,760	2,108,517
2. Individual Guarantee(s)	282,115	224,102	328,945	279,044	292,636	247,297
VIII. Unsecured Advances	2,251,938	228,802	2,798,558	291,630	5,727,518	317,545
1. Credit Cards	1,687,433	112,421	2,251,864	170,716	2,344,799	182,099
2. Personal Loan	511,513	104,806	526,963	111,626	3,292,765	121,537
3. Others	52,992	11,575	19,731	9,288	89,954	13,909
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easy Paisa 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

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	233,596	92,704	187,899	91,034	193,923	108,037
II. Securities, Shares and Other						
Financial Instruments:	105	49,951	71	238,690	70	25,475
A. Quoted on the Stock Exchange:	33	3,895	40	69,354	40	5,621
1. To Stock Brokers and Dealers:	13	2,675	17	2,251	16	2,281
(a) Government and Other Trustee Securities	-	-	2	27	1	1
(b) Shares and Debentures	13	2,675	15	2,224	15	2,280
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	20	1,220	23	67,103	24	3,340
(a) Government and Other Trustee Securities	4	100	6	65,089	7	35
(b) Shares and Debentures	15	1,115	16	2,009	16	3,300
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	72	46,056	31	169,336	30	19,854
1. To Stock Brokers and Dealers:	5	771	10	61,170	6	2,153
(a) Government and Other Trustee Securities	-	-	2	34,202	-	-
(b) Shares and Debentures	5	771	6	1,976	6	2,153
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	2	24,992	-	-
2. To Others:	67	45,285	21	108,166	24	17,701
(a) Government and Other Trustee Securities	11	6,455	10	2,394	10	2,396
(b) Shares and Debentures	2	755	2	755	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	54	38,076	9	105,017	12	14,551
III. Merchandise	16,293	465,594	20,261	547,937	20,042	501,624
A. Food Items:	1,111	150,865	1,133	244,153	1,067	188,733
1. Wheat	81	47,033	80	155,124	79	93,448
2. Rice and Paddy	337	28,588	395	25,263	371	25,575
3. Other Grains & Pulses:	21	311	28	834	31	922
(a) Indigenous	20	305	27	828	30	916
(b) Imported	1	6	1	6	1	6
4. Edible Oils:	157	9,471	146	7,636	133	6,414
(a) Indigenous	157	9,471	146	7,636	133	6,414
(b) Imported	-	-	-	-	-	-
5. Sugar:	187	58,951	173	46,893	175	56,025
(a) Indigenous	187	58,951	173	46,893	175	56,025
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	9	11	8	13	7	6
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	319	6,501	303	8,391	271	6,344
(a) Indigenous	319	6,501	303	8,391	270	6,327
(b) Imported	-	-	-	-	1	17
B. Raw Materials:	13,176	148,788	16,546	158,279	16,492	157,509
1. Cotton Raw:	11,757	19,579	14,842	18,257	14,829	17,385
(a) Indigenous	224	15,044	295	12,368	282	11,708
(b) Imported	11,533	4,535	14,547	5,889	14,547	5,677
2. Synthetic Fibers:	4	111	7	70	3	159
(a) Indigenous	2	10	2	18	2	20
(b) Imported	2	100	5	51	1	139
3. Fertilizers:	449	4,020	374	5,611	382	5,756
(a) Indigenous	449	4,020	374	5,611	382	5,756
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	40	51,190	47	53,223	48	54,597
(a) Indigenous	24	48,114	21	49,514	21	50,995
(b) Imported	16	3,076	26	3,709	27	3,602
5. Iron and Steel:	114	14,698	121	14,694	113	14,934
(a) Indigenous	83	5,858	92	8,019	89	7,703
(b) Imported	31	8,839	29	6,675	24	7,232
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	2	8	2	10	2	9
9. Pesticides & Insecticides:	15	169	16	270	15	222
(a) Indigenous	15	169	16	270	15	222
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	795	59,015	1,137	66,144	1,100	64,445
(a) Indigenous	757	58,071	1,084	63,741	1,043	62,448
(b) Imported	38	944	53	2,403	57	1,998

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	2,006	165,941	2,582	145,506	2,483	155,381
1. Cotton Textiles:	805	55,061	1,127	37,936	1,116	39,939
(a) Indigenous	751	44,874	1,055	31,305	1,038	32,865
(b) Imported	54	10,186	72	6,631	78	7,073
2. Cotton Yarn:	154	19,605	163	15,025	142	17,988
(a) Indigenous	150	19,426	158	14,795	137	17,772
(b) Imported	4	179	5	230	5	215
3. Other Textiles:	118	26,740	141	21,320	138	26,362
(a) Indigenous	117	26,739	140	21,320	136	26,341
(b) Imported	1	0	1	0	2	21
4. Machinery:	22	649	30	1,462	37	1,444
(a) Indigenous	18	26	20	27	26	42
(b) Imported	4	623	10	1,434	11	1,402
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	4	2	4	2	4
7. Readymade Garments	59	19,665	71	17,042	69	17,129
8. Cement and Cement Products:	32	7,562	40	6,222	39	4,645
(a) Indigenous	32	7,562	40	6,222	39	4,645
(b) Imported	-	-	-	-	-	-
9. Sports Goods	8	62	12	53	12	46
10. Surgical Instruments	2	7	2	18	2	17
11. Chemicals & Dyes	128	4,580	127	5,001	116	3,399
12. Other Finished Goods:	676	32,008	867	41,423	810	44,409
(a) Indigenous	638	30,827	838	40,406	782	43,400
(b) Imported	38	1,181	29	1,017	28	1,009
IV. Fixed Assets Including Machinery	74,277	327,972	93,052	362,612	96,880	368,171
A. Transport Equipment	69,914	108,375	88,114	123,478	91,960	126,533
B. Furniture & Fixtures	19	5,758	16	2,275	13	2,259
C. Office Equipment	71	3,595	57	2,374	34	2,555
D. Other Machinery & Equipment	4,273	210,244	4,865	234,485	4,873	236,823
V. Real Estate	466,612	493,258	452,964	507,650	456,605	497,868
A. Land	416,266	260,577	398,862	277,816	402,490	276,397
1. Residential	3,696	68,964	4,960	68,748	4,885	72,241
(a) House	3,695	68,760	4,960	68,748	4,885	72,241
(b) Flat	1	204	-	-	-	-
2. Non-Residential	412,570	191,613	393,902	209,068	397,605	204,157
(a) Commercial	1,381	42,603	1,354	43,079	1,319	39,058
(b) Industrial	142	13,041	200	12,964	207	13,065
(c) Agriculture	410,899	132,378	391,850	145,646	395,529	144,560
(d) Others	148	3,590	498	7,379	550	7,474
B. Buildings:	50,346	232,682	54,102	229,834	54,115	221,471
1. Residential	46,519	118,138	50,458	114,219	50,404	104,249
(a) House	46,074	116,804	49,881	112,142	49,833	102,230
(b) Flat	445	1,334	577	2,077	571	2,019
2. Non-Residential	3,827	114,544	3,644	115,615	3,711	117,222
(a) Commercial	2,340	86,497	2,554	88,503	2,635	91,509
(b) Industrial	251	13,481	284	10,673	292	8,677
(c) Agriculture	1,217	12,750	787	14,217	766	15,266
(d) Others	19	1,817	19	2,222	18	1,770
VI. Fixed Deposits and Insurance Policies	233	16,623	476	65,746	473	14,483
A. Bank Deposits	233	16,623	476	65,746	473	14,483
1. Security Deposits	127	14,431	283	59,134	284	10,525
2. Term Deposits (TDRs)	45	2,101	56	5,365	53	2,700
3. Other Deposits	61	91	137	1,247	136	1,258
B. Insurance Policies	-	-	-	-	-	-
VII. Others	245,341	919,656	285,940	889,261	286,204	1,011,687
A. Other Secured Advances	11,820	129,177	1,846	69,810	1,812	84,094
1. Receivables	90	23,112	157	47,420	156	60,569
2. Employees Benefits	1,527	146	1,290	236	1,212	113
3. Others	10,203	105,919	399	22,155	444	23,412
B. Advances Secured by Guarantee(s)	233,521	790,479	284,094	819,451	284,392	927,593
1. Institutional Guarantee(s)	1,229	633,447	4,839	649,687	4,843	759,771
2. Individual Guarantee(s)	232,292	157,032	279,255	169,764	279,549	167,822
VIII. Unsecured Advances	131,103	24,542	575,097	56,267	644,277	66,651
1. Credit Cards	13,983	1,090	482,896	34,170	553,808	44,552
2. Personal Loan	71,183	14,852	82,173	17,569	80,452	17,077
3. Others	45,937	8,600	10,028	4,528	10,017	5,022
Total	1,167,560	2,390,301	1,615,760	2,759,197	1,698,474	2,593,995

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	12,518	8,966	12,650	10,189	65,727	23,156
II. Securities, Shares and Other						
Financial Instruments:	703	90,842	1,797	591,694	1,073	288,025
A. Quoted on the Stock Exchange:	502	75,086	1,524	333,842	940	81,033
1. To Stock Brokers and Dealers:	363	49,412	1,282	113,304	670	34,860
(a) Government and Other Trustee Securities	145	16,727	165	70,061	127	2,515
(b) Shares and Debentures	215	30,787	1,114	41,720	540	30,946
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,898	3	1,523	3	1,398
2. To Others:	139	25,674	242	220,538	270	46,173
(a) Government and Other Trustee Securities	4	18	19	193,158	8	9,763
(b) Shares and Debentures	106	16,166	197	14,497	206	27,281
(c) Participation Term Certificates	3	3	1	3	1	3
(d) Others	26	9,488	25	12,880	55	9,126
B. Unquoted on the Stock Exchange:	201	15,756	273	257,852	133	206,991
1. To Stock Brokers and Dealers:	109	9,646	175	39,523	18	1,402
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	105	9,562	170	39,519	14	1,398
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	84	5	4	4	4
2. To Others:	92	6,110	98	218,328	115	205,590
(a) Government and Other Trustee Securities	42	1,098	68	212,932	55	201,700
(b) Shares and Debentures	24	1,147	8	54	5	3
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	26	3,864	22	5,342	55	3,887
III. Merchandise	54,168	2,692,915	47,623	3,065,583	41,551	2,364,515
A. Food Items:	19,375	938,121	17,860	918,585	12,259	660,623
1. Wheat	8,323	295,969	7,990	360,738	4,127	71,486
2. Rice and Paddy	2,905	107,438	2,783	121,158	2,535	93,740
3. Other Grains & Pulses:	673	14,306	528	15,496	722	16,018
(a) Indigenous	638	12,249	518	15,351	696	15,061
(b) Imported	35	2,056	10	145	26	958
4. Edible Oils:	1,446	78,696	1,124	50,592	1,303	70,223
(a) Indigenous	1,378	74,968	1,065	47,534	1,252	63,448
(b) Imported	68	3,728	59	3,058	51	6,775
5. Sugar:	1,630	349,161	1,144	242,200	1,231	244,184
(a) Indigenous	1,624	347,837	1,144	242,200	1,229	243,374
(b) Imported	6	1,325	-	-	2	810
6. Kariana And Spices	132	2,467	132	2,184	127	958
7. Fish And Fish Preparations	27	863	13	337	11	660
8. Other Food Items:	4,239	89,221	4,146	125,880	2,203	163,354
(a) Indigenous	4,186	88,080	4,100	124,825	2,151	162,628
(b) Imported	53	1,141	46	1,056	52	726
B. Raw Materials:	9,346	566,532	9,086	698,740	7,770	543,362
1. Cotton Raw:	2,544	134,611	2,224	140,629	2,142	103,116
(a) Indigenous	2,333	124,127	2,077	133,139	1,982	94,370
(b) Imported	211	10,484	147	7,491	160	8,746
2. Synthetic Fibers:	117	12,452	108	13,281	118	17,328
(a) Indigenous	75	11,446	67	7,985	90	16,498
(b) Imported	42	1,006	41	5,295	28	830
3. Fertilizers:	669	50,013	673	59,522	650	89,663
(a) Indigenous	659	46,195	663	55,656	637	86,517
(b) Imported	10	3,818	10	3,866	13	3,146
4. Petroleum Crude:	1,337	94,263	1,395	70,467	1,302	58,361
(a) Indigenous	1,302	61,091	1,321	39,872	1,288	43,973
(b) Imported	35	33,172	74	30,595	14	14,388
5. Iron and Steel:	2,165	117,568	1,827	102,507	1,613	83,154
(a) Indigenous	1,625	90,131	1,433	69,170	1,336	59,021
(b) Imported	540	27,437	394	33,338	277	24,134
6. Wool & Goat Hair	2	15	5	47	5	54
7. Hides & Skins	140	5,184	110	6,572	114	6,466
8. Oil Seeds	356	14,228	231	7,012	128	5,368
9. Pesticides & Insecticides:	425	5,539	410	5,781	382	7,794
(a) Indigenous	419	4,895	404	5,558	379	7,568
(b) Imported	6	644	6	224	3	226
10. Other Raw Materials:	1,591	132,659	2,103	292,921	1,316	172,058
(a) Indigenous	1,342	118,189	1,927	264,800	1,074	146,283
(b) Imported	249	14,470	176	28,122	242	25,775

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	25,447	1,188,262	20,677	1,448,258	21,522	1,160,530
1. Cotton Textiles:	4,484	259,672	3,229	303,456	2,498	239,496
(a) Indigenous	4,313	251,158	3,102	282,519	2,384	219,148
(b) Imported	171	8,514	127	20,937	114	20,348
2. Cotton Yarn:	2,086	82,751	1,741	76,625	1,630	65,477
(a) Indigenous	2,071	80,619	1,738	76,501	1,627	65,367
(b) Imported	15	2,132	3	124	3	110
3. Other Textiles:	3,493	206,226	2,895	268,341	2,561	212,539
(a) Indigenous	3,475	201,739	2,879	261,901	2,544	207,283
(b) Imported	18	4,487	16	6,441	17	5,255
4. Machinery:	1,113	59,034	945	50,233	1,040	54,561
(a) Indigenous	627	38,551	520	29,366	538	30,833
(b) Imported	486	20,484	425	20,867	502	23,727
5. Handloom Products	1	65	-	-	1	73
6. Carpets & Rugs	19	502	12	178	11	152
7. Readymade Garments	1,226	62,546	1,104	48,744	975	39,104
8. Cement and Cement Products:	631	120,103	509	185,478	459	81,836
(a) Indigenous	602	118,169	507	184,663	457	81,216
(b) Imported	29	1,934	2	815	2	620
9. Sports Goods	74	1,555	74	1,940	75	2,514
10. Surgical Instruments	193	6,360	83	4,231	122	7,758
11. Chemicals & Dyes	1,452	55,996	1,250	63,746	1,268	56,040
12. Other Finished Goods:	10,675	333,453	8,835	445,285	10,882	400,980
(a) Indigenous	10,299	314,393	8,523	432,819	10,618	392,315
(b) Imported	376	19,060	312	12,465	264	8,665
IV. Fixed Assets Including Machinery	317,664	1,661,172	306,476	2,383,594	285,432	1,882,646
A. Transport Equipment	304,225	643,380	294,032	739,621	273,179	679,207
B. Furniture & Fixtures	402	7,851	339	1,521	447	4,298
C. Office Equipment	315	37,450	250	174,910	194	18,829
D. Other Machinery & Equipment	12,722	972,490	11,855	1,467,541	11,612	1,180,313
V. Real Estate	126,724	1,233,618	131,801	1,900,406	207,313	1,750,570
A. Land	42,153	330,326	50,404	866,379	128,614	858,464
1. Residential	14,146	200,936	16,764	425,712	95,463	699,313
(a) House	12,045	189,396	14,898	416,636	93,682	684,736
(b) Flat	2,101	11,540	1,866	9,076	1,781	14,577
2. Non-Residential	28,007	129,390	33,640	440,667	33,151	159,150
(a) Commercial	4,951	66,775	6,445	340,203	5,979	90,545
(b) Industrial	601	22,116	572	43,317	369	17,958
(c) Agriculture	22,233	36,594	26,022	45,087	26,596	45,763
(d) Others	222	3,904	601	12,059	207	4,885
B. Buildings:	84,571	903,292	81,397	1,034,028	78,699	892,107
1. Residential	76,465	553,589	73,955	649,091	70,590	518,656
(a) House	64,476	482,201	66,840	602,378	59,679	456,630
(b) Flat	11,989	71,388	7,115	46,713	10,911	62,025
2. Non-Residential	8,106	349,703	7,442	384,937	8,109	373,451
(a) Commercial	3,142	133,834	2,791	163,692	2,468	140,546
(b) Industrial	2,868	168,375	2,498	137,757	2,358	139,158
(c) Agriculture	1,694	28,611	1,697	62,527	1,376	39,700
(d) Others	402	18,883	456	20,960	1,907	54,047
VI. Fixed Deposits and Insurance Policies	24,604	437,892	26,712	794,468	27,151	626,345
A. Bank Deposits	24,543	437,448	26,663	794,066	27,102	625,949
1. Security Deposits	2,455	58,243	501	46,247	427	42,263
2. Term Deposits (TDRs)	17,332	346,832	20,457	497,467	20,403	483,404
3. Other Deposits	4,756	32,373	5,705	250,352	6,272	100,283
B. Insurance Policies	61	444	49	402	49	396
VII. Others	179,187	2,460,817	191,231	3,330,570	154,158	3,197,757
A. Other Secured Advances	127,000	1,104,619	138,959	1,761,103	139,291	1,818,472
1. Receivables	108,365	525,985	211	45,822	571	147,710
2. Employees Benefits	4,771	936	2,289	508	2,342	358
3. Others	13,864	577,698	136,459	1,714,772	136,378	1,670,405
B. Advances Secured by Guarantee(s)	52,187	1,356,198	52,272	1,569,468	14,867	1,379,284
1. Institutional Guarantee(s)	2,364	1,289,128	2,582	1,460,187	1,780	1,299,810
2. Individual Guarantee(s)	49,823	67,070	49,690	109,280	13,087	79,474
VIII. Unsecured Advances	2,120,817	204,257	2,223,456	235,362	5,083,241	250,894
1. Credit Cards	1,673,450	111,331	1,768,968	136,545	1,790,991	137,547
2. Personal Loan	440,313	89,951	444,785	94,056	3,212,313	104,460
3. Others	7,054	2,975	9,703	4,761	79,937	8,888
Total	2,836,385	8,790,479	2,941,746	12,311,867	5,865,646	10,383,908

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	Mar-24		Dec-24		Mar-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	-	-	-	-	-	-
III. Merchandise	20	1,194	15	1,036	15	1,036
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	847	5	706	5	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	847	4	706	4	706
(a) Indigenous	7	847	4	706	4	706
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	12	347	10	330	10	330
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	2	214	2	214	2	215
(a) Indigenous	2	214	2	214	2	215
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	-	1	-	1	-
(a) Indigenous	1	-	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	11	1	6	1	5
12. Other Finished Goods:	7	123	5	109	5	109
(a) Indigenous	7	123	5	109	5	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	88	1,906	51	1,114	51	1,115
A. Transport Equipment	84	134	48	121	48	121
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	4	1,773	3	993	3	993
V. Real Estate	141	2,819	52	2,078	48	1,994
A. Land	4	780	4	516	4	428
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	4	780	4	516	4	428
(a) Commercial	2	100	2	40	2	20
(b) Industrial	2	680	2	476	2	408
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	137	2,039	48	1,562	44	1,566
1. Residential	135	402	44	277	42	281
(a) House	106	240	27	152	25	137
(b) Flat	29	162	17	125	17	144
2. Non-Residential	2	1,637	4	1,284	2	1,284
(a) Commercial	2	1,637	4	1,284	2	1,284
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	302	1	-	1	352
A. Bank Deposits	3	302	1	-	1	352
1. Security Deposits	3	302	1	-	1	352
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	135	408,348	158	410,391	167	133,614
A. Other Secured Advances	38	367,813	30	363,079	30	84,678
1. Receivables	6	597	1	228	4	-
2. Employees Benefits	27	11	24	9	22	5
3. Others	5	367,205	5	362,842	4	84,673
B. Advances Secured by Guarantee(s)	97	40,535	128	47,312	137	48,936
1. Institutional Guarantee(s)	97	40,535	128	47,312	137	48,936
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	18	3	5	0	-	-
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	17	3	5	0	-	-
3. Others	-	-	-	-	-	-
Total	406	414,576	282	414,620	282	138,111

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	246,114	101,670	200,549	101,223	259,650	131,192
II. Securities, Shares and Other						
Financial Instruments:	742	128,928	1,768	790,629	1,054	289,540
A. Quoted on the Stock Exchange:	479	71,109	1,470	364,594	895	66,821
1. To Stock Brokers and Dealers:	328	46,400	1,227	95,806	629	34,742
(a) Government and Other Trustee Securities	145	16,727	161	55,737	128	2,516
(b) Shares and Debentures	180	27,775	1,063	38,545	498	30,827
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,898	3	1,523	3	1,398
2. To Others:	151	24,709	243	268,788	266	32,079
(a) Government and Other Trustee Securities	8	118	21	239,529	13	78
(b) Shares and Debentures	115	15,795	195	16,371	196	22,868
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	24	8,788	25	12,880	55	9,126
B. Unquoted on the Stock Exchange:	263	57,819	298	426,036	159	222,720
1. To Stock Brokers and Dealers:	111	10,317	185	100,694	24	3,555
(a) Government and Other Trustee Securities	-	-	2	34,202	-	-
(b) Shares and Debentures	107	10,233	176	41,496	20	3,551
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	84	7	24,996	4	4
2. To Others:	152	47,502	113	325,342	135	219,165
(a) Government and Other Trustee Securities	52	7,501	77	215,326	65	204,096
(b) Shares and Debentures	26	1,902	6	757	7	758
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	74	38,099	30	109,259	63	14,311
III. Merchandise	52,377	2,034,784	52,486	2,295,385	48,728	1,794,292
A. Food Items:	15,710	622,877	15,013	810,421	10,746	512,634
1. Wheat	8,082	127,764	7,672	341,184	3,898	101,612
2. Rice and Paddy	2,762	113,472	2,768	116,275	2,606	102,105
3. Other Grains & Pulses:	534	5,830	407	4,792	627	9,249
(a) Indigenous	502	3,774	401	4,743	604	8,288
(b) Imported	32	2,056	6	49	23	961
4. Edible Oils:	1,082	46,570	993	30,824	913	30,256
(a) Indigenous	1,016	42,939	935	27,825	864	23,722
(b) Imported	66	3,631	58	2,999	49	6,533
5. Sugar:	864	258,981	763	211,022	809	208,624
(a) Indigenous	863	257,999	763	211,022	809	208,624
(b) Imported	1	982	-	-	-	-
6. Kariana And Spices	134	1,180	139	1,037	134	964
7. Fish And Fish Preparations	27	863	13	337	11	660
8. Other Food Items:	2,225	68,217	2,258	104,951	1,748	59,165
(a) Indigenous	2,172	67,076	2,213	104,230	1,695	58,422
(b) Imported	53	1,141	45	721	53	743
B. Raw Materials:	19,313	478,575	22,210	465,940	21,852	435,789
1. Cotton Raw:	13,394	115,645	16,336	114,121	16,215	97,490
(a) Indigenous	1,727	102,306	1,694	101,215	1,576	84,527
(b) Imported	11,667	13,339	14,642	12,906	14,639	12,963
2. Synthetic Fibers:	68	11,290	63	7,448	69	13,084
(a) Indigenous	59	11,025	52	7,292	62	12,739
(b) Imported	9	265	11	156	7	344
3. Fertilizers:	975	22,303	876	29,928	862	35,764
(a) Indigenous	965	18,485	868	26,311	851	33,118
(b) Imported	10	3,818	8	3,616	11	2,646
4. Petroleum Crude:	1,112	102,459	1,150	86,483	1,162	78,237
(a) Indigenous	1,080	85,673	1,111	70,222	1,123	71,746
(b) Imported	32	16,786	39	16,261	39	6,490
5. Iron and Steel:	1,757	94,694	1,641	82,741	1,441	73,661
(a) Indigenous	1,351	64,854	1,316	58,979	1,219	52,445
(b) Imported	406	29,841	325	23,762	222	21,216
6. Wool & Goat Hair	2	15	2	14	2	16
7. Hides & Skins	73	1,992	52	1,563	61	1,648
8. Oil Seeds	105	4,449	43	2,474	44	1,127
9. Pesticides & Insecticides:	359	4,850	389	4,644	375	6,598
(a) Indigenous	357	4,432	389	4,644	375	6,598
(b) Imported	2	418	-	-	-	-
10. Other Raw Materials:	1,468	120,877	1,658	136,524	1,621	128,164
(a) Indigenous	1,272	108,996	1,488	123,860	1,437	119,091
(b) Imported	196	11,882	170	12,664	184	9,073

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	17,354	933,331	15,263	1,019,024	16,130	845,868
1. Cotton Textiles:	3,224	226,306	3,229	242,924	2,864	200,695
(a) Indigenous	3,158	212,995	3,146	234,495	2,773	192,259
(b) Imported	66	13,311	83	8,429	91	8,436
2. Cotton Yarn:	846	57,049	537	44,654	611	48,668
(a) Indigenous	830	55,368	529	44,300	603	48,342
(b) Imported	16	1,681	8	354	8	326
3. Other Textiles:	2,483	184,686	2,209	234,701	1,930	180,932
(a) Indigenous	2,464	180,198	2,192	228,259	1,914	176,655
(b) Imported	19	4,487	17	6,441	16	4,277
4. Machinery:	646	26,297	535	15,733	502	12,737
(a) Indigenous	463	20,018	382	10,450	347	7,187
(b) Imported	183	6,278	153	5,283	155	5,550
5. Handloom Products	1	65	-	-	1	73
6. Carpets & Rugs	20	447	13	151	12	135
7. Readymade Garments	1,075	58,265	991	43,525	898	38,164
8. Cement and Cement Products:	502	88,947	454	159,182	423	66,054
(a) Indigenous	499	87,573	452	158,368	421	65,434
(b) Imported	3	1,374	2	815	2	620
9. Sports Goods	79	1,269	82	1,387	85	1,508
10. Surgical Instruments	88	1,456	75	935	93	4,910
11. Chemicals & Dyes	1,055	42,243	905	46,792	988	38,096
12. Other Finished Goods:	7,335	246,301	6,233	229,039	7,723	253,895
(a) Indigenous	7,103	231,267	6,011	217,788	7,545	245,872
(b) Imported	232	15,034	222	11,252	178	8,023
IV. Fixed Assets Including Machinery	234,137	1,319,658	245,758	1,937,178	231,142	1,549,067
A. Transport Equipment	221,408	496,208	232,620	577,333	218,056	512,782
B. Furniture & Fixtures	96	8,467	199	2,480	298	5,184
C. Office Equipment	272	28,535	227	165,788	104	13,786
D. Other Machinery & Equipment	12,361	786,448	12,712	1,191,577	12,684	1,017,315
V. Real Estate	553,855	1,214,592	541,593	1,607,100	613,437	1,515,871
A. Land	451,463	483,818	438,066	857,046	511,762	823,967
1. Residential	12,895	208,776	14,448	329,979	84,459	520,751
(a) House	12,445	207,088	13,846	328,237	83,005	515,694
(b) Flat	450	1,688	602	1,742	1,454	5,056
2. Non-Residential	438,568	275,042	423,618	527,067	427,303	303,217
(a) Commercial	6,077	83,764	7,363	312,677	6,888	90,705
(b) Industrial	551	20,838	447	21,328	403	19,458
(c) Agriculture	431,586	163,235	415,153	181,570	419,316	181,266
(d) Others	354	7,205	655	11,492	696	11,787
B. Buildings:	102,392	730,774	103,527	750,054	101,675	691,904
1. Residential	93,805	445,257	96,141	512,987	93,700	428,292
(a) House	86,320	404,552	92,087	489,747	86,853	393,839
(b) Flat	7,485	40,705	4,054	23,240	6,847	34,453
2. Non-Residential	8,587	285,518	7,386	237,067	7,975	263,611
(a) Commercial	3,979	156,473	3,732	141,229	4,154	158,223
(b) Industrial	1,681	78,430	1,213	47,754	1,557	58,099
(c) Agriculture	2,522	32,599	2,001	27,171	1,787	27,669
(d) Others	405	18,016	440	20,913	477	19,620
VI. Fixed Deposits and Insurance Policies	23,959	380,267	26,299	625,758	26,520	502,561
A. Bank Deposits	23,901	379,829	26,250	625,356	26,471	502,165
1. Security Deposits	2,125	35,678	669	90,181	628	44,145
2. Term Deposits (TDRs)	17,086	316,668	20,066	441,528	20,004	429,203
3. Other Deposits	4,690	27,483	5,515	93,647	5,839	28,817
B. Insurance Policies	58	438	49	402	49	396
VII. Others	409,567	2,883,699	460,807	3,714,158	421,102	2,905,239
A. Other Secured Advances	126,101	1,090,754	127,942	1,541,511	125,233	1,228,845
1. Receivables	105,853	425,252	264	64,443	269	72,163
2. Employees Benefits	4,723	789	1,793	368	1,693	234
3. Others	15,525	664,713	125,885	1,476,701	123,271	1,156,449
B. Advances Secured by Guarantee(s)	283,466	1,792,945	332,865	2,172,647	295,869	1,676,394
1. Institutional Guarantee(s)	3,120	1,578,830	7,143	1,912,819	6,434	1,442,801
2. Individual Guarantee(s)	280,346	214,114	325,722	259,828	289,435	233,593
VIII. Unsecured Advances	1,970,767	201,686	2,473,903	255,120	5,396,506	281,803
1. Credit Cards	1,444,658	98,619	1,971,994	152,312	2,060,481	163,249
2. Personal Loan	475,917	93,591	487,226	97,407	3,251,473	106,530
3. Others	50,192	9,476	14,683	5,401	84,552	12,023
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

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	Mar-24		Dec-24		Mar-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:	66	11,865	100	39,755	89	23,960
A. Quoted on the Stock Exchange:	56	7,873	94	38,603	85	19,833
1. To Stock Brokers and Dealers:	48	5,687	72	19,750	57	2,399
(a) Government and Other Trustee Securities	-	-	6	14,351	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	48	5,687	66	5,399	57	2,399
(c) Others	-	-	-	-	-	-
2. To Others:	8	2,185	22	18,853	28	17,434
(a) Government and Other Trustee Securities	-	-	4	18,718	2	9,720
(b) Sukuk/Participation Term Certificates (PTCs)	6	1,485	18	136	26	7,714
(c) Others	2	700	-	-	-	-
B. Unquoted on the Stock Exchange:	10	3,993	6	1,152	4	4,126
1. To Stock Brokers and Dealers:	3	100	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	3	100	-	-	-	-
(c) Others	-	-	-	-	-	-
2. To Others:	7	3,893	6	1,152	4	4,126
(a) Government and Other Trustee Securities	1	52	1	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	4	52	-	-
(c) Others	6	3,841	1	1,100	4	4,126
III. Merchandise	18,104	1,124,920	15,413	1,319,172	12,880	1,072,884
A. Food Items:	4,776	466,110	3,980	352,317	2,580	336,722
1. Wheat	322	215,238	398	174,677	308	63,322
2. Rice and Paddy	480	22,554	410	30,146	300	17,210
3. Other Grains & Pulses:	160	8,786	149	11,538	126	7,691
(a) Indigenous	156	8,780	144	11,436	122	7,688
(b) Imported	4	6	5	102	4	3
4. Edible Oils:	521	41,598	277	27,405	523	46,382
(a) Indigenous	519	41,501	276	27,346	521	46,140
(b) Imported	2	97	1	58	2	241
5. Sugar:	953	149,131	554	78,071	597	91,585
(a) Indigenous	948	148,788	554	78,071	595	90,775
(b) Imported	5	343	-	-	2	810
6. Kariana And Spices	7	1,298	1	1,160	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	2,333	27,506	2,191	29,320	726	110,533
(a) Indigenous	2,333	27,506	2,190	28,985	726	110,533
(b) Imported	-	-	1	335	-	-
B. Raw Materials:	3,217	237,592	3,427	391,786	2,415	265,788
1. Cotton Raw:	907	38,545	730	44,766	756	23,011
(a) Indigenous	830	36,865	678	44,292	688	21,551
(b) Imported	77	1,680	52	474	68	1,461
2. Synthetic Fibers:	53	1,273	52	5,903	52	4,403
(a) Indigenous	18	431	17	712	30	3,779
(b) Imported	35	841	35	5,191	22	625
3. Fertilizers:	143	31,730	171	35,205	170	59,656
(a) Indigenous	143	31,730	169	34,955	168	59,156
(b) Imported	-	-	2	250	2	500
4. Petroleum Crude:	266	42,993	293	37,207	189	34,721
(a) Indigenous	246	23,532	231	19,165	186	23,221
(b) Imported	20	19,461	62	18,042	3	11,500
5. Iron and Steel:	522	37,571	307	34,460	285	24,428
(a) Indigenous	357	31,136	209	18,210	206	14,278
(b) Imported	165	6,436	98	16,250	79	10,149
6. Wool & Goat Hair	-	-	3	32	3	38
7. Hides & Skins	67	3,192	58	5,009	53	4,818
8. Oil Seeds	253	9,787	190	4,548	86	4,250
9. Pesticides & Insecticides:	81	857	37	1,408	22	1,419
(a) Indigenous	77	632	31	1,184	19	1,193
(b) Imported	4	226	6	224	3	226
10. Other Raw Materials:	925	71,643	1,586	223,248	799	109,046
(a) Indigenous	834	68,111	1,527	205,388	684	90,346
(b) Imported	91	3,532	59	17,860	115	18,700

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	10,111	421,219	8,006	575,070	7,885	470,373
1. Cotton Textiles:	2,065	88,427	1,127	98,468	750	78,740
(a) Indigenous	1,906	83,037	1,011	79,329	649	59,755
(b) Imported	159	5,390	116	19,138	101	18,985
2. Cotton Yarn:	1,394	45,307	1,367	46,996	1,161	34,798
(a) Indigenous	1,391	44,677	1,367	46,996	1,161	34,798
(b) Imported	3	630	-	-	-	-
3. Other Textiles:	1,130	48,494	829	55,175	771	58,184
(a) Indigenous	1,130	48,494	829	55,175	768	57,184
(b) Imported	-	-	-	-	3	1,000
4. Machinery:	490	33,386	441	35,962	576	43,268
(a) Indigenous	183	18,558	159	18,944	218	23,688
(b) Imported	307	14,828	282	17,018	358	19,580
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	1	58	1	31	1	20
7. Readymade Garments	210	23,945	184	22,261	146	18,068
8. Cement and Cement Products:	161	38,718	95	32,517	75	20,427
(a) Indigenous	135	38,158	95	32,517	75	20,427
(b) Imported	26	560	-	-	-	-
9. Sports Goods	3	347	4	606	2	1,052
10. Surgical Instruments	108	4,911	11	3,315	32	2,865
11. Chemicals & Dyes	526	18,343	473	21,962	397	21,348
12. Other Finished Goods:	4,023	119,282	3,474	257,778	3,974	191,603
(a) Indigenous	3,841	114,076	3,355	255,548	3,860	189,952
(b) Imported	182	5,206	119	2,230	114	1,651
IV. Fixed Assets Including Machinery	157,892	671,392	153,821	810,142	151,221	702,865
A. Transport Equipment	152,815	255,681	149,574	285,887	147,131	293,079
B. Furniture & Fixtures	325	5,143	156	1,317	162	1,373
C. Office Equipment	114	12,510	80	11,495	124	7,597
D. Other Machinery & Equipment	4,638	398,058	4,011	511,442	3,804	400,815
V. Real Estate	39,622	515,103	43,224	803,033	50,529	734,561
A. Land	6,960	107,865	11,204	287,664	19,346	311,322
1. Residential	4,947	61,123	7,276	164,480	15,889	250,803
(a) House	3,295	51,067	6,012	157,146	15,562	241,282
(b) Flat	1,652	10,056	1,264	7,334	327	9,521
2. Non-Residential	2,013	46,741	3,928	123,184	3,457	60,519
(a) Commercial	257	25,714	438	70,645	412	38,918
(b) Industrial	194	15,000	327	35,429	175	11,972
(c) Agriculture	1,546	5,738	2,719	9,163	2,809	9,057
(d) Others	16	288	444	7,947	61	572
B. Buildings:	32,662	407,238	32,020	515,369	31,183	423,240
1. Residential	29,314	226,872	28,316	250,601	27,336	194,894
(a) House	24,336	194,693	24,661	224,926	22,684	165,159
(b) Flat	4,978	32,179	3,655	25,675	4,652	29,735
2. Non-Residential	3,348	180,366	3,704	264,768	3,847	228,346
(a) Commercial	1,505	65,495	1,617	112,250	951	75,116
(b) Industrial	1,438	103,425	1,569	100,676	1,093	89,736
(c) Agriculture	389	8,762	483	49,573	355	27,297
(d) Others	16	2,684	35	2,269	1,448	36,197
VI. Fixed Deposits and Insurance Policies	881	74,550	890	234,456	1,105	138,619
A. Bank Deposits	878	74,544	890	234,456	1,105	138,619
1. Security Deposits	460	37,297	116	15,200	84	8,995
2. Term Deposits (TDRs)	291	32,265	447	61,305	452	56,901
3. Other Deposits	127	4,982	327	157,952	569	72,724
B. Insurance Policies	3	6	-	-	-	-
VII. Others	15,096	905,122	16,522	916,065	19,427	1,437,818
A. Other Secured Advances	12,757	510,855	12,893	652,481	15,900	758,399
1. Receivables	2,608	124,442	105	29,028	462	136,117
2. Employees Benefits	1,602	304	1,810	385	1,883	242
3. Others	8,547	386,109	10,978	623,068	13,555	622,041
B. Advances Secured by Guarantee(s)	2,339	394,268	3,629	263,584	3,527	679,419
1. Institutional Guarantee(s)	570	384,280	406	244,368	326	665,716
2. Individual Guarantee(s)	1,769	9,987	3,223	19,216	3,201	13,703
VIII. Unsecured Advances	281,171	27,116	324,655	36,510	331,012	35,743
1. Credit Cards	242,775	13,802	279,870	18,404	284,318	18,850
2. Personal Loan	35,596	11,215	39,737	14,219	41,292	15,007
3. Others	2,800	2,099	5,048	3,887	5,402	1,886
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st March, 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
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	44,911	16,091	20,867	7,064	2	-	193,870	108,037	259,650	131,192
II. Securities, Shares and Other										
Financial Instruments:	291	7,574	26	114	19	154	807	305,658	1,143	313,500
A. Quoted on the Stock Exchange:	225	6,240	21	109	15	150	719	80,155	980	86,654
1. To Stock Brokers and Dealers:	123	1,544	4	3	10	67	549	35,527	686	37,140
(a) Government and Other Trustee Securities	99	90	3	3	-	-	26	2,424	128	2,516
(b) Shares and Debentures	23	1,454	1	0	10	67	521	31,705	555	33,226
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,398	3	1,398
2. To Others:	102	4,696	17	107	5	83	170	44,628	294	49,514
(a) Government and Other Trustee Securities	4	13	-	-	-	-	11	9,786	15	9,798
(b) Shares and Debentures	64	4,646	6	93	2	80	150	25,763	222	30,582
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	32	29	11	14	3	3	9	9,080	55	9,126
B. Unquoted on the Stock Exchange:	66	1,335	5	4	4	4	88	225,503	163	226,846
1. To Stock Brokers and Dealers:	3	12	-	-	-	-	21	3,543	24	3,555
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	2	11	-	-	-	-	18	3,540	20	3,551
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1	-	-	-	-	3	3	4	4
2. To Others:	63	1,323	5	4	4	4	67	221,960	139	223,291
(a) Government and Other Trustee Securities	48	1,175	5	4	1	2	11	202,915	65	204,096
(b) Shares and Debentures	-	-	-	-	3	2	4	756	7	758
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	148	-	-	-	-	52	18,289	67	18,437
III. Merchandise	27,179	219,013	672	3,461	90	917	33,667	2,643,784	61,608	2,867,175
A. Food Items:	4,740	38,173	343	1,119	10	38	8,233	810,026	13,326	849,357
1. Wheat	2,665	3,986	270	268	1	3	1,270	160,677	4,206	164,934
2. Rice and Paddy	844	25,025	12	460	-	-	2,050	93,830	2,906	119,315
3. Other Grains & Pulses:	337	919	24	20	-	-	392	16,001	753	16,940
(a) Indigenous	322	846	20	17	-	-	384	15,114	726	15,976
(b) Imported	15	73	4	3	-	-	8	888	27	964
4. Edible Oils:	121	1,015	-	-	1	0	1,314	75,622	1,436	76,637
(a) Indigenous	112	963	-	-	1	0	1,272	68,899	1,385	69,863
(b) Imported	9	52	-	-	-	-	42	6,723	51	6,775
5. Sugar:	167	2,966	-	-	-	-	1,239	297,243	1,406	300,209
(a) Indigenous	167	2,966	-	-	-	-	1,237	296,433	1,404	299,399
(b) Imported	-	-	-	-	-	-	2	810	2	810
6. Kariana And Spices	75	93	-	-	-	-	59	871	134	964
7. Fish And Fish Preparations	2	2	-	-	-	-	9	658	11	660
8. Other Food Items:	529	4,166	37	371	8	35	1,900	165,124	2,474	169,697
(a) Indigenous	529	4,166	37	371	8	35	1,847	164,382	2,421	168,955
(b) Imported	-	-	-	-	-	-	53	743	53	743
B. Raw Materials:	16,710	115,619	73	1,295	18	164	7,466	584,500	24,267	701,578
1. Cotton Raw:	15,008	16,277	35	214	-	-	1,928	104,011	16,971	120,501
(a) Indigenous	411	9,995	32	213	-	-	1,821	95,870	2,264	106,078
(b) Imported	14,597	6,282	3	1	-	-	107	8,140	14,707	14,424
2. Synthetic Fibers:	7	16	-	-	-	-	114	17,471	121	17,487
(a) Indigenous	7	16	-	-	-	-	85	16,502	92	16,518
(b) Imported	-	-	-	-	-	-	29	969	29	969
3. Fertilizers:	530	5,149	-	-	16	143	486	90,127	1,032	95,420
(a) Indigenous	526	5,141	-	-	16	143	477	86,989	1,019	92,274
(b) Imported	4	7	-	-	-	-	9	3,139	13	3,146
4. Petroleum Crude:	78	52,488	-	-	2	21	1,271	60,449	1,351	112,958
(a) Indigenous	51	51,105	-	-	2	21	1,256	43,841	1,309	94,967
(b) Imported	27	1,383	-	-	-	-	15	16,607	42	17,990
5. Iron and Steel:	157	4,756	9	1,050	-	-	1,560	92,282	1,726	98,089
(a) Indigenous	146	2,500	9	1,050	-	-	1,270	63,173	1,425	66,723
(b) Imported	11	2,257	-	-	-	-	290	29,109	301	31,365
6. Wool & Goat Hair	1	15	-	-	-	-	4	39	5	54
7. Hides & Skins	8	16	-	-	-	-	106	6,450	114	6,466
8. Oil Seeds	14	118	1	-	-	-	115	5,259	130	5,377
9. Pesticides & Insecticides:	25	157	-	-	-	-	372	7,859	397	8,016
(a) Indigenous	25	157	-	-	-	-	369	7,633	394	7,790
(b) Imported	-	-	-	-	-	-	3	226	3	226
10. Other Raw Materials:	882	36,626	28	31	-	-	1,510	200,552	2,420	237,209
(a) Indigenous	843	36,456	27	31	-	-	1,251	172,950	2,121	209,437
(b) Imported	39	170	1	0	-	-	259	27,603	299	27,773

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st March, 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:	5,729	65,221	256	1,047	62	715	17,968	1,249,258	24,015	1,316,241
1. Cotton Textiles:	1,032	29,232	8	56	2	45	2,572	250,103	3,614	279,435
(a) Indigenous	975	23,199	8	56	2	45	2,437	228,715	3,422	252,014
(b) Imported	57	6,033	-	-	-	-	135	21,388	192	27,421
2. Cotton Yarn:	380	1,477	16	39	-	-	1,376	81,949	1,772	83,465
(a) Indigenous	380	1,477	16	39	-	-	1,368	81,623	1,764	83,140
(b) Imported	-	-	-	-	-	-	8	326	8	326
3. Other Textiles:	337	10,874	25	150	5	29	2,334	228,063	2,701	239,116
(a) Indigenous	336	10,873	25	150	5	29	2,316	222,787	2,682	233,840
(b) Imported	1	0	-	-	-	-	18	5,276	19	5,277
4. Machinery:	320	718	9	3	-	-	749	55,283	1,078	56,004
(a) Indigenous	217	509	9	3	-	-	339	30,363	565	30,875
(b) Imported	103	209	-	-	-	-	410	24,920	513	25,129
5. Handloom Products	-	-	-	-	-	-	1	73	1	73
6. Carpets & Rugs	4	4	-	-	-	-	9	152	13	156
7. Readymade Garments	147	1,723	4	11	-	-	893	54,499	1,044	56,233
8. Cement and Cement Products:	17	37	1	1	-	-	480	86,442	498	86,481
(a) Indigenous	16	36	1	1	-	-	479	85,823	496	85,861
(b) Imported	1	1	-	-	-	-	1	619	2	620
9. Sports Goods	7	60	-	-	-	-	80	2,500	87	2,560
10. Surgical Instruments	28	262	3	34	1	4	93	7,476	125	7,775
11. Chemicals & Dyes	191	1,314	36	67	-	-	1,158	58,063	1,385	59,444
12. Other Finished Goods:	3,266	19,520	154	685	54	638	8,223	424,655	11,697	445,498
(a) Indigenous	3,218	18,934	153	678	54	638	7,980	415,575	11,405	435,824
(b) Imported	48	587	1	7	-	-	243	9,080	292	9,674
IV. Fixed Assets Including Machinery	312,584	367,769	31,228	39,165	653	1,088	37,898	1,843,911	382,363	2,251,932
A. Transport Equipments	305,095	351,248	30,170	38,166	647	1,084	29,275	415,363	365,187	805,681
B. Furniture & Fixtures	281	179	8	3	1	0	170	6,375	460	6,557
C. Office Equipments	4	50	1	5	-	-	223	21,328	228	21,383
D. Other Machinery & Equipments	7,204	16,292	1,049	990	5	3	8,230	1,400,845	16,488	1,418,130
V. Real Estate	590,087	781,282	44,886	62,120	3,100	21,220	25,893	1,385,810	663,966	2,250,432
A. Land	487,658	319,349	27,116	21,529	581	1,406	15,753	793,006	531,108	1,135,289
1. Residential	82,631	131,416	7,907	12,074	127	553	9,683	627,511	100,348	771,554
(a) House	81,106	125,932	7,721	11,502	74	228	9,666	619,294	98,567	756,977
(b) Flat	1,525	5,484	186	572	53	324	17	8,217	1,781	14,577
2. Non-Residential	405,027	187,933	19,209	9,454	454	853	6,070	165,495	430,760	363,735
(a) Commercial	2,426	10,506	51	182	17	60	4,806	118,875	7,300	129,623
(b) Industrial	72	695	-	-	-	-	506	30,735	578	31,431
(c) Agriculture	402,066	172,849	19,139	9,215	434	783	486	7,475	422,125	190,322
(d) Other	463	3,882	19	58	3	10	272	8,409	757	12,359
B. Buildings:	102,429	461,933	17,770	40,591	2,519	19,814	10,140	592,804	132,858	1,115,143
1. Residential	96,714	372,515	17,625	37,399	2,377	15,680	4,320	197,592	121,036	623,186
(a) House	86,278	316,545	16,740	32,874	2,376	15,629	4,143	193,950	109,537	558,998
(b) Flat	10,436	55,971	885	4,525	1	51	177	3,642	11,499	64,188
2. Non-Residential	5,715	89,418	145	3,192	142	4,134	5,820	395,213	11,822	491,957
(a) Commercial	2,887	58,408	70	868	123	3,824	2,025	170,239	5,105	233,340
(b) Industrial	501	5,292	7	27	6	21	2,136	142,494	2,650	147,835
(c) Agriculture	1,536	16,486	37	86	12	288	557	38,107	2,142	54,966
(d) Other	791	9,232	31	2,212	1	1,102	1,102	44,372	1,925	55,817
VI. Fixed Deposits and Insurance Policies	16,533	41,715	1,640	2,236	33	1,050	9,419	596,180	27,625	641,180
A. Bank Deposits	16,527	41,702	1,640	2,236	33	1,050	9,376	595,796	27,576	640,784
1. Security Deposits	385	5,031	118	225	10	865	199	47,019	712	53,140
2. Term Deposits (TDRs)	11,242	31,845	1,001	1,504	7	87	8,206	452,667	20,456	486,104
3. Other Deposits	4,900	4,826	521	506	16	99	971	96,109	6,408	101,540
B. Insurance Policies	6	13	-	-	-	-	43	383	49	396
VII. Others	370,881	270,701	27,793	10,760	27	1,131	41,828	4,060,466	440,529	4,343,057
A. Other Secured Advances	102,718	97,464	4,532	4,136	13	657	33,870	1,884,987	141,133	1,987,244
1. Receivables	127	1,102	10	186	-	-	594	206,992	731	208,279
2. Employees Benefits	3,230	442	346	33	-	-	-	-	3,576	476
3. Others	99,361	95,921	4,176	3,916	13	657	33,276	1,677,995	136,826	1,778,489
B. Advances Secured by Guarantee(s)	268,163	173,236	23,261	6,625	14	473	7,958	2,175,479	299,396	2,355,813
1. Institutional Guarantee(s)	1,952	13,863	7	1	-	-	4,801	2,094,653	6,760	2,108,517
2. Individual Guarantee(s)	266,211	159,374	23,254	6,623	14	473	3,157	80,826	292,636	247,297
VIII. Unsecured Advances	4,448,948	285,560	1,272,481	30,097	-	-	6,089	1,888	5,727,518	317,545
1. Credit Cards	2,136,753	168,178	207,779	13,674	-	-	267	246	2,344,799	182,099
2. Personal Loan	2,231,876	105,434	1,060,889	16,103	-	-	-	-	3,292,765	121,537
3. Others	80,319	11,949	3,813	320	-	-	5,822	1,641	89,954	13,909
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	-	2	8,363	1	7,004
1) Official	1	-	-	-	-	-
2) Business	-	-	2	8,363	1	7,004
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,004,349	11,595,353	4,557,786	15,477,321	7,564,401	13,109,010
I. GOVERNMENT	280	892,847	298	841,759	307	440,418
A. Federal Government	134	400,649	128	512,535	130	200,257
B. Provincial Governments	146	492,198	170	329,224	177	240,161
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	714	2,206,228	669	2,434,800	681	2,398,541
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	798	5	794	7	1,282
Utilities	410	568,090	411	525,258	400	531,350
Transport, storage and communications	126	825,351	76	807,985	83	814,847
Manufacturing	55	63,961	45	121,822	73	116,164
Mining and Quarrying	1	64,899	1	64,899	1	66,377
Construction	13	7,613	16	6,945	16	6,945
Commerce and Trade	85	670,103	64	670,948	52	628,901
Others	17	5,414	51	236,148	49	232,676
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,258	237,800	1,258	1,830,259	1,352	1,016,227
Mutual Funds and AMCs	81	143	94	5,609	102	5,505
Insurance & Pension Funds	493	3,654	420	2,812	413	5,164
MFIs and DFIs	126	139,961	203	1,534,538	164	889,041
Stock Exchange & Brokerage Houses	232	20,008	206	27,070	339	30,410
Modarabas	78	5,103	74	8,289	82	6,026
Other NBFIs	248	68,931	261	251,941	252	80,080
IV. PRIVATE SECTOR (BUSINESS)	1,068,108	7,119,637	1,434,317	9,125,735	1,616,611	8,059,601
A. Agriculture, forestry and fishing	715,394	391,762	1,110,071	460,713	1,169,174	460,392
1. Crop and animal production, hunting and related service activities	714,529	390,034	1,109,401	459,052	1,168,516	457,822
Growing of Wheat, Rice, Sugar Cane & Cotton	311,246	171,227	703,427	209,232	745,416	222,756
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,544	9,592	19,135	10,778	21,224	11,096
Growing of other fruits, vegetables and crops	22,343	17,649	24,938	23,147	26,508	24,877
Raising of livestock and other related activities	260,677	123,559	260,612	134,100	275,268	128,053
Other agricultural support activities	97,712	67,991	101,272	81,735	100,084	70,983
Hunting, trapping and related service activities	7	16	17	61	16	57
02 - Forestry and logging	118	20	94	14	95	17
03 - Fishing and aquaculture	747	1,708	576	1,646	563	2,553
B. Mining and quarrying	1,065	73,634	2,234	104,189	2,338	70,124
05 - Mining of coal and lignite	91	48,438	822	46,773	820	37,090
06 - Extraction of crude petroleum and natural gas	707	19,241	1,092	42,089	1,120	16,427
07 - Mining of metal ores	34	1,090	78	1,008	73	945
08-Other mining and quarrying	215	4,808	223	14,278	311	15,627
09 - Mining support service activities	18	57	19	41	14	36
C. Manufacturing	133,918	4,732,473	132,844	6,110,348	134,486	5,288,930
10 - Manufacture of food products	58,666	1,238,803	57,520	1,391,321	56,109	1,256,390
11 - Manufacture of beverages	1,254	69,864	1,223	51,501	1,137	50,615
12 - Manufacture of tobacco products	581	1,491	553	1,806	630	1,992
13 - Manufacture of textiles	26,430	1,551,692	28,151	2,071,117	28,182	1,816,468
Preparation and spinning of textile fibres	9,050	544,456	9,477	610,756	9,514	593,972
Weaving of textiles	5,703	319,656	6,507	420,894	6,450	357,921
Finishing of textiles	4,053	279,517	4,217	392,581	4,362	356,546
Manufacture of knitted and crocheted fabrics	726	60,905	787	124,116	793	97,875
Manufacture of made-up textile articles, except apparel	3,190	191,116	3,350	288,693	3,393	226,062
Manufacture of carpets and rugs	136	1,063	80	920	83	886
Manufacture of other textiles n.e.c.	3,572	154,979	3,733	233,157	3,587	183,206
14 - Manufacture of wearing apparel	4,602	201,829	3,906	305,779	3,966	288,596
15 - Manufacture of leather and related products	2,221	46,846	1,887	46,994	1,996	49,109

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	423	6,957	421	7,530	471	7,918
Manufacture of luggage, handbags and the like, saddlery and harness	95	2,718	139	2,334	146	2,307
Manufacture of footwear	1,703	37,171	1,327	37,130	1,379	38,884
a. Leather wear	1,310	29,968	956	29,998	983	31,360
b. Rubber and Plastic wear	393	7,204	371	7,132	396	7,524
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	505	9,236	457	9,984	492	9,495
17 - Manufacture of paper and paper products	1,764	115,661	1,886	140,717	1,924	145,203
18 - Printing and reproduction of recorded media	910	22,732	1,144	26,172	1,085	20,785
Printing and other service activities related to printing	897	21,207	1,133	24,842	1,077	19,500
Reproduction of recorded media	13	1,525	11	1,330	8	1,285
19 - Manufacture of coke and refined petroleum products	1,582	146,089	1,547	182,787	1,571	173,806
20 - Manufacture of chemicals and chemical products	8,523	290,397	8,057	422,644	8,378	409,777
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,678	103,440	5,876	334,201	6,102	115,481
22 - Manufacture of rubber and plastics products	2,946	88,926	2,849	115,102	2,994	113,553
23 - Manufacture of other non-metallic mineral products	2,003	274,563	2,037	370,198	1,997	236,396
24 - Manufacture of basic metals	5,079	228,717	5,235	229,045	5,330	229,069
25 - Manufacture of fabricated metal products, except machinery and equipment	932	31,024	880	29,700	823	26,707
26 - Manufacture of computer, electronic and optical products	332	16,477	311	22,994	328	21,932
27 - Manufacture of electrical equipment	2,380	140,384	2,410	151,853	2,474	152,666
28 - Manufacture of machinery and equipment	889	21,193	888	29,139	857	34,372
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,043	68,063	2,039	105,050	2,064	54,731
30 - Manufacture of other transport equipment	559	12,404	537	11,221	534	11,695
31 - Manufacture of furniture	806	5,360	447	7,326	488	7,220
32 - Other manufacturing	3,134	46,390	2,912	51,649	4,914	59,557
Manufacture of jewellery and related articles	277	356	121	267	138	379
Manufacture of imitation jewellery and related articles	5	34	7	43	5	31
Manufacture of musical instruments	51	779	51	835	55	1,020
Manufacture of sports goods	335	6,606	345	7,900	400	9,369
Manufacture of games and toys	6	1	5	7	6	7
supplies	334	4,408	318	4,352	324	4,102
Manufacture of Handicrafts	143	32	69	422	64	407
Other manufacturing n.e.c.	1,983	34,173	1,996	37,821	3,922	44,242
33 - Repair and installation of machinery and equipment	99	889	92	2,048	111	3,315
D. Electricity, gas, steam and air conditioning supply	2,358	492,729	3,012	489,360	2,971	502,215
Electric power generation, transmission and distribution	2,188	482,734	2,895	481,095	2,837	493,631
a) Hydal	441	13,522	446	32,094	425	32,793
b) Thermal	205	118,081	191	109,510	187	113,657
c) Coal Based	88	122,096	87	119,408	83	127,016
d) Wind	164	53,395	152	47,512	155	45,855
e) Solar	164	14,206	166	14,526	187	14,508
f) Other	1,126	161,434	1,853	158,045	1,800	159,802
Manufacture of gas; distribution of gaseous fuels through mains	143	9,958	106	8,256	124	8,576
Steam and air conditioning supply	27	36	11	9	10	8
E. Water supply; sewerage, waste management and remediation activities	153	24,632	145	31,133	162	28,010
36 - Water collection, treatment and supply	45	3,507	45	16,833	56	16,358
37 - Sewerage	9	5	6	4	12	12
38 - Waste collection, treatment and disposal activities; materials recovery	97	21,116	92	14,294	90	11,638
services	2	3	2	2	4	3
F. Construction	4,017	194,360	4,093	218,754	4,163	212,575
41 - Construction of buildings	2,547	140,403	2,018	146,455	2,103	148,316
42 - Civil engineering	1,262	50,861	1,849	68,713	1,794	60,824
43 - Specialized construction activities	208	3,096	226	3,586	266	3,435

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-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	149,841	499,655	128,191	617,715	223,068	590,147
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,024	26,480	3,026	25,479	5,625	25,102
46 - Wholesale trade, except of motor vehicles and motorcycles	38,858	280,706	41,389	348,193	61,007	310,951
47 - Retail trade, except of motor vehicles and motorcycles	105,959	192,468	83,776	244,043	156,436	254,095
H. Transportation and storage	24,562	117,161	22,213	107,525	22,901	116,062
49 - Land transport and transport via pipelines	8,817	51,935	6,359	34,531	7,070	39,382
50 - Water transport	83	613	66	471	86	660
51 - Air transport	107	1,061	119	1,338	123	1,863
52 - Warehousing and support activities for transportation	15,131	55,233	15,282	63,061	15,247	64,178
53 - Courier activities other than national post activities	424	8,319	387	8,123	375	9,979
I. Accommodation and food service activities	2,227	39,498	1,853	43,910	2,015	41,345
55 - Accommodation	492	25,104	381	25,499	408	25,227
56 - Food and beverage service activities	1,735	14,394	1,472	18,411	1,607	16,118
J. Information and communication	3,002	326,084	2,728	520,883	2,913	487,898
58 - Publishing activities	795	2,313	618	9,499	685	10,039
59 - Motion picture, video and television programme production, sound recording and music publishing activities	64	2,274	82	1,812	82	1,735
60 - Programming and broadcasting activities	48	1,447	39	1,427	41	1,257
61 - Telecommunications	1,064	302,666	1,044	480,987	1,093	457,520
62 - Computer programming, consultancy and related activities	828	12,016	755	15,256	798	13,007
63 - Information service activities	203	5,368	190	11,903	214	4,340
K. Real estate activities	962	33,711	920	37,400	967	37,971
L. Professional, scientific and technical activities	9,138	54,883	6,201	73,267	11,797	72,448
69 - Legal and accounting activities	164	805	150	2,456	168	1,977
71 - Architectural and engineering activities; technical testing and analysis	89	1,256	127	1,732	118	1,455
72 - Scientific research and development	456	4,789	359	8,338	419	7,959
73 - Advertising and market research	196	3,705	165	3,598	169	3,549
74 - Other professional, scientific and technical activities	1,042	4,371	944	6,222	891	4,558
75 - Veterinary activities	7,153	39,793	4,396	50,678	9,972	52,711
77 - Rental and leasing activities	38	164	60	242	60	239
M. Administrative and support service activities	6,300	46,999	6,221	58,223	6,480	52,106
77 - Rental and leasing activities	608	2,209	602	3,387	652	3,219
78 - Employment activities	56	265	28	141	38	152
79 - Travel agency, tour operator, reservation service and related activities	870	13,199	918	14,568	951	14,566
80 - Security and investigation activities	722	2,844	765	3,240	673	3,000
81 - Services to buildings and landscape activities	39	162	48	374	65	489
82 - Office administrative, office support and other business support activities	4,005	28,321	3,860	36,513	4,101	30,681
N. Education	2,064	28,032	1,362	180,885	1,555	26,460
O. Human health and social work activities	1,486	16,709	1,143	17,079	1,203	14,912
86 - Human health activities	1,462	16,354	1,120	17,027	1,178	14,828
87 - Residential care activities	2	15	6	31	7	29
88 - Social work activities with and without accommodation	22	341	17	21	18	56
P. Arts, entertainment and recreation	106	1,633	93	1,819	119	2,233
Q. Other service activities	11,515	45,682	10,993	52,533	30,299	55,773
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,891	15,560	5,854	12,825	5,851	10,175
A. Government Trusts and Non-profit Organizations	65	1,001	55	1,472	27	1,489
B. Private Trusts and Non-profit Organizations	170	13,972	131	10,430	156	7,707
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,656	587	5,668	922	5,668	980
VI. PERSONAL	2,928,000	1,121,979	3,115,286	1,230,140	5,939,520	1,182,514
A. Bank Employees	170,702	314,246	184,944	361,284	186,930	308,172
1) For house building	80,077	247,796	86,948	280,060	86,805	233,525
2) For transport i.e. purchase of car etc.	53,193	58,377	55,863	71,175	56,831	66,502
3) Other purposes	37,432	8,073	42,133	10,049	43,294	8,145
B. Consumer Financing	2,752,820	807,120	2,925,596	868,242	5,747,838	873,748
1) For house building	34,325	205,763	34,214	199,734	33,918	199,433
2) For transport i.e. purchase of car etc	269,264	239,436	266,850	235,454	274,345	257,360
3) Credit cards	1,687,825	112,463	1,803,377	139,409	1,832,026	140,592
4) Consumers durable	36,447	7,416	47,649	8,632	48,650	8,689
5) Personal loans	724,959	242,042	773,506	285,014	3,558,899	267,675
C) Other	4,478	613	4,746	614	4,752	595
VII. OTHER	98	1,302	104	1,803	79	1,533
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

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	Mar-24		Dec-24		Mar-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	1,167,560	2,390,301	1,615,760	2,759,197	1,698,474	2,593,995
I. GOVERNMENT	108	102,308	107	255,157	111	115,694
A. Federal Government	28	21,904	16	58,516	14	8,610
B. Provincial Governments	80	80,405	91	196,641	97	107,084
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	98	640,735	102	540,415	114	679,264
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	10	2	8	3	7
Utilities	26	161,209	26	144,582	30	147,545
Transport, storage and communications	31	136,118	11	37,380	17	140,654
Manufacturing	21	46,193	22	50,534	23	56,912
Mining and Quarrying	1	64,899	1	64,899	1	66,377
Construction	4	2,500	6	2,987	6	2,987
Commerce and Trade	8	229,417	8	127,275	8	151,677
Others	3	390	26	112,750	26	113,105
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	102	36,028	92	215,159	199	72,766
Mutual Funds and AMCs	2	-	3	150	3	-
Insurance & Pension Funds	2	439	1	-	1	-
MFIs and DFIs	17	11,761	17	185,258	18	42,787
Stock Exchange & Brokerage Houses	12	916	13	1,662	112	1,790
Modarabas	2	217	2	217	2	217
Other NBFIs	67	22,696	56	27,872	63	27,972
IV. PRIVATE SECTOR (BUSINESS)	756,477	1,320,266	1,110,559	1,448,094	1,185,540	1,442,518
A. Agriculture, forestry and fishing	614,447	230,443	1,001,733	281,141	1,058,032	303,399
1. Crop and animal production, hunting and related service activities	613,735	229,893	1,001,240	280,254	1,057,532	302,545
Growing of Wheat, Rice, Sugar Cane & Cotton	235,168	87,251	622,271	111,939	669,570	132,501
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,740	6,677	17,250	7,648	19,442	7,807
Growing of other fruits, vegetables and crops	16,623	9,712	19,043	15,434	19,837	15,997
Raising of livestock and other related activities	255,265	93,971	255,798	105,203	262,414	106,453
Other agricultural support activities	85,939	32,282	86,878	40,030	86,269	39,787
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	113	14	90	10	92	10
03 - Fishing and aquaculture	599	536	403	876	408	843
B. Mining and quarrying	133	21,661	1,310	19,433	1,315	19,007
05 - Mining of coal and lignite	18	16,033	748	12,590	749	12,541
06 - Extraction of crude petroleum and natural gas	54	5,544	428	6,599	429	6,238
07 - Mining of metal ores	1	-	45	-	45	-
08-Other mining and quarrying	59	76	88	235	91	221
09 - Mining support service activities	1	9	1	8	1	7
C. Manufacturing	50,218	719,943	48,062	791,716	48,378	744,899
10 - Manufacture of food products	40,663	215,797	38,829	219,204	37,192	231,366
11 - Manufacture of beverages	82	2,296	119	2,925	92	2,594
12 - Manufacture of tobacco products	155	27	115	21	178	42
13 - Manufacture of textiles	2,718	219,475	3,888	265,968	3,848	207,470
Preparation and spinning of textile fibres	1,192	104,218	1,731	104,379	1,721	88,216
Weaving of textiles	532	45,514	869	48,096	870	48,071
Finishing of textiles	358	43,722	572	67,338	560	43,149
Manufacture of knitted and crocheted fabrics	39	952	41	1,681	41	1,274
Manufacture of made-up textile articles, except apparel	167	11,586	250	30,964	247	10,555
Manufacture of carpets and rugs	53	394	13	314	17	275
Manufacture of other textiles n.e.c.	377	13,088	412	13,197	392	15,929
14 - Manufacture of wearing apparel	1,336	29,073	504	31,496	520	33,531
15 - Manufacture of leather and related products	430	4,908	252	3,482	253	3,177

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	44	703	63	737	63	728
Manufacture of luggage, handbags and the like, saddlery and harness	19	441	47	207	47	174
Manufacture of footwear	367	3,765	142	2,538	143	2,274
a. Leather wear	334	3,103	76	1,624	76	1,442
b. Rubber and Plastic wear	33	662	66	913	67	833
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	138	963	82	914	84	903
17 - Manufacture of paper and paper products	99	7,611	148	5,624	150	8,145
18 - Printing and reproduction of recorded media	168	3,361	232	3,287	236	3,418
Printing and other service activities related to printing	165	3,347	230	3,285	234	3,417
Reproduction of recorded media	3	13	2	1	2	1
19 - Manufacture of coke and refined petroleum products	65	61,366	102	87,974	127	75,930
20 - Manufacture of chemicals and chemical products	875	22,854	609	28,093	602	29,057
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	190	11,071	256	10,294	217	13,730
22 - Manufacture of rubber and plastics products	373	7,876	477	11,323	475	12,314
23 - Manufacture of other non-metallic mineral products	436	64,748	635	55,648	629	51,358
24 - Manufacture of basic metals	360	32,670	393	29,522	380	31,326
25 - Manufacture of fabricated metal products, except machinery and equipment	72	1,469	62	1,072	64	1,031
26 - Manufacture of computer, electronic and optical products	27	950	32	1,507	38	1,505
27 - Manufacture of electrical equipment	246	15,981	259	15,362	264	14,999
28 - Manufacture of machinery and equipment	115	705	69	233	85	319
29 - Manufacture of motor vehicles, trailers and semi-trailers	177	8,840	280	8,015	295	8,772
30 - Manufacture of other transport equipment	5	24	6	58	6	57
31 - Manufacture of furniture	473	1,220	117	1,619	124	1,570
32 - Other manufacturing	1,015	6,659	596	8,076	2,515	12,233
Manufacture of jewellery and related articles	206	106	51	70	55	89
Manufacture of imitation jewellery and related articles	3	25	3	25	2	22
Manufacture of musical instruments	2	1	2	1	3	0
Manufacture of sports goods	86	1,873	82	2,785	88	3,208
Manufacture of games and toys	4	-	3	-	4	-
supplies	35	236	50	396	53	412
Manufacture of Handicrafts	126	17	6	2	5	2
Other manufacturing n.e.c.	553	4,402	399	4,798	2,305	8,498
33 - Repair and installation of machinery and equipment	-	-	-	-	4	55
D. Electricity, gas, steam and air conditioning supply	306	121,422	300	98,001	303	107,439
Electric power generation, transmission and distribution	287	118,585	280	95,248	280	104,717
a) Hydal	139	5,927	121	5,379	122	4,962
b) Thermal	82	47,820	97	33,110	97	41,623
c) Coal Based	16	44,135	16	38,770	13	41,183
d) Wind	15	11,352	16	10,125	18	9,709
e) Solar	12	5,207	16	4,910	16	4,820
f) Other	23	4,144	14	2,955	14	2,420
Manufacture of gas; distribution of gaseous fuels through mains	19	2,837	20	2,752	23	2,722
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	10	827	8	3,415	8	3,413
36 - Water collection, treatment and supply	4	691	3	3,251	3	3,251
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	6	136	5	163	5	162
services	-	-	-	-	-	-
F. Construction	1,128	35,488	1,211	35,012	1,242	31,585
41 - Construction of buildings	715	21,056	423	17,591	420	16,411
42 - Civil engineering	376	14,046	728	16,774	765	14,669
43 - Specialized construction activities	37	387	60	647	57	505

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-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	65,422	90,259	36,234	105,832	41,241	113,370
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,511	6,840	781	7,818	801	8,606
46 - Wholesale trade, except of motor vehicles and motorcycles	15,901	52,504	19,785	61,707	19,932	61,465
47 - Retail trade, except of motor vehicles and motorcycles	47,010	30,915	15,668	36,307	20,508	43,300
H. Transportation and storage	18,047	27,039	16,314	31,489	16,386	34,064
49 - Land transport and transport via pipelines	4,993	9,765	3,132	8,677	3,308	10,719
50 - Water transport	1	-	-	-	-	-
51 - Air transport	17	92	28	259	26	255
52 - Warehousing and support activities for transportation	13,028	15,177	13,143	21,215	13,040	21,747
53 - Courier activities other than national post activities	8	2,004	11	1,338	12	1,343
I. Accommodation and food service activities	819	9,557	401	8,130	409	8,554
55 - Accommodation	247	7,521	111	5,883	115	6,256
56 - Food and beverage service activities	572	2,036	290	2,247	294	2,298
J. Information and communication	436	39,969	253	48,728	255	48,255
58 - Publishing activities	187	122	21	95	23	85
59 - Motion picture, video and television programme production, sound recording and music publishing activities	35	1,491	42	1,289	43	1,242
60 - Programming and broadcasting activities	3	2	1	3	1	1
61 - Telecommunications	125	37,780	89	46,803	89	46,367
62 - Computer programming, consultancy and related activities	56	282	71	319	70	347
63 - Information service activities	30	293	29	220	29	213
K. Real estate activities	90	5,257	86	3,774	95	3,660
L. Professional, scientific and technical activities	105	1,330	114	1,492	113	1,990
69 - Legal and accounting activities	21	18	25	97	26	95
71 - Architectural and engineering activities; technical testing and analysis	13	-	13	4	12	4
72 - Scientific research and development	16	1,049	13	1,050	13	1,020
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	22	90	27	147	27	185
75 - Veterinary activities	28	164	30	175	29	668
76 - Veterinary activities	4	10	5	19	5	17
M. Administrative and support service activities	2,641	3,145	2,416	3,654	2,672	3,881
77 - Rental and leasing activities	230	771	225	822	226	759
78 - Employment activities	4	84	4	56	5	68
79 - Travel agency, tour operator, reservation service and related activities	44	775	51	871	60	878
80 - Security and investigation activities	30	29	29	51	29	47
81 - Services to buildings and landscape activities	15	25	12	23	13	22
82 - Office administrative, office support and other business support activities	2,318	1,462	2,095	1,831	2,339	2,107
N. Education	698	3,397	464	4,447	468	4,524
O. Human health and social work activities	636	5,096	302	5,031	299	3,982
86 - Human health activities	628	5,094	301	5,029	298	3,981
87 - Residential care activities	1	1	1	1	1	1
88 - Social work activities with and without accommodation	7	1	-	-	-	-
P. Arts, entertainment and recreation	36	32	26	54	27	53
Q. Other service activities	1,305	5,398	1,325	6,746	14,297	10,442
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,662	1,564	5,671	1,663	5,671	1,167
A. Government Trusts and Non-profit Organizations	1	120	1	240	1	-
B. Private Trusts and Non-profit Organizations	9	1,065	5	959	5	670
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,652	379	5,665	464	5,665	498
VI. PERSONAL	405,105	288,685	499,218	297,541	506,828	281,443
A. Bank Employees	76,130	103,459	79,356	103,192	79,329	89,356
1) For house building	43,645	83,080	47,419	80,331	47,375	71,326
2) For transport i.e. purchase of car etc.	19,734	17,065	18,254	19,047	18,284	15,457
3) Other purposes	12,751	3,314	13,683	3,814	13,670	2,573
B. Consumer Financing	328,974	185,226	419,861	194,349	427,498	192,087
1) For house building	2,809	20,790	2,817	18,590	2,743	17,609
2) For transport i.e. purchase of car etc	37,281	19,186	50,871	19,961	53,521	20,803
3) Credit cards	14,020	1,099	34,038	2,563	40,681	3,008
4) Consumers durable	33,333	5,976	44,072	7,006	44,287	7,122
5) Personal loans	241,531	138,176	288,063	146,228	286,266	143,545
C) Other	1	0	1	0	1	0
VII. OTHER	8	715	11	1,169	11	1,143
Total	1,167,560	2,390,301	1,615,760	2,759,197	1,698,474	2,593,995

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	2	8,363	1	7,004
1) Official	-	-	-	-	-	-
2) Business	-	-	2	8,363	1	7,004
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,836,385	8,790,479	2,941,744	12,303,504	5,865,645	10,376,904
I. GOVERNMENT	171	429,207	190	224,487	195	240,674
A. Federal Government	105	17,414	111	91,904	115	107,597
B. Provincial Governments	66	411,794	79	132,583	80	133,077
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	616	1,565,493	567	1,894,385	567	1,719,277
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	788	3	787	4	1,275
Utilities	384	406,881	385	380,676	370	383,805
Transport, storage and communications	95	689,233	65	770,605	66	674,193
Manufacturing	34	17,768	23	71,288	50	59,253
Mining and Quarrying	-	-	-	-	-	-
Construction	9	5,113	10	3,958	10	3,958
Commerce and Trade	77	440,686	56	543,673	44	477,224
Others	14	5,024	25	123,398	23	119,571
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,156	201,772	1,166	1,615,101	1,153	943,461
Mutual Funds and AMCs	79	143	91	5,459	99	5,505
Insurance & Pension Funds	491	3,216	419	2,812	412	5,164
MFIs and DFIs	109	128,201	186	1,349,281	146	846,254
Stock Exchange & Brokerage Houses	220	19,091	193	25,408	227	28,620
Modarabas	76	4,886	72	8,072	80	5,809
Other NBFIs	181	46,235	205	224,068	189	52,109
IV. PRIVATE SECTOR (BUSINESS)	311,492	5,746,679	323,598	7,625,544	430,902	6,563,429
A. Agriculture, forestry and fishing	100,945	155,040	108,336	173,376	111,140	156,989
1. Crop and animal production, hunting and related service activities	100,792	153,863	108,159	172,603	110,982	155,273
Growing of Wheat, Rice, Sugar Cane & Cotton	76,078	83,975	81,156	97,292	75,846	90,254
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,804	2,915	1,885	3,130	1,782	3,289
Growing of other fruits, vegetables and crops	5,719	7,936	5,895	7,714	6,671	8,880
Raising of livestock and other related activities	5,412	29,588	4,814	28,897	12,854	21,601
Other agricultural support activities	11,772	29,431	14,392	35,510	13,813	31,192
Hunting, trapping and related service activities	7	16	17	61	16	57
02 - Forestry and logging	5	6	4	3	3	7
03 - Fishing and aquaculture	148	1,171	173	770	155	1,709
B. Mining and quarrying	932	51,972	924	84,756	1,023	51,117
05 - Mining of coal and lignite	73	32,405	74	34,182	71	24,549
06 - Extraction of crude petroleum and natural gas	653	13,697	664	35,490	691	10,189
07 - Mining of metal ores	33	1,090	33	1,008	28	945
08-Other mining and quarrying	156	4,733	135	14,043	220	15,406
09 - Mining support service activities	17	48	18	33	13	29
C. Manufacturing	83,586	3,979,880	84,643	5,281,444	85,956	4,497,420
10 - Manufacture of food products	17,986	1,020,349	18,672	1,169,278	18,898	1,022,013
11 - Manufacture of beverages	1,167	67,567	1,102	48,576	1,042	41,705
12 - Manufacture of tobacco products	421	1,464	437	1,786	449	1,951
13 - Manufacture of textiles	23,709	1,331,972	24,260	1,804,904	24,331	1,608,751
Preparation and spinning of textile fibres	7,856	440,025	7,744	506,163	7,791	505,541
Weaving of textiles	5,171	274,141	5,638	372,798	5,580	309,850
Finishing of textiles	3,695	235,794	3,645	325,244	3,802	313,396
Manufacture of knitted and crocheted fabrics	687	59,953	746	122,435	752	96,601
Manufacture of made-up textile articles, except apparel	3,022	179,499	3,100	257,729	3,146	215,507
Manufacture of carpets and rugs	83	668	67	606	66	611
Manufacture of other textiles n.e.c.	3,195	141,891	3,320	219,929	3,194	167,246
14 - Manufacture of wearing apparel	3,266	172,757	3,402	274,283	3,446	255,065
15 - Manufacture of leather and related products	1,791	41,938	1,635	43,512	1,743	45,932

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	379	6,254	358	6,793	408	7,190
Manufacture of luggage, handbags and the like, saddlery and harness	76	2,277	92	2,126	99	2,133
Manufacture of footwear	1,336	33,406	1,185	34,593	1,236	36,610
a. Leather wear	976	26,865	880	28,374	907	29,919
b. Rubber and Plastic wear	360	6,541	305	6,219	329	6,691
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	367	8,273	375	9,070	408	8,592
17 - Manufacture of paper and paper products	1,663	107,762	1,737	135,093	1,773	136,949
18 - Printing and reproduction of recorded media	742	19,372	912	22,885	849	17,367
Printing and other service activities related to printing	732	17,860	903	21,556	843	16,082
Reproduction of recorded media	10	1,512	9	1,329	6	1,284
19 - Manufacture of coke and refined petroleum products	1,516	84,723	1,444	94,813	1,443	97,876
20 - Manufacture of chemicals and chemical products	7,627	256,588	7,430	380,040	7,759	365,818
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,468	87,620	5,613	319,476	5,878	95,558
22 - Manufacture of rubber and plastics products	2,573	81,051	2,372	103,779	2,519	101,239
23 - Manufacture of other non-metallic mineral products	1,565	208,776	1,400	313,823	1,366	184,415
24 - Manufacture of basic metals	4,719	196,047	4,842	199,523	4,950	197,743
25 - Manufacture of fabricated metal products, except machinery and equipment	860	29,555	818	28,628	759	25,676
26 - Manufacture of computer, electronic and optical products	304	13,521	278	16,057	289	13,990
27 - Manufacture of electrical equipment	2,108	116,265	2,076	128,983	2,124	130,061
28 - Manufacture of machinery and equipment	773	20,474	818	28,905	771	34,053
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,860	57,382	1,755	96,331	1,765	45,551
30 - Manufacture of other transport equipment	554	12,380	531	11,163	528	11,638
31 - Manufacture of furniture	333	4,140	330	5,707	364	5,650
32 - Other manufacturing	2,115	39,015	2,312	42,779	2,395	46,564
Manufacture of jewellery and related articles	71	250	70	197	83	290
Manufacture of imitation jewellery and related articles	2	9	4	18	3	8
Manufacture of musical instruments	49	778	49	835	52	1,020
Manufacture of sports goods	249	4,733	263	5,115	312	6,162
Manufacture of games and toys	2	1	2	7	2	7
supplies	299	4,172	267	3,957	270	3,690
Manufacture of Handicrafts	17	16	63	420	59	405
Other manufacturing n.e.c.	1,426	29,056	1,594	32,230	1,614	34,983
33 - Repair and installation of machinery and equipment	99	889	92	2,048	107	3,260
D. Electricity, gas, steam and air conditioning supply	2,047	364,970	2,709	390,366	2,666	393,782
Electric power generation, transmission and distribution	1,899	358,972	2,614	385,847	2,557	388,914
a) Hydal	302	7,595	325	26,715	303	27,831
b) Thermal	123	70,261	94	76,400	90	72,034
c) Coal Based	71	73,126	70	80,638	70	85,832
d) Wind	149	42,043	136	37,387	137	36,146
e) Solar	152	9,000	150	9,617	171	9,688
f) Other	1,102	156,947	1,839	155,090	1,786	157,382
Manufacture of gas; distribution of gaseous fuels through mains	121	5,963	84	4,510	99	4,860
Steam and air conditioning supply	27	36	11	9	10	8
E. Water supply; sewerage, waste management and remediation activities	143	23,804	137	27,718	154	24,597
36 - Water collection, treatment and supply	41	2,816	42	13,582	53	13,107
37 - Sewerage	9	5	6	4	12	12
38 - Waste collection, treatment and disposal activities; materials recovery	91	20,980	87	14,130	85	11,476
services	2	3	2	2	4	3
F. Construction	2,887	158,771	2,880	183,702	2,919	180,969
41 - Construction of buildings	1,830	119,247	1,593	128,824	1,681	131,885
42 - Civil engineering	886	36,815	1,121	51,939	1,029	46,155
43 - Specialized construction activities	171	2,709	166	2,939	209	2,930

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-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	84,415	406,160	91,953	507,429	181,823	472,862
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,513	19,640	2,245	17,661	4,824	16,496
46 - Wholesale trade, except of motor vehicles and motorcycles	22,955	227,019	21,603	286,486	41,074	249,486
47 - Retail trade, except of motor vehicles and motorcycles	58,947	159,501	68,105	203,282	135,925	206,880
H. Transportation and storage	6,514	90,121	5,899	76,036	6,515	81,998
49 - Land transport and transport via pipelines	3,824	42,170	3,227	25,854	3,762	28,663
50 - Water transport	81	612	66	471	86	660
51 - Air transport	90	969	91	1,079	97	1,608
52 - Warehousing and support activities for transportation	2,103	40,055	2,139	41,846	2,207	42,431
53 - Courier activities other than national post activities	416	6,315	376	6,785	363	8,636
I. Accommodation and food service activities	1,406	28,304	1,448	34,496	1,604	31,506
55 - Accommodation	243	15,946	266	18,332	291	17,687
56 - Food and beverage service activities	1,163	12,358	1,182	16,164	1,313	13,820
J. Information and communication	2,563	283,713	2,473	470,213	2,656	439,165
58 - Publishing activities	608	2,191	597	9,404	662	9,954
59 - Motion picture, video and television programme production, sound recording and music publishing activities	29	783	40	523	39	493
60 - Programming and broadcasting activities	45	1,446	38	1,424	40	1,255
61 - Telecommunications	936	262,484	953	432,242	1,002	410,675
62 - Computer programming, consultancy and related activities	772	11,734	684	14,937	728	12,660
63 - Information service activities	173	5,075	161	11,683	185	4,127
K. Real estate activities	872	28,454	834	33,626	872	34,311
L. Professional, scientific and technical activities	9,027	53,501	6,084	71,775	11,682	70,381
69 - Legal and accounting activities	143	787	125	2,359	142	1,882
71 - Architectural and engineering activities; technical testing and analysis	74	1,255	114	1,728	106	1,451
72 - Scientific research and development	437	3,740	344	7,288	404	6,862
73 - Advertising and market research	195	3,705	164	3,598	168	3,549
74 - Other professional, scientific and technical activities	1,019	4,228	916	6,074	864	4,373
75 - Veterinary activities	7,125	39,630	4,366	50,503	9,943	52,043
M. Administrative and support service activities	34	154	55	224	55	222
77 - Rental and leasing activities	3,659	43,854	3,805	54,569	3,808	48,225
78 - Employment activities	378	1,437	377	2,565	426	2,460
79 - Travel agency, tour operator, reservation service and related activities	52	181	24	85	33	84
80 - Security and investigation activities	826	12,425	867	13,697	891	13,688
81 - Services to buildings and landscape activities	692	2,815	736	3,188	644	2,952
82 - Office administrative, office support and other business support activities	24	137	36	351	52	467
N. Education	1,687	26,859	1,765	34,682	1,762	28,574
O. Human health and social work activities	1,366	24,635	898	176,439	1,087	21,936
86 - Human health activities	850	11,613	840	12,049	903	10,660
87 - Residential care activities	834	11,259	818	11,998	879	10,577
88 - Social work activities with and without accommodation	1	14	5	30	6	28
P. Arts, entertainment and recreation	15	340	17	21	18	56
70 - Arts and entertainment activities	70	1,601	67	1,764	92	2,180
Q. Other service activities	10,210	40,284	9,668	45,787	16,002	45,331
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	229	13,996	183	11,161	180	9,008
A. Government Trusts and Non-profit Organizations	64	881	54	1,232	26	1,489
B. Private Trusts and Non-profit Organizations	161	12,907	126	9,471	151	7,037
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	4	208	3	458	3	483
VI. PERSONAL	2,522,632	832,744	2,615,947	932,192	5,432,580	900,663
A. Bank Employees	94,435	210,366	105,467	257,685	107,489	218,408
1) For house building	36,384	164,428	39,486	199,453	39,388	161,918
2) For transport i.e. purchase of car etc.	33,406	41,192	37,560	52,005	38,499	50,923
3) Other purposes	24,645	4,746	28,421	6,226	29,602	5,567
B. Consumer Financing	2,423,720	621,765	2,505,735	673,893	5,320,340	681,661
1) For house building	31,429	184,859	31,397	181,143	31,175	181,824
2) For transport i.e. purchase of car etc	231,952	220,236	215,979	215,493	220,824	236,557
3) Credit cards	1,673,805	111,364	1,769,339	136,846	1,791,345	137,583
4) Consumers durable	3,114	1,440	3,577	1,626	4,363	1,567
5) Personal loans	483,420	103,866	485,443	138,785	3,272,633	124,130
C) Other	4,477	613	4,745	614	4,751	595
VII. OTHER	89	588	93	634	68	390
Total	2,836,385	8,790,479	2,941,746	12,311,867	5,865,646	10,383,908

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	Mar-24		Dec-24		Mar-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	404	414,573	282	414,620	282	138,111
I. GOVERNMENT	1	361,331	1	362,115	1	84,049
A. Federal Government	1	361,331	1	362,115	1	84,049
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)	139	52,692	160	52,097	169	53,653
A. Agriculture, forestry and fishing	2	6,278	2	6,195	2	4
1. Crop and animal production, hunting and related service activities	2	6,278	2	6,195	2	4
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	6,277	2	6,195	2	4
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	114	32,649	139	37,189	152	46,611
10 - Manufacture of food products	17	2,657	19	2,839	19	3,011
11 - Manufacture of beverages	5	1	2	-	3	6,316
12 - Manufacture of tobacco products	5	-	1	-	3	-
13 - Manufacture of textiles	3	245	3	245	3	246
Preparation and spinning of textile fibres	2	214	2	214	2	215
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	Mar-24		Dec-24		Mar-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	288	1	-	1	108
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	21	10,956	18	14,511	17	14,902
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20	4,750	7	4,431	7	6,193
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	1,039	2	727	2	623
24 - Manufacture of basic metals	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1	2,006	1	5,430	1	6,437
27 - Manufacture of electrical equipment	26	8,139	75	7,508	86	7,605
28 - Manufacture of machinery and equipment	1	14	1	0	1	0
29 - Manufacture of motor vehicles, trailers and semi-trailers	6	1,841	4	704	4	408
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	4	715	4	793	4	760
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	715	3	793	3	760
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	5	6,337	3	993	2	993
Electric power generation, transmission and distribution	2	5,178	1	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	1	4,835	1	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	343	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	3	1,159	2	993	2	993
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	100	2	40	2	20
41 - Construction of buildings	2	100	2	40	2	20
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-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	3,235	4	4,454	4	3,915
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	1,184	1	-	1	-
47 - Retail trade, except of motor vehicles and motorcycles	2	2,051	3	4,454	3	3,915
H. Transportation and storage	1	1	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	1	1	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,637	4	1,284	2	1,284
55 - Accommodation	2	1,637	4	1,284	2	1,284
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	3	2,402	2	1,942	2	478
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	2,402	2	1,942	2	478
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	53	3	-	2	77
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	0	-	-	-	-
72 - Scientific research and development	3	-	2	-	2	77
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	53	1	-	-	-
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	-	1	270
86 - Human health activities	-	-	1	-	1	270
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	263	549	121	408	112	408
A. Bank Employees	137	421	121	408	112	408
1) For house building	48	288	43	276	42	281
2) For transport i.e. purchase of car etc.	53	120	49	122	48	121
3) Other purposes	36	13	29	9	22	5
B. Consumer Financing	126	129	-	-	-	-
1) For house building	87	114	-	-	-	-
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	405	414,573	282	414,620	282	138,111

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	-	1	6,964	1	7,004
1) Official	1	-	-	-	-	-
2) Business	-	-	1	6,964	1	7,004
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,491,517	8,265,283	4,003,162	11,319,587	6,998,138	8,962,560
I. GOVERNMENT	142	706,540	153	733,483	152	345,478
A. Federal Government	79	400,018	77	510,357	77	124,935
B. Provincial Governments	63	306,522	76	223,127	75	220,543
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	508	1,570,442	467	1,918,706	492	1,432,000
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	788	3	787	5	1,275
Utilities	287	439,177	282	401,250	284	409,452
Transport, storage and communications	82	506,745	45	554,563	50	237,929
Manufacturing	55	63,961	44	121,572	58	116,080
Mining and Quarrying	1	64,899	1	64,899	1	66,377
Construction	10	5,761	12	5,327	12	5,327
Commerce and Trade	55	484,162	39	577,675	42	407,552
Others	14	4,949	41	192,634	40	188,010
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	630	168,544	663	1,722,584	745	975,390
Mutual Funds and AMCs	6	1	8	4,496	8	4,384
Insurance & Pension Funds	163	3,111	136	2,288	134	4,663
MFIs and DFIs	99	109,797	156	1,466,307	133	888,810
Stock Exchange & Brokerage Houses	185	18,635	171	25,863	294	29,317
Modarabas	3	235	3	222	3	222
Other NBFIs	174	36,765	189	223,409	173	47,995
IV. PRIVATE SECTOR (BUSINESS)	1,007,266	5,033,049	1,369,721	6,077,058	1,553,769	5,393,909
A. Agriculture, forestry and fishing	710,009	370,118	1,102,056	431,126	1,162,553	439,578
1. Crop and animal production, hunting and related service activities	709,152	368,503	1,101,409	429,752	1,161,919	437,673
Growing of Wheat, Rice, Sugar Cane & Cotton	310,449	168,860	700,870	203,690	744,438	219,365
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,442	9,322	19,000	10,362	21,060	10,489
Growing of other fruits, vegetables and crops	22,169	17,128	24,603	22,256	26,224	23,769
Raising of livestock and other related activities	259,585	114,633	259,569	122,327	274,202	123,188
Other agricultural support activities	94,501	58,547	97,351	71,057	95,980	60,807
Hunting, trapping and related service activities	6	14	16	59	15	55
02 - Forestry and logging	117	18	93	12	94	16
03 - Fishing and aquaculture	740	1,596	554	1,362	540	1,889
B. Mining and quarrying	800	47,095	1,977	63,735	2,015	38,457
05 - Mining of coal and lignite	59	34,252	793	29,124	792	28,505
06 - Extraction of crude petroleum and natural gas	551	11,852	953	33,591	989	9,103
07 - Mining of metal ores	28	351	64	214	60	61
08-Other mining and quarrying	146	606	150	785	162	769
09 - Mining support service activities	16	32	17	21	12	18
C. Manufacturing	102,566	3,203,128	99,696	3,934,949	102,274	3,368,416
10 - Manufacture of food products	51,801	859,518	49,994	994,143	48,930	853,573
11 - Manufacture of beverages	496	25,713	499	23,629	374	32,781
12 - Manufacture of tobacco products	186	75	139	56	203	68
13 - Manufacture of textiles	17,728	1,090,423	18,889	1,422,297	19,457	1,202,544
Preparation and spinning of textile fibres	6,506	419,606	7,083	467,787	7,170	437,101
Weaving of textiles	3,376	236,864	3,992	310,754	4,142	260,808
Finishing of textiles	2,916	188,732	2,903	237,315	3,213	215,395
Manufacture of knitted and crocheted fabrics	386	43,360	413	104,053	412	73,424
Manufacture of made-up textile articles, except apparel	2,139	105,731	2,136	160,562	2,212	112,237
Manufacture of carpets and rugs	104	740	63	771	64	738
Manufacture of other textiles n.e.c.	2,301	95,389	2,299	141,053	2,244	102,840
14 - Manufacture of wearing apparel	3,487	129,110	2,589	143,849	2,664	142,175
15 - Manufacture of leather and related products	1,738	30,763	1,455	33,764	1,546	33,913

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	274	4,965	253	5,256	275	5,418
Manufacture of luggage, handbags and the like, saddlery and harness	59	1,410	103	1,255	116	1,353
Manufacture of footwear	1,405	24,387	1,099	27,252	1,155	27,142
a. Leather wear	1,039	17,753	749	20,521	775	20,149
b. Rubber and Plastic wear	366	6,635	350	6,731	380	6,992
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	398	7,760	364	7,976	401	7,315
17 - Manufacture of paper and paper products	1,152	74,853	1,255	79,230	1,336	83,498
18 - Printing and reproduction of recorded media	552	7,135	673	7,417	637	7,197
Printing and other service activities related to printing	542	6,993	667	7,273	632	7,062
Reproduction of recorded media	10	143	6	144	5	135
19 - Manufacture of coke and refined petroleum products	1,332	119,147	1,353	149,616	1,421	140,452
20 - Manufacture of chemicals and chemical products	4,813	159,472	4,368	187,570	4,565	185,465
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,377	52,514	3,448	155,142	3,798	58,705
22 - Manufacture of rubber and plastics products	2,001	55,126	1,925	64,034	2,015	60,691
23 - Manufacture of other non-metallic mineral products	1,403	191,440	1,508	260,988	1,519	159,967
24 - Manufacture of basic metals	3,929	165,105	3,909	154,150	4,049	160,842
25. Manufacture of fabricated metal products, except machinery and equipment	745	22,882	723	21,601	682	19,816
26 - Manufacture of computer, electronic and optical products	173	6,207	158	11,832	174	11,227
27 - Manufacture of electrical equipment	1,550	106,697	1,557	99,447	1,547	103,005
28 - Manufacture of machinery and equipment	604	10,924	579	7,290	567	14,496
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,304	38,250	1,209	57,001	1,244	30,278
30 - Manufacture of other transport equipment	401	9,717	397	8,687	390	9,841
31 - Manufacture of furniture	765	4,478	405	6,453	444	6,457
32. Other manufacturing	2,549	35,069	2,225	37,129	4,216	41,213
Manufacture of jewellery and related articles	271	271	111	212	124	299
Manufacture of imitation jewellery and related articles	4	29	5	38	3	26
Manufacture of musical instruments	53	829	51	835	55	1,020
Manufacture of sports goods	257	4,950	258	5,589	294	6,478
Manufacture of games and toys	6	1	5	7	6	7
supplies	201	2,721	221	3,141	232	3,039
Manufacture of Handicrafts	142	32	20	16	20	16
Other manufacturing n.e.c.	1,615	26,235	1,554	27,290	3,482	30,328
33 - Repair and installation of machinery and equipment	82	751	75	1,649	95	2,899
D. Electricity, gas, steam and air conditioning supply	1,143	337,935	1,053	322,797	1,086	348,905
Electric power generation, transmission and distribution	1,028	329,494	976	315,525	985	341,032
a) Hydal	154	11,077	141	27,038	141	30,996
b) Thermal	165	87,235	154	68,081	157	82,914
c) Coal Based	55	79,818	50	66,911	46	72,938
d) Wind	102	27,460	95	23,885	96	23,119
e) Solar	135	10,979	138	11,531	141	11,480
f) Other	417	112,926	398	118,079	404	119,586
Manufacture of gas; distribution of gaseous fuels through mains	105	8,415	73	7,270	98	7,871
Steam and air conditioning supply	10	25	4	2	3	2
E. Water supply; sewerage, waste management and remediation activities	116	12,061	89	8,884	93	8,385
36 - Water collection, treatment and supply	36	39	17	58	26	81
37 - Sewerage	9	5	6	4	9	4
38 - Waste collection, treatment and disposal activities; materials recovery	71	12,017	66	8,823	56	8,298
services	-	-	-	-	2	1
F. Construction	3,217	142,270	3,008	143,646	3,294	137,030
41 - Construction of buildings	2,037	99,437	1,508	91,360	1,625	89,644
42 - Civil engineering	1,008	41,319	1,304	50,318	1,433	45,671
43 - Specialized construction activities	172	1,514	196	1,967	236	1,715

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-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	136,011	386,931	115,640	429,357	210,208	434,311
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,441	23,882	2,499	23,283	5,070	22,886
46 - Wholesale trade, except of motor vehicles and motorcycles	29,316	219,762	33,488	245,007	53,031	236,073
47 - Retail trade, except of motor vehicles and motorcycles	102,254	143,286	79,653	161,067	152,107	175,353
H. Transportation and storage	22,004	86,361	19,712	74,531	20,325	82,245
49 - Land transport and transport via pipelines	7,499	41,576	5,197	23,706	5,819	28,162
50 - Water transport	61	153	55	185	75	317
51 - Air transport	45	613	57	638	62	1,224
52 - Warehousing and support activities for transportation	14,184	38,028	14,165	44,046	14,123	45,304
53 - Courier activities other than national post activities	215	5,992	238	5,956	246	7,238
I. Accommodation and food service activities	1,670	29,641	1,347	30,542	1,434	28,992
55 - Accommodation	411	21,732	297	22,609	311	21,033
56 - Food and beverage service activities	1,259	7,908	1,050	7,933	1,123	7,959
J. Information and communication	2,009	237,285	1,575	326,553	1,702	310,089
58 - Publishing activities	512	1,465	280	1,726	324	1,683
59 - Motion picture, video and television programme production, sound recording and music publishing activities	74	2,298	68	1,769	68	1,698
60 - Programming and broadcasting activities	41	803	31	915	33	801
61 - Telecommunications	709	221,941	610	308,429	641	294,497
62 - Computer programming, consultancy and related activities	560	8,536	473	11,516	501	9,192
63 - Information service activities	113	2,241	113	2,199	135	2,218
K. Real estate activities	670	22,906	665	26,666	690	26,015
L. Professional, scientific and technical activities	8,304	49,128	5,442	59,286	11,030	58,001
69 - Legal and accounting activities	82	420	89	661	94	360
71 - Architectural and engineering activities; technical testing and analysis	14	509	11	362	11	240
72 - Scientific research and development	287	4,252	204	7,811	238	7,320
73 - Advertising and market research	46	2,770	40	2,722	49	2,698
74 - Other professional, scientific and technical activities	854	3,139	802	2,294	764	2,232
75 - Veterinary activities	6,992	37,945	4,247	45,267	9,826	44,987
76 - Veterinary activities	29	94	49	168	48	163
M. Administrative and support service activities	5,212	39,116	5,100	49,064	5,454	37,352
77 - Rental and leasing activities	411	1,678	458	1,628	513	1,684
78 - Employment activities	41	161	23	101	33	116
79 - Travel agency, tour operator, reservation service and related activities	699	11,386	677	12,280	688	6,826
80 - Security and investigation activities	205	1,824	243	2,036	271	2,080
81 - Services to buildings and landscape activities	36	147	44	364	57	452
82 - Office administrative, office support and other business support activities	3,820	23,920	3,655	32,655	3,892	26,194
N. Education	1,350	18,925	1,068	122,324	1,080	18,654
O. Human health and social work activities	1,171	10,825	853	11,276	899	10,158
86 - Human health activities	1,148	10,484	831	11,234	875	10,082
87 - Residential care activities	1	1	5	21	6	20
88 - Social work activities with and without accommodation	22	341	17	21	18	56
P. Arts, entertainment and recreation	94	672	80	868	106	1,048
Q. Other service activities	10,920	38,654	10,360	41,455	29,526	46,272
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,785	12,116	5,775	7,924	5,778	8,432
A. Government Trusts and Non-profit Organizations	44	974	46	1,465	21	1,482
B. Private Trusts and Non-profit Organizations	86	10,564	61	5,537	89	5,969
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,655	579	5,668	922	5,668	980
VI. PERSONAL	2,477,177	773,877	2,626,372	858,662	5,437,191	806,208
A. Bank Employees	148,197	251,783	156,712	275,829	157,052	237,838
1) For house building	70,414	197,479	75,542	212,607	74,966	180,945
2) For transport i.e. purchase of car etc.	44,320	47,055	43,954	54,295	44,111	49,633
3) Other purposes	33,463	7,249	37,216	8,927	37,975	7,260
B. Consumer Financing	2,324,522	521,483	2,464,935	582,222	5,275,408	567,777
1) For house building	15,452	82,668	15,459	77,436	15,142	74,972
2) For transport i.e. purchase of car etc	139,287	103,386	146,761	106,380	149,495	112,374
3) Credit cards	1,445,046	98,661	1,523,503	121,005	1,547,704	121,742
4) Consumers durable	33,551	6,741	43,028	7,651	42,914	7,614
5) Personal loans	691,186	230,026	736,184	269,750	3,520,153	251,076
C) Other	4,458	611	4,725	612	4,731	593
VII. OTHER	9	715	11	1,169	11	1,143
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	1	1,399	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	1	1,399	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	512,832	3,330,070	554,624	4,157,734	566,263	4,146,450
I. GOVERNMENT	138	186,307	145	108,275	155	94,939
A. Federal Government	55	630	51	2,178	53	75,321
B. Provincial Governments	83	185,676	94	106,097	102	19,618
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	206	635,787	202	516,094	189	966,541
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	10	2	8	2	7
Utilities	123	128,914	129	124,008	116	121,898
Transport, storage and communications	44	318,605	31	253,423	33	576,919
Manufacturing	-	-	1	250	15	84
Mining and Quarrying	-	-	-	-	-	-
Construction	3	1,851	4	1,618	4	1,618
Commerce and Trade	30	185,941	25	93,274	10	221,349
Others	3	465	10	43,515	9	44,666
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	628	69,255	595	107,675	607	40,837
Mutual Funds and AMCs	75	142	86	1,113	94	1,121
Insurance & Pension Funds	330	543	284	524	279	501
MFIs and DFIs	27	30,165	47	68,231	31	231
Stock Exchange & Brokerage Houses	47	1,373	35	1,207	45	1,093
Modarabas	75	4,868	71	8,068	79	5,805
Other NBFIs	74	32,165	72	28,532	79	32,085
IV. PRIVATE SECTOR (BUSINESS)	60,842	2,086,588	64,596	3,048,678	62,842	2,665,692
A. Agriculture, forestry and fishing	5,385	21,644	8,015	29,586	6,621	20,814
1. Crop and animal production, hunting and related service activities	5,377	21,531	7,992	29,301	6,597	20,149
Growing of Wheat, Rice, Sugar Cane & Cotton	797	2,367	2,557	5,542	978	3,391
Growing of tropical, subtropical, pome and stone fruits & vegetables	102	270	135	416	164	607
Growing of other fruits, vegetables and crops	174	522	335	891	284	1,108
Raising of livestock and other related activities	1,092	8,926	1,043	11,772	1,066	4,865
Other agricultural support activities	3,211	9,444	3,921	10,678	4,104	10,176
Hunting, trapping and related service activities	1	2	1	2	1	2
02 - Forestry and logging	1	2	1	1	1	1
03 - Fishing and aquaculture	7	112	22	284	23	663
B. Mining and quarrying	265	26,539	257	40,454	323	31,667
05 - Mining of coal and lignite	32	14,185	29	17,649	28	8,585
06 - Extraction of crude petroleum and natural gas	156	7,389	139	8,498	131	7,323
07 - Mining of metal ores	6	739	14	794	13	884
08-Other mining and quarrying	69	4,202	73	13,493	149	14,857
09 - Mining support service activities	2	24	2	20	2	17
C. Manufacturing	31,352	1,529,345	33,148	2,175,399	32,212	1,920,514
10 - Manufacture of food products	6,865	379,285	7,526	397,179	7,179	402,817
11 - Manufacture of beverages	758	44,151	724	27,873	763	17,834
12 - Manufacture of tobacco products	395	1,417	414	1,750	427	1,924
13 - Manufacture of textiles	8,702	461,269	9,262	648,821	8,725	613,924
Preparation and spinning of textile fibres	2,544	124,850	2,394	142,968	2,344	156,871
Weaving of textiles	2,327	82,792	2,515	110,139	2,308	97,113
Finishing of textiles	1,137	90,785	1,314	155,266	1,149	141,150
Manufacture of knitted and crocheted fabrics	340	17,545	374	20,062	381	24,450
Manufacture of made-up textile articles, except apparel	1,051	85,385	1,214	128,131	1,181	113,825
Manufacture of carpets and rugs	32	322	17	150	19	148
Manufacture of other textiles n.e.c.	1,271	59,590	1,434	92,104	1,343	80,365
14 - Manufacture of wearing apparel	1,115	72,719	1,317	161,930	1,302	146,421
15 - Manufacture of leather and related products	483	16,083	432	13,230	450	15,196

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	149	1,992	168	2,273	196	2,500
Manufacture of luggage, handbags and the like, saddlery and harness	36	1,308	36	1,079	30	954
Manufacture of footwear	298	12,784	228	9,878	224	11,742
a. Leather wear	271	12,215	207	9,477	208	11,211
b. Rubber and Plastic wear	27	569	21	401	16	531
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	107	1,475	93	2,008	91	2,180
17 - Manufacture of paper and paper products	612	40,808	631	61,487	588	61,704
18 - Printing and reproduction of recorded media	358	15,597	471	18,755	448	13,588
Printing and other service activities related to printing	355	14,215	466	17,569	445	12,438
Reproduction of recorded media	3	1,382	5	1,186	3	1,150
19 - Manufacture of coke and refined petroleum products	250	26,942	194	33,171	150	33,354
20 - Manufacture of chemicals and chemical products	3,710	130,926	3,689	235,074	3,813	224,312
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,301	50,927	2,428	179,059	2,304	56,777
22 - Manufacture of rubber and plastics products	945	33,800	924	51,068	979	52,861
23 - Manufacture of other non-metallic mineral products	600	83,123	529	109,210	478	76,429
24 - Manufacture of basic metals	1,150	63,612	1,326	74,895	1,281	68,227
25. Manufacture of fabricated metal products, except machinery and equipment	187	8,142	157	8,100	141	6,892
26 - Manufacture of computer, electronic and optical products	159	10,270	153	11,162	154	10,705
27 - Manufacture of electrical equipment	830	33,687	853	52,406	927	49,661
28 - Manufacture of machinery and equipment	285	10,269	309	21,849	290	19,875
29 - Manufacture of motor vehicles, trailers and semi-trailers	739	29,814	830	48,049	820	24,453
30 - Manufacture of other transport equipment	158	2,687	140	2,534	144	1,854
31 - Manufacture of furniture	41	883	42	873	44	763
32. Other manufacturing	585	11,321	687	14,520	698	18,344
Manufacture of jewellery and related articles	6	85	10	55	14	80
Manufacture of imitation jewellery and related articles	1	5	2	5	2	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	78	1,656	87	2,311	106	2,891
Manufacture of games and toys	-	-	-	-	-	-
supplies	133	1,687	97	1,211	92	1,063
Manufacture of Handicrafts	1	0	49	407	44	392
Other manufacturing n.e.c.	366	7,888	442	10,531	440	13,914
33 - Repair and installation of machinery and equipment	17	138	17	399	16	417
D. Electricity, gas, steam and air conditioning supply	1,215	154,794	1,959	166,563	1,885	153,309
Electric power generation, transmission and distribution	1,160	153,240	1,919	165,570	1,852	152,599
a) Hydal	287	2,445	305	5,056	284	1,798
b) Thermal	40	30,847	37	41,428	30	30,744
c) Coal Based	33	42,278	37	52,497	37	54,077
d) Wind	62	25,935	57	23,627	59	22,736
e) Solar	29	3,228	28	2,995	46	3,028
f) Other	709	48,508	1,455	39,966	1,396	40,216
Manufacture of gas; distribution of gaseous fuels through mains	38	1,543	33	986	26	705
Steam and air conditioning supply	17	11	7	6	7	6
E. Water supply; sewerage, waste management and remediation activities	37	12,571	56	22,248	69	19,625
36 - Water collection, treatment and supply	9	3,468	28	16,776	30	16,276
37 - Sewerage	-	-	-	-	3	8
38 - Waste collection, treatment and disposal activities; materials recovery	26	9,100	26	5,471	34	3,340
services	2	3	2	2	2	1
F. Construction	800	52,090	1,085	75,109	869	75,545
41 - Construction of buildings	510	40,966	510	55,095	478	58,672
42 - Civil engineering	254	9,542	545	18,395	361	15,153
43 - Specialized construction activities	36	1,582	30	1,619	30	1,720

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-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	13,830	112,724	12,551	188,359	12,860	155,836
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	583	2,598	527	2,196	555	2,216
46 - Wholesale trade, except of motor vehicles and motorcycles	9,542	60,944	7,901	103,186	7,976	74,878
47 - Retail trade, except of motor vehicles and motorcycles	3,705	49,181	4,123	82,976	4,329	78,742
H. Transportation and storage	2,558	30,800	2,501	32,994	2,576	33,817
49 - Land transport and transport via pipelines	1,318	10,359	1,162	10,825	1,251	11,219
50 - Water transport	22	460	11	286	11	343
51 - Air transport	62	449	62	699	61	640
52 - Warehousing and support activities for transportation	947	17,205	1,117	19,016	1,124	18,874
53 - Courier activities other than national post activities	209	2,327	149	2,167	129	2,741
I. Accommodation and food service activities	557	9,858	506	13,368	581	12,353
55 - Accommodation	81	3,371	84	2,890	97	4,194
56 - Food and beverage service activities	476	6,486	422	10,479	484	8,160
J. Information and communication	993	88,800	1,153	194,330	1,211	177,809
58 - Publishing activities	283	847	338	7,773	361	8,357
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	7	645	8	512	8	455
61 - Telecommunications	355	80,726	434	172,558	452	163,022
62 - Computer programming, consultancy and related activities	268	3,480	282	3,741	297	3,815
63 - Information service activities	80	3,102	91	9,747	93	2,159
K. Real estate activities	292	10,805	255	10,734	277	11,956
L. Professional, scientific and technical activities	834	5,756	759	13,981	767	14,447
69 - Legal and accounting activities	82	386	61	1,795	74	1,618
71 - Architectural and engineering activities; technical testing and analysis	75	747	116	1,370	107	1,215
72 - Scientific research and development	169	537	155	528	181	639
73 - Advertising and market research	150	935	125	876	120	850
74 - Other professional, scientific and technical activities	188	1,232	142	3,927	127	2,326
75 - Veterinary activities	161	1,848	149	5,411	146	7,724
76 - Veterinary activities	9	70	11	74	12	76
M. Administrative and support service activities	1,088	7,883	1,121	9,159	1,026	14,754
77 - Rental and leasing activities	197	531	144	1,760	139	1,535
78 - Employment activities	15	103	5	39	5	36
79 - Travel agency, tour operator, reservation service and related activities	171	1,813	241	2,288	263	7,740
80 - Security and investigation activities	517	1,020	522	1,204	402	920
81. Services to buildings and landscape activities	3	15	4	11	8	37
82 - Office administrative, office support and other business support activities	185	4,401	205	3,858	209	4,487
N. Education	714	9,107	294	58,562	475	7,806
O. Human health and social work activities	315	5,884	290	5,803	304	4,754
86 - Human health activities	314	5,870	289	5,794	303	4,746
87 - Residential care activities	1	14	1	10	1	8
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	12	961	13	951	13	1,185
Q. Other service activities	595	7,028	633	11,077	773	9,501
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	106	3,444	79	4,900	73	1,744
A. Government Trusts and Non-profit Organizations	21	28	9	7	6	6
B. Private Trusts and Non-profit Organizations	84	3,408	70	4,893	67	1,737
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	8	-	-	-	-
VI. PERSONAL	450,823	348,102	488,914	371,478	502,329	376,306
A. Bank Employees	22,505	62,462	28,232	85,455	29,878	70,334
1) For house building	9,663	50,316	11,406	67,453	11,839	52,580
2) For transport i.e. purchase of car etc.	8,873	11,322	11,909	16,880	12,720	16,869
3) Other purposes	3,969	824	4,917	1,122	5,319	885
B. Consumer Financing	428,298	285,637	460,661	286,020	472,430	305,970
1) For house building	18,873	123,094	18,755	122,297	18,776	124,461
2) For transport i.e. purchase of car etc	129,977	136,049	120,089	129,074	124,850	144,986
3) Credit cards	242,779	13,802	279,874	18,404	284,322	18,850
4) Consumers durable	2,896	675	4,621	981	5,736	1,075
5) Personal loans	33,773	12,016	37,322	15,264	38,746	16,599
C) Other	20	2	21	2	21	2
VII. OTHER	89	588	93	634	68	390
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	7,004	1	7,004
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	1	7,004	1	7,004
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,470	10,938,729	7,564,401	13,109,010
I. GOVERNMENT	-	-	-	-	-	-	307	440,418	307	440,418
A. Federal Government	-	-	-	-	-	-	130	200,257	130	200,257
B. Provincial Governments	-	-	-	-	-	-	177	240,161	177	240,161
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	681	2,398,541	681	2,398,541
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	681	2,398,541	681	2,398,541
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	1,352	1,016,227	1,352	1,016,227
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFI and DFI	-	-	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-	-	-
Mudarabah	-	-	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	1,352	1,016,227	1,352	1,016,227
IV. PRIVATE SECTOR (BUSINESS)	1,209,343	936,974	65,024	41,074	1,243	9,575	341,001	7,071,978	1,616,611	8,059,601
A. Agriculture, forestry and fishing	930,318	301,534	38,720	14,997	893	1,484	199,243	142,377	1,169,174	460,392
1. Crop and animal production, hunting and related service activities	929,705	300,412	38,709	14,989	891	1,469	199,211	140,952	1,168,516	457,822
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
82 - Forestry and logging	95	17	-	-	-	-	-	-	95	17
83 - Fishing and aquaculture	518	1,104	11	8	2	15	32	1,426	563	2,553
B. Mining and quarrying	399	715	5	12	-	-	1,934	69,398	2,338	70,124
85 - Mining of coal and lignite	27	65	-	-	-	-	793	37,025	820	37,090
86 - Extraction of crude petroleum and natural gas	200	253	2	1	-	-	918	16,174	1,120	16,427
87 - Mining of metal ores	53	31	-	-	-	-	20	914	73	945
88-Other mining and quarrying	108	343	-	-	-	-	203	15,284	311	15,627
89 - Mining support service activities	11	24	3	11	-	-	-	14	36	36
C. Manufacturing	45,500	328,122	3,045	9,318	163	3,767	85,778	4,947,724	134,486	5,288,930
10 - Manufacture of food products	34,687	99,148	2,522	3,936	26	149	18,874	1,153,157	56,109	1,256,390
11 - Manufacture of beverages	99	2,062	-	-	2	2	1,036	48,551	1,137	50,615
12 - Manufacture of tobacco products	175	47	4	2	-	-	451	1,944	630	1,992
13 - Manufacture of textiles	2,840	83,206	109	719	17	942	25,216	1,731,600	28,182	1,816,468
Preparation and spinning of textile fibres	1,413	47,739	2	6	5	32	8,094	546,194	9,514	593,972
Weaving of textiles	515	11,805	20	201	-	-	5,915	345,835	6,440	357,921
Finishing of textiles	246	12,375	27	29	6	39	4,083	344,102	4,362	356,546
Manufacture of knitted and crocheted fabrics	105	3,257	10	31	-	-	678	94,587	793	97,875
Manufacture of made-up textile articles, except apparel	187	3,111	32	398	5	868	3,169	221,685	3,393	226,062
Manufacture of carpets and rugs	16	25	-	-	-	-	67	861	83	886
Manufacture of other textiles n.e.c.	358	4,812	18	54	1	3	3,210	178,336	3,587	183,206
14 - Manufacture of wearing apparel	560	14,894	93	161	6	681	3,307	272,800	3,966	288,596
15 - Manufacture of leather and related products	237	1,765	20	345	8	698	1,731	46,301	1,996	49,109

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 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	36	149	13	326	-	-	422	7,442	471	7,918
Manufacture of luggage, handbags and the like, saddlery and harness	42	146	3	10	-	-	101	2,151	146	2,307
Manufacture of footwear	159	1,470	4	8	8	698	1,208	36,708	1,379	38,884
a. Leather wear	114	1,018	1	7	8	698	860	29,637	963	31,360
b. Rubber and Plastic wear	45	452	3	1	-	-	348	7,071	396	7,524
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	402	4	4	-	-	409	9,089	492	9,495
17 - Manufacture of paper and paper products	229	3,903	7	45	4	1	1,684	141,253	1,924	145,203
18 - Printing and reproduction of recorded media	260	1,103	17	248	-	-	808	19,435	1,085	20,785
Printing and other service activities related to printing	-	-	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	69	58,134	3	626	-	-	1,499	115,045	1,571	173,806
20 - Manufacture of chemicals and chemical products	511	8,377	45	210	1	70	7,821	401,120	8,378	409,777
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	248	966	22	59	2	41	5,830	114,415	6,102	115,481
22 - Manufacture of rubber and plastics products	422	2,872	26	113	8	8	2,538	110,559	2,994	113,553
23 - Manufacture of other non-metallic mineral products	392	11,873	16	2,366	24	410	1,565	221,747	1,997	226,396
24 - Manufacture of basic metals	772	14,414	4	31	31	713	4,523	213,910	5,330	229,069
25 - Manufacture of fabricated metal products, except machinery and equipment	179	2,186	3	1	-	-	641	24,520	823	26,707
26 - Manufacture of computer, electronic and optical products	37	100	1	6	-	-	290	21,826	328	21,932
27 - Manufacture of electrical equipment	254	6,491	16	121	27	40	2,177	144,013	2,474	152,666
28 - Manufacture of machinery and equipment	163	536	5	27	-	-	689	33,809	857	34,372
29 - Manufacture of motor vehicles, trailers and semi-trailers	173	1,457	2	54	-	-	1,889	53,220	2,064	54,731
30 - Manufacture of other transport equipment	69	220	-	-	-	-	465	11,475	534	11,695
31 - Manufacture of furniture	123	606	11	64	-	-	354	6,550	488	7,220
32 - Other manufacturing	2,855	11,167	115	180	7	10	1,937	48,201	4,914	59,557
Manufacture of jewellery and related articles	83	216	1	2	-	-	54	161	138	379
Manufacture of imitation jewellery and related articles	2	26	2	5	1	-	-	-	5	31
Manufacture of musical instruments	2	0	-	-	1	-	52	1,020	55	1,020
Manufacture of sports goods	116	3,082	1	7	1	-	282	6,279	400	9,369
Manufacture of games and toys	4	6	-	-	-	-	2	1	6	7
Manufacture of medical and dental instruments and supplies	97	514	10	43	-	-	217	3,545	324	4,102
Manufacture of Handicrafts	13	8	7	3	-	-	44	396	64	407
Other manufacturing n.e.c.	2,538	7,315	94	119	4	10	1,286	36,798	3,922	44,242
33 - Repair and installation of machinery and equipment	67	192	-	-	-	-	44	3,124	111	3,315
D. Electricity, gas, steam and air conditioning supply	46	1,679	-	-	9	3	2,914	500,532	2,971	502,215
Electric power generation, transmission and distribution	43	1,668	-	-	8	3	2,786	491,960	2,837	495,631
a) Hydal	1	-	-	-	-	-	424	32,793	425	32,793
b) Thermal	1	-	-	-	-	-	186	113,657	187	113,657
c) Coal Based	1	0	-	-	-	-	82	127,016	83	127,016
d) Wind	1	-	-	-	-	-	154	45,835	155	45,835
e) Solar	13	30	-	-	-	-	174	14,478	187	14,508
f) Other	26	1,638	-	-	8	3	1,766	158,161	1,800	159,802
Manufacture of gas distribution of gaseous fuels through mains	2	9	-	-	1	-	121	8,566	124	8,576
Steam and air conditioning supply	1	2	-	-	-	-	9	6	10	8
E. Water supply; sewerage, waste management and remediation activities	73	5,610	4	1,023	-	-	85	21,377	162	28,010
36 - Water collection, treatment and supply	18	39	-	-	-	-	38	16,319	56	16,358
37 - Sewerage	9	4	-	-	-	-	3	8	12	12
38 - Waste collection, treatment and disposal activities; materials recovery	42	5,565	4	1,023	-	-	44	5,050	90	11,638
39 - Remediation activities and other waste management services	4	3	-	-	-	-	-	-	4	3
F. Construction	1,812	17,628	40	315	15	1,260	2,296	193,371	4,163	212,575
41 - Construction of buildings	745	13,534	23	295	10	1,250	1,325	133,237	2,103	148,316
42 - Civil engineering	907	3,141	10	14	2	-	875	57,668	1,794	60,824
43 - Specialized construction activities	160	953	7	6	3	10	96	2,466	266	3,435

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 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	176,473	178,788	16,971	7,525	103	1,010	29,521	402,823	223,068	590,147
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,205	6,683	22	186	3	5	1,393	18,228	5,625	25,102
46 - Wholesale trade, except of motor vehicles and motorcycles	48,759	106,581	3,702	3,247	69	851	8,477	200,271	61,007	310,951
47 - Retail trade, except of motor vehicles and motorcycles	123,509	65,524	13,247	4,092	31	154	19,649	184,325	156,436	254,095
H. Transportation and storage	17,723	36,849	1,146	2,167	5	36	4,027	77,010	22,901	116,062
49 - Land transport and transport via pipelines	5,000	19,672	259	993	2	2	1,809	18,714	7,070	39,382
50 - Water transport	7	82	2	1	-	-	77	577	86	660
51 - Air transport	18	103	-	-	-	-	105	1,760	123	1,863
52 - Warehousing and support activities for transportation	12,668	16,863	885	1,173	3	34	1,691	46,108	15,247	64,178
53 - Courier activities other than national post activities	30	129	-	-	-	-	345	9,850	375	9,979
I. Accommodation and food service activities	902	4,015	74	346	-	-	979	36,984	2,015	41,345
55 - Accommodation	139	722	5	97	-	-	264	24,408	408	25,227
56 - Food and beverage service activities	823	3,293	69	249	-	-	715	12,576	1,607	16,118
J. Information and communication	514	3,706	27	29	1	5	2,371	484,159	2,913	487,898
58 - Publishing activities	94	419	2	1	-	-	589	9,620	685	10,039
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	13	3	1	-	-	51	1,721	82	1,735
60 - Programming and broadcasting activities	4	6	-	-	-	-	37	1,250	41	1,257
61 - Telecommunications	131	2,365	5	9	-	-	957	455,146	1,093	457,520
62 - Computer programming, consultancy and related activities	177	593	11	8	1	5	609	12,401	798	13,007
63 - Information service activities	80	310	6	9	-	-	128	4,021	214	4,340
K. Real estate activities	320	3,627	17	132	7	1,595	623	23,617	967	37,971
L. Professional, scientific and technical activities	6,851	16,119	340	633	3	-	4,603	55,096	11,797	72,448
69 - Legal and accounting activities	43	171	-	-	-	-	125	1,807	168	1,977
70 - Activities of head offices; management consultancy activities	16	40	1	4	-	-	101	1,411	118	1,455
71 - Architectural and engineering activities; technical testing and analysis	74	231	7	13	2	-	336	7,715	419	7,959
72 - Scientific research and development	15	85	1	1	1	-	132	3,463	169	3,549
73 - Advertising and market research	103	311	10	32	-	-	778	4,214	891	4,558
74 - Other professional, scientific and technical activities	6,568	15,165	318	569	-	-	3,086	36,978	9,972	52,711
75 - Veterinary activities	32	116	3	14	-	-	25	109	60	239
M. Administrative and support service activities	2,911	5,624	98	123	15	107	3,456	46,252	6,480	52,106
77 - Rental and leasing activities	194	501	2	13	-	-	456	2,705	652	3,219
78 - Employment activities	6	16	-	-	-	-	32	136	38	152
79 - Travel agency, tour operator, reservation service and related activities	274	1,191	6	44	-	-	671	13,330	951	14,566
80 - Security and investigation activities	5	414	1	11	-	-	667	2,575	673	3,000
81 - Services to buildings and landscape activities	41	187	2	3	-	-	22	299	65	489
82 - Office administrative, office support and other business support activities	2,391	3,314	87	52	15	107	1,608	27,207	4,101	30,681
N. Education	613	1,650	183	693	2	28	757	24,089	1,535	26,460
O. Human health and social work activities	453	2,336	92	195	4	24	654	12,337	1,203	14,912
86 - Human health activities	442	2,317	89	193	4	24	643	12,294	1,178	14,828
87 - Residential care activities	5	19	-	-	-	-	2	10	7	29
88 - Social work activities with and without accommodation	6	1	3	2	-	-	9	53	18	56
P. Arts, entertainment and recreation	38	103	5	11	-	-	76	2,118	119	2,233
Q. Other service activities	24,337	28,866	4,257	3,556	23	256	1,682	23,096	30,299	55,773
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,851	10,175	5,851	10,175
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	27	1,489	27	1,489
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	2,707	156	2,707
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	980	5,668	980
VI. PERSONAL	4,602,007	1,052,343	1,334,565	113,940	2,681	15,985	267	246	5,939,520	1,182,514
A. Bank Employees	158,130	269,496	28,798	38,676	2	0	-	-	186,930	308,172
1) For house building	72,457	212,171	14,347	21,354	1	0	-	-	86,805	233,525
2) For transport i.e. purchase of car etc.	47,230	49,927	9,601	16,575	-	-	-	-	56,831	66,502
3) Other purposes	38,443	7,908	4,850	747	1	-	-	-	43,294	8,145
B. Consumer Financing	4,439,294	782,271	1,305,603	75,246	2,674	15,984	267	246	5,747,838	873,748
1) For house building	27,703	165,155	3,754	18,720	2,461	15,558	-	-	33,918	199,433
2) For transport i.e. purchase of car etc	252,549	237,227	21,607	19,735	189	398	-	-	274,345	257,360
3) Credit cards	1,642,189	128,043	189,570	12,303	-	-	267	246	1,832,026	140,592
4) Consumers durable	32,265	6,846	16,373	1,829	12	14	-	-	48,650	8,689
5) Personal loans	2,484,588	245,000	1,074,299	22,660	12	15	-	-	3,558,899	267,675
C. Other	4,583	576	164	18	5	1	-	-	4,752	595
VII. OTHER	64	388	4	2	-	-	11	1,143	79	1,533
Total	5,811,414	1,989,785	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypank Bank Lt. has been included in scheduled banks (and, former, Telcelor 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	Mar-24		Dec-24		Mar-25 P							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	871,719	1,073,883	62,135	7,835	396,672	150,742	378,483	44,177	392,651	60,813	1,493,508	
01.00*	10,178	18,945	-	143	1,436	727	6,953	3,402	9,026	-	21,687	
02.00*	175,841	174,021	-	3,670	63,712	42,987	22,908	11,765	13,558	247	158,849	
03.00*	343,557	355,762	1	30	96,435	62,424	91,272	17,177	33,542	335	301,218	
04.00*	207,398	470,632	0	37	39,939	45,558	53,776	15,084	19,244	41	173,680	
05.00*	369,996	423,625	90	107	115,813	82,324	124,694	19,090	43,912	3,399	389,428	
06.00*	74,272	157,461	-	641	52,285	26,528	10,998	10,965	46,689	433	148,539	
07.00*	166,106	164,146	-	45	19,123	51,015	89,103	4,489	77,920	11	241,706	
08.00*	42,392	587,902	-	-	24,777	14,565	27,520	4,970	151,682	0	223,510	
08.25	362,475	5,716	-	-	17,283	389	831	5,041	12,086	-	35,630	
08.50	2,006	89,763	-	9	18,477	3,998	6,281	4,103	11,579	-	44,447	
08.75	162	47,512	-	-	9,418	576	852	3,277	14,592	-	28,715	
09.00	31,506	82,095	-	9	158,782	36,827	66,145	21,600	92,419	2	375,783	
09.25	524	120,019	-	-	932	83	2,001	1,412	37,250	1	41,680	
09.50	16,246	102,042	-	50	4,268	2,172	844	371	9,566	-	17,271	
09.75	1,751	76,087	-	-	1,454	423	4,819	646	1,014	0	8,357	
10.00	14,029	282,214	-	467	51,202	10,477	18,644	3,968	62,276	-	147,033	
10.25	366	252,709	-	-	94,187	13,484	3,914	57	174,883	0	286,525	
10.50	586	63,370	-	-	6,323	415	21,610	978	82,269	6	111,601	
10.75	40,763	163,193	-	200,000	1,854	108	501	10	13,413	0	215,885	
11.00	13,397	588,367	-	300	1,563	4,373	1,725	353	2,032	12	10,358	
11.25	731	279,609	-	-	7,068	95,272	17,492	11	27,506	15	147,364	
11.50	177,180	272,876	-	-	6,764	85,304	1,452	87	133,549	0	227,155	
11.75	1,561	203,856	-	-	18,094	78,368	11,347	5,093	94,702	5	207,609	
12.00	31,095	465,924	-	15,921	109,408	75,164	36,689	3,623	250,230	49	491,085	
12.25	598	324,360	-	11,040	227,567	173,959	124,258	25,269	799,934	102	1,362,129	
12.50	3,176	443,627	-	7,843	151,832	189,438	93,859	18,803	149,232	297	611,305	
12.75	23,163	421,950	0	25,965	159,391	137,042	56,488	23,335	313,065	1,102	716,388	
13.00	47,000	341,590	-	3,827	154,103	95,828	80,952	26,287	125,122	376	486,496	
13.25	68,576	343,823	-	4,317	141,764	116,650	73,107	18,544	114,146	168	468,696	
13.50	13,697	304,578	-	2,815	75,958	56,182	58,344	29,633	61,963	8	284,903	
13.75	3,355	182,113	-	421	104,716	48,507	61,983	15,383	98,841	74	329,925	
14.00	29,431	280,478	-	1,360	69,737	48,200	43,214	22,831	51,880	672	237,893	
14.25	1,761	178,556	12	10,476	42,605	38,642	47,907	31,048	45,322	179	216,190	
14.50	3,009	181,410	-	2,735	34,893	33,076	39,729	9,365	42,884	2,131	164,813	
14.75	17,423	143,543	-	1,200	23,448	24,349	61,558	5,017	51,367	353	167,293	
15.00	18,075	206,258	-	467	59,511	39,552	24,031	59,399	55,689	439	239,088	
15.25	33,365	299,009	1	638	20,810	35,378	47,566	10,448	97,083	248	212,172	
15.50	9,101	149,249	1	-	13,949	16,762	11,565	3,818	10,787	507	57,389	
15.75	83,691	203,606	18	2,389	23,046	24,867	40,687	14,168	23,371	12	128,559	
16.00	32,652	241,931	-	293	4,253	19,138	12,827	3,832	31,409	495	72,247	
16.25	64,162	240,361	25	112	29,664	13,232	13,545	2,322	7,178	4	66,080	
16.50	102,195	354,776	-	2	13,194	15,887	16,286	2,931	10,310	8	58,617	
16.75	15,328	183,957	-	53	4,798	12,955	11,255	740	5,573	22	35,395	
17.00	17,225	237,269	46,801	6,969	31,588	19,046	49,596	85,503	235,082	581	475,166	
17.25	42,348	156,421	83	799	10,412	6,635	7,209	1,260	3,342	65	29,805	
17.50	191,048	725,290	2	7	68,287	12,921	13,655	3,544	32,221	157	130,793	
17.75	34,581	158,828	-	1	4,324	4,595	7,157	2,160	5,122	14	23,373	
18.00	91,727	156,261	-	340	7,422	8,658	21,941	1,484	34,027	486	74,358	
18.25	44,900	90,676	17	130	9,153	6,533	12,665	4,112	41,370	122	74,101	
18.50	56,262	88,143	-	-	11,466	6,853	5,113	1,683	2,705	93	27,914	
18.75	35,554	97,181	-	4	7,779	4,838	4,573	319	6,440	9	23,962	
19.00	494,660	76,235	-	-	2,384	15,524	10,240	7,065	1,112	221	36,546	
19.25	19,583	106,323	19	3	731	3,159	4,349	783	6,317	16	15,378	
19.50	5,065	183,130	-	-	2,429	4,897	7,346	457	888	114	16,130	
19.75	4,428	67,518	-	-	669	4,757	28,710	1,140	2,797	19	38,092	
20.00	43,178	44,691	114	-	2,110	13,847	8,852	6,037	646	5,983	37,590	
20.25	6,496	54,283	5	0	1,113	2,294	16,006	3,292	9,229	22	31,960	
20.50	12,718	37,876	1,172	-	821	2,740	7,425	63	505	524	13,250	
20.75	30,831	68,138	1	-	461	9,167	24,665	2,872	659	15	37,841	
21.00	49,809	54,999	1	-	9,479	3,340	2,612	484	2,667	699	19,281	
21.25	172,326	41,473	3,299	-	703	4,281	2,053	3,218	1,412	9	14,975	
21.50	785,635	76,028	1,025	-	456	4,581	16,971	988	375	10	24,407	
21.75	485,903	48,299	43	-	4,482	11,788	716	545	12,353	47	29,973	
22.00	908,738	54,531	303	3	6,345	5,701	7,019	2,704	707	5,723	28,506	
22.25	723,459	34,197	200	-	592	3,486	3,908	653	285	59	9,183	
22.50	735,354	38,172	414	0	2,888	5,082	5,585	1,283	6,398	586	22,235	
22.75	341,025	23,969	177	17	682	2,085	5,772	173	230	69	9,206	
23.00	431,598	28,788	987	-	470	5,401	10,331	268	2,854	1,139	21,450	
23.25	340,711	45,762	813	-	501	3,166	12,461	90	8,351	994	26,376	
23.50	453,830	561,286	453	-	2,856	5,586	2,700	7	5,271	445	17,317	
23.75	191,280	22,823	-	-	660	3,736	1,699	611	79	69	6,853	
24.00	206,024	24,691	-	-	93	3,775	9,455	252	146	3,742	17,463	
24.25	87,522	25,775	67	-	122	3,557	2,851	5	127	550	7,277	
24.50	120,860	8,369	115	-	73	2,532	1,232	21	47	660	4,679	
24.75	39,067	10,091	16	7	86	3,150	1,208	5	24	81	4,578	
25.00 & above	866,008	491,266	12,784	2	3,029	30,276	14,340	3,180	16,525	221,655	301,791	
Total	11,595,353	15,485,684	131,192	313,500	2,867,175	2,251,932	2,250,432	641,180	4,343,057	317,545	13,116,014	
Weighted Average	17.58	12.95	11.12	11.18	9.97	11.60	10.36	12.20	11.26	28.42	11.34	

*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	Mar-24		Dec-24		Mar-25 P								(Amount in Rupees)	
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total			
00.00	258,229	278,593	61,235	1,881	184,844	60,098	184,476	969	248,782	42,447		784,733		
01.00*	437	6,461	-	-	168	-	188	690	5,155	-	-	6,201		
02.00*	9,136	9,411	-	912	268	5,548	503	184	-	-	-	7,415		
03.00*	21,901	20,387	-	-	788	8,974	6,479	251	3,603	-	-	20,095		
04.00*	13,760	11,879	-	-	872	5,704	2,064	6	1,537	-	-	10,184		
05.00*	150,289	83,541	-	-	13,797	19,779	25,991	227	4,705	1,833	-	66,332		
06.00*	10,587	9,516	-	89	3,460	1,602	1,067	15	901	8	-	7,142		
07.00*	24,258	32,539	-	-	2,373	17,321	10,643	927	1,566	9	-	32,839		
08.00*	11,209	108,115	-	-	1,924	347	8	1,072	1,400	-	-	4,750		
08.25	100	1,167	-	-	6,263	17	-	7	9	-	-	6,295		
08.50	281	435	-	-	140	254	-	-	-	-	-	394		
08.75	-	1,430	-	-	282	-	-	59	44	-	-	385		
09.00	13,007	18,604	-	-	12,292	9,846	2,593	53	15,775	-	-	40,559		
09.25	6	6,198	-	-	-	-	3	869	-	-	-	871		
09.50	1	891	-	-	76	27	1	94	28	-	-	226		
09.75	3	3	-	-	-	-	3	-	-	-	-	3		
10.00	527	17,810	-	-	4,917	401	918	168	390	-	-	6,793		
10.25	-	-	-	-	-	-	-	-	-	-	-	-		
10.50	12	9	-	-	-	-	1	7	-	-	-	8		
10.75	39,335	27,637	-	-	382	-	-	-	7,234	-	-	7,616		
11.00	341	15,454	-	-	69	56	124	42	-	-	-	291		
11.25	21	-	-	-	-	-	-	-	-	-	-	-		
11.50	127,112	127,932	-	-	600	-	0	-	119,068	-	-	119,668		
11.75	0	800	-	-	2,801	-	-	-	-	-	-	2,801		
12.00	19,956	72,436	-	-	5,074	5,164	3,661	257	57,397	-	-	71,554		
12.25	17	46,775	-	3,612	43,391	30,461	2,123	1,263	74,405	-	-	155,255		
12.50	14	49,558	-	1,500	8,812	22,472	13,196	1,356	9,123	-	-	56,460		
12.75	2,340	59,857	-	3,146	15,402	5,095	1,609	144	54,898	-	-	80,294		
13.00	15,149	6,126	-	42	11,247	8,398	1,487	234	11,933	-	-	33,340		
13.25	65,143	76,258	-	224	13,602	70,420	3,945	203	4,694	-	-	93,088		
13.50	11	59,008	-	-	9,329	4,111	1,758	2,614	5,214	-	-	23,026		
13.75	112	28,951	-	-	7,454	9,983	2,237	249	6,617	-	-	26,541		
14.00	7,443	31,513	-	10	6,601	3,243	4,284	88	2,355	22	-	16,603		
14.25	29	27,027	-	3,188	4,495	3,298	2,432	3	5,240	-	-	18,657		
14.50	49	18,805	-	2,342	5,725	5,373	1,869	30	3,852	-	-	19,191		
14.75	7,559	7,633	-	-	4,869	2,341	11,528	8	6,856	252	-	25,853		
15.00	11,596	23,202	-	-	1,845	2,617	1,771	42	2,345	-	-	8,619		
15.25	30,034	18,898	-	594	2,732	1,282	5,579	627	24,527	-	-	35,341		
15.50	6,103	10,134	-	-	292	676	1,343	7	496	-	-	2,814		
15.75	6,604	20,531	-	3	1,846	5,583	17,179	13	57	-	-	24,681		
16.00	27,828	26,474	-	293	699	4,500	2,293	-	18,629	-	-	26,513		
16.25	3,220	17,470	-	0	2,101	4,363	3,116	30	1,426	-	-	11,037		
16.50	38,349	87,379	-	-	3,765	3,563	8,694	11	8,563	-	-	24,596		
16.75	3,677	17,307	-	-	221	32	1,845	5	1,189	-	-	3,293		
17.00	6,724	29,161	46,801	6,839	18,746	7,633	42,553	100	229,275	-	-	351,948		
17.25	39,004	34,100	-	799	7,302	945	1,505	1,019	314	-	-	11,885		
17.50	184,601	147,996	-	-	58,675	6,661	6,684	130	25,448	0	-	97,599		
17.75	24,008	34,397	-	-	1,850	530	2,048	-	279	1	-	4,707		
18.00	78,942	73,014	-	-	4,235	4,636	3,334	26	30,303	1	-	42,535		
18.25	11,589	24,141	-	1	948	1,477	7,813	2	31	2	-	10,274		
18.50	18,330	22,109	-	-	9,358	3,761	1,111	16	24	15	-	14,285		
18.75	1,215	13,030	-	-	58	102	124	-	-	2	-	286		
19.00	84,026	17,038	-	-	900	116	5,944	0	110	46	-	7,116		
19.25	15,466	23,050	-	-	-	793	683	45	3	2	-	1,526		
19.50	165	5,212	-	-	-	990	1,630	84	32	113	-	2,849		
19.75	30	10,189	-	-	115	629	27,144	0	1	3	-	27,892		
20.00	6,744	4,794	-	-	94	135	2,482	196	68	0	-	2,975		
20.25	1,705	10,601	-	-	699	484	13,386	-	-	7	-	14,576		
20.50	1,744	3,508	-	-	3	1,006	224	4	0	3	-	1,240		
20.75	200	26,967	-	-	1	445	23,145	2	-	4	-	23,598		
21.00	20,449	25,307	-	-	6,932	1,007	716	1	1,693	381	-	10,729		
21.25	34,878	3,907	-	-	62	488	23	-	422	-	-	995		
21.50	50,207	16,001	-	-	-	181	14,175	-	1	0	-	14,357		
21.75	23,352	1,795	-	-	1	347	5	-	105	-	-	458		
22.00	173,251	26,434	-	-	5,436	97	4,575	-	330	3,715	-	14,154		
22.25	44,651	3,732	-	-	3	1,224	38	-	72	2	-	1,338		
22.50	81,541	13,781	-	-	1	581	55	-	6,341	545	-	7,523		
22.75	22,237	326	-	-	1	8	98	-	-	-	-	107		
23.00	30,698	1,416	-	-	3	464	79	-	42	19	-	607		
23.25	29,242	16,370	-	-	11	1,176	9,833	-	6	0	-	11,026		
23.50	198,080	544,842	-	-	344	916	385	7	4,655	-	-	6,307		
23.75	13,984	1,460	-	-	12	893	17	-	1	-	-	922		
24.00	17,750	1,317	-	-	7	264	36	-	65	0	-	373		
24.25	8,745	1,847	-	-	-	940	62	-	3	1	-	1,007		
24.50	17,826	1,764	-	-	-	895	59	1	23	0	-	978		
24.75	8,190	655	-	-	-	17	67	-	-	7	-	91		
25.00 & above	214,940	134,785	-	-	8	5,380	719	33	2,029	17,211	-	25,380		
Total	2,390,301	2,759,197	108,037	25,475	501,624	368,171	497,868	14,483	1,011,687	66,651	-	2,593,995		
Weighted Average	16.25	15.28	7.36	13.03	8.86	10.50	9.90	10.65	10.77	11.04	-	10.08		

*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	Mar-24		Dec-24		Mar-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	612,986	794,883	900	5,954	211,498	90,564	194,007	43,209	143,868	18,365		708,366
01.00*	9,742	12,484	-	143	1,267	727	6,765	2,712	3,871	-		15,486
02.00*	166,705	164,610	-	2,759	63,444	37,439	22,405	11,581	13,558	247		151,434
03.00*	321,330	335,122	1	30	95,647	53,413	84,574	16,925	29,939	335		280,865
04.00*	193,592	458,720	0	37	39,067	39,853	51,690	15,078	17,702	41		163,468
05.00*	219,674	340,056	90	107	102,016	62,542	98,680	18,863	39,207	1,566		323,069
06.00*	63,669	147,929	-	553	48,825	24,926	9,915	10,950	45,787	426		141,381
07.00*	141,848	131,608	-	45	16,750	33,694	78,459	3,562	76,353	2		208,867
08.00*	31,184	117,672	-	-	22,853	14,218	27,512	3,898	66,233	0		134,715
08.25	1,044	4,550	-	-	11,020	372	831	5,034	12,077	-		29,335
08.50	1,725	89,328	-	9	18,337	3,744	6,281	4,103	11,579	-		44,053
08.75	162	46,082	-	-	9,136	576	852	3,218	14,548	-		28,330
09.00	18,499	63,491	-	9	146,490	26,981	63,551	21,547	76,644	2		335,224
09.25	519	113,821	-	-	932	83	1,998	544	37,250	1		40,808
09.50	16,245	101,151	-	50	4,192	2,145	843	277	9,538	-		17,046
09.75	1,748	76,084	-	-	1,454	423	4,816	646	1,014	0		8,354
10.00	13,502	264,367	-	467	46,286	10,076	17,726	3,800	61,886	-		140,240
10.25	366	252,709	-	-	94,187	13,484	3,914	57	174,883	0		286,525
10.50	574	63,361	-	-	6,323	414	21,602	978	82,269	6		111,593
10.75	1,428	135,557	-	200,000	1,472	108	501	10	6,179	0		208,269
11.00	13,056	572,913	-	300	1,494	4,317	1,601	311	2,032	12		10,067
11.25	710	279,609	-	-	7,068	95,272	17,492	11	24,000	15		143,858
11.50	50,068	144,944	-	-	6,164	85,304	1,451	87	14,481	0		107,487
11.75	1,560	203,056	-	-	15,293	78,368	11,347	5,093	94,700	5		204,806
12.00	11,139	393,488	-	15,921	104,334	69,999	33,029	3,366	191,330	49		418,027
12.25	581	277,585	-	7,428	184,176	143,498	122,135	23,654	719,561	102		1,200,554
12.50	3,162	394,069	-	6,342	143,020	166,967	80,663	17,447	137,575	297		552,311
12.75	20,823	362,093	0	22,819	143,282	131,947	54,880	23,191	252,463	1,102		629,684
13.00	31,851	335,464	-	3,785	142,856	87,431	78,181	26,053	100,252	376		438,934
13.25	3,433	266,965	-	4,093	128,162	46,230	69,163	18,341	108,420	168		374,576
13.50	13,686	245,270	-	2,815	66,630	52,071	56,586	27,018	56,749	8		261,877
13.75	3,243	151,048	-	421	97,262	38,523	59,746	15,133	85,017	74		296,177
14.00	21,988	247,972	-	1,350	63,136	43,964	38,929	22,743	47,302	650		218,074
14.25	1,732	151,402	12	7,288	38,109	35,344	45,068	31,044	36,954	179		193,999
14.50	2,959	161,148	-	393	29,169	27,703	37,839	9,335	39,003	2,131		145,572
14.75	9,864	132,561	-	1,200	18,579	22,008	50,030	5,009	44,511	102		141,439
15.00	6,479	178,754	-	467	57,666	36,934	22,260	59,358	52,945	439		230,069
15.25	3,331	273,204	1	44	18,078	34,096	41,987	9,821	71,999	248		176,274
15.50	2,998	137,655	1	-	13,657	16,086	10,222	3,811	7,733	507		52,016
15.75	77,087	168,689	18	2,387	21,200	19,284	23,508	14,154	23,051	12		103,614
16.00	4,824	215,457	-	-	3,554	14,638	10,434	3,832	12,780	495		45,734
16.25	60,942	215,519	25	112	27,563	8,869	10,428	2,292	5,752	4		55,044
16.50	63,846	267,397	-	2	9,429	12,324	7,592	2,919	1,747	8		34,021
16.75	11,652	166,270	-	53	4,577	12,923	9,410	735	4,379	22		32,097
17.00	10,501	208,108	-	130	12,842	11,413	7,043	85,403	5,807	581		123,218
17.25	3,345	122,071	83	-	3,110	5,690	5,703	241	3,028	65		17,920
17.50	6,447	577,292	2	7	9,612	6,259	6,971	3,414	6,773	157		33,194
17.75	10,573	124,431	-	1	2,474	4,066	5,109	2,160	4,844	12		18,666
18.00	12,785	80,977	-	340	3,188	4,022	18,606	1,458	3,724	485		31,823
18.25	33,311	66,057	17	129	8,205	5,055	4,852	4,110	41,340	120		63,828
18.50	37,932	66,034	-	2,108	3,092	4,001	1,667	2,682	79			13,629
18.75	34,339	83,910	-	4	7,721	4,736	4,449	319	6,440	6		23,676
19.00	410,634	59,189	-	-	1,484	15,408	4,296	7,065	1,002	175		29,429
19.25	4,117	83,273	19	3	731	2,367	3,666	738	6,314	14		13,852
19.50	4,899	177,718	-	-	2,429	3,907	5,716	373	855	1		13,282
19.75	4,398	57,322	-	-	554	4,127	1,566	1,140	2,796	16		10,200
20.00	36,434	39,886	114	-	2,015	13,712	6,370	5,841	578	5,983		34,615
20.25	4,792	43,545	5	0	414	1,810	2,620	3,292	9,229	15		17,384
20.50	10,974	34,322	1,172	-	818	1,734	7,201	60	504	521		12,010
20.75	30,630	41,170	1	-	460	8,722	1,520	2,871	659	10		14,243
21.00	29,359	29,616	1	-	2,547	2,333	1,897	483	973	318		8,552
21.25	136,264	37,409	3,299	-	642	3,793	2,030	3,218	990	9		13,981
21.50	735,428	60,027	1,025	-	456	4,400	2,797	988	373	10		10,050
21.75	459,827	46,504	43	-	4,481	11,441	710	545	12,248	47		29,516
22.00	730,755	25,096	303	3	910	5,604	2,443	2,704	378	2,008		14,352
22.25	667,677	29,865	200	-	589	2,262	3,871	653	213	57		7,845
22.50	646,462	23,891	414	0	2,887	4,501	5,530	1,283	58	41		14,712
22.75	306,956	23,643	177	17	681	2,077	5,674	173	230	69		9,099
23.00	399,582	27,372	987	-	466	4,936	10,252	268	2,811	1,121		20,842
23.25	303,270	29,393	813	-	491	1,990	2,628	90	8,345	994		15,351
23.50	254,008	16,443	453	-	2,512	4,670	2,315	0	616	445		11,010
23.75	175,190	21,363	-	-	648	2,843	1,682	611	78	69		5,931
24.00	188,274	23,374	-	-	85	3,511	9,419	252	81	3,742		17,090
24.25	78,777	23,928	67	-	122	2,617	2,789	5	124	548		6,271
24.50	103,035	6,605	115	-	73	1,638	1,173	20	24	659		3,701
24.75	30,877	9,436	16	7	86	3,133	1,142	5	24	74		4,487
25.00 & above	651,068	356,481	12,784	2	3,021	24,896	13,621	3,147	14,496	204,444		276,411
Total	8,790,479	12,311,867	23,156	288,025	2,364,515	1,882,646	1,750,570	626,345	3,197,757	250,894		10,383,908
Weighted Average	18.29	12.58	28.66	11.02	10.21	11.81	10.49	12.24	11.50	33.03		11.68

*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
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

*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)

(Million Rupees)											
Rate of Interest/Return	Mar-24		Dec-24		Mar-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	503	407	-	-	330	79	-	-	-	-	409
01.00*	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-
03.00*	326	253	-	-	-	37	220	-	-	-	257
04.00*	46	33	-	-	-	1	22	-	5	-	29
05.00*	33	28	-	-	-	3	24	-	-	-	27
06.00*	16	16	-	-	-	-	16	-	-	-	16
07.00*	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	362,115	-	-	-	-	-	-	84,049	-	84,049
08.25	361,331	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-
10.00	-	37	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-	3,506	-	3,506
11.50	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	2	-	2
12.00	-	-	-	-	-	1,503	-	-	1,503	-	1,503
12.25	-	-	-	-	-	-	-	352	5,968	-	6,320
12.50	-	-	-	-	-	-	-	-	2,535	-	2,535
12.75	-	-	-	-	706	-	-	-	5,704	-	6,410
13.00	-	-	-	-	-	-	1,284	-	12,937	-	14,221
13.25	-	600	-	-	-	-	-	-	1,033	-	1,033
13.50	-	300	-	-	-	-	-	-	-	-	-
13.75	-	2,114	-	-	-	-	-	-	7,207	-	7,207
14.00	-	993	-	-	-	993	-	-	2,223	-	3,216
14.25	-	127	-	-	-	-	408	-	3,127	-	3,535
14.50	-	1,458	-	-	-	-	20	-	30	-	50
14.75	-	3,349	-	-	-	-	-	-	-	-	-
15.00	-	4,302	-	-	-	-	-	-	400	-	400
15.25	-	6,907	-	-	-	-	-	-	557	-	557
15.50	-	1,459	-	-	-	-	-	-	2,559	-	2,559
15.75	-	14,386	-	-	-	-	-	-	264	-	264
16.00	-	-	-	-	-	-	-	-	-	-	-
16.25	-	7,372	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-
16.75	-	380	-	-	-	-	-	-	5	-	5
17.00	-	-	-	-	-	-	-	-	-	-	-
17.25	-	250	-	-	-	-	-	-	-	-	-
17.50	-	3	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-
18.00	-	2,270	-	-	-	-	-	-	-	-	-
18.25	-	478	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-
18.75	-	240	-	-	-	-	-	-	-	-	-
19.00	-	8	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-
19.50	-	200	-	-	-	-	-	-	-	-	-
19.75	-	8	-	-	-	-	-	-	-	-	-
20.00	-	11	-	-	-	-	-	-	-	-	-
20.25	-	136	-	-	-	-	-	-	-	-	-
20.50	-	46	-	-	-	-	-	-	-	-	-
20.75	-	1	-	-	-	-	-	-	-	-	-
21.00	-	76	-	-	-	-	-	-	-	-	-
21.25	1,184	156	-	-	-	-	-	-	-	-	-
21.50	1	-	-	-	-	-	-	-	-	-	-
21.75	2,723	-	-	-	-	-	-	-	-	-	-
22.00	4,733	3,000	-	-	-	-	-	-	-	-	-
22.25	11,130	600	-	-	-	11,130	-	-	-	-	-
22.50	7,351	500	-	-	-	-	-	-	-	-	-
22.75	-	-	-	-	-	11,833	-	-	-	-	-
23.00	1,318	-	-	-	-	-	-	-	1	-	1
23.25	8,199	-	-	-	-	-	-	-	-	-	-
23.50	1,741	-	-	-	-	-	-	-	-	-	-
23.75	2,106	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-
Total	414,573	414,620	-	-	1,036	1,115	1,994	352	133,614	-	138,111
Weighted Average	10.05	8.35	-	-	8.69	12.59	11.91	12.25	9.43	-	9.49

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Mar-24	Dec-24	Mar-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	871,719	1,073,883	-	555	82,395	17,194	1,159,887	2	233,475	-	1,493,508	1,493,508
01.00*	10,178	18,945	-	4,655	488	893	12,972	323	2,357	-	21,687	21,687
02.00*	175,841	174,021	-	-	-	4,094	143,756	267	10,729	2	158,849	158,849
03.00*	343,557	355,762	-	-	-	-	238,542	875	61,799	1	301,218	301,218
04.00*	207,398	470,632	-	91	3,508	3	122,061	13	48,004	1	173,680	173,680
05.00*	369,996	423,625	7,004	-	145	-	255,138	612	126,511	18	382,424	389,428
06.00*	74,272	157,461	-	1,037	29,018	1,983	106,302	20	10,179	-	148,539	148,539
07.00*	166,106	164,146	-	31	74,061	-	131,746	-	35,868	-	241,706	241,706
08.00*	42,392	587,902	-	84,049	75,277	1,125	61,383	-	1,680	-	223,515	223,515
08.25	362,475	5,716	-	-	-	-	35,622	-	8	-	35,630	35,630
08.50	2,006	89,763	-	-	-	-	44,427	-	20	-	44,447	44,447
08.75	162	47,512	-	-	-	-	28,679	-	36	-	28,715	28,715
09.00	31,506	82,095	-	29	10,902	-	363,190	-	1,662	-	375,783	375,783
09.25	524	120,019	-	-	20,000	-	21,094	275	31	279	41,680	41,680
09.50	16,246	102,042	-	-	-	-	17,153	-	118	-	17,271	17,271
09.75	1,751	76,087	-	-	-	-	8,104	-	253	-	8,357	8,357
10.00	14,029	282,214	-	52	-	50,669	95,932	-	380	-	147,033	147,033
10.25	366	252,709	-	-	102,215	150,000	34,221	-	89	-	286,525	286,525
10.50	586	63,370	-	-	-	65,000	46,471	-	130	-	111,601	111,601
10.75	40,763	163,193	-	-	12,228	200,000	3,218	-	439	-	215,885	215,885
11.00	13,397	588,367	-	-	-	309	5,909	16	4,124	-	10,358	10,358
11.25	731	279,609	-	16,250	-	95,000	35,847	-	267	-	147,364	147,364
11.50	177,180	272,876	-	8,500	119,068	85,400	12,986	-	1,202	-	227,155	227,155
11.75	1,561	203,856	-	-	84,610	51,430	71,284	-	286	-	207,609	207,609
12.00	31,095	465,924	-	2	215,758	11,640	258,774	-	4,911	-	491,085	491,085
12.25	598	324,360	-	189,987	642,778	52,461	475,241	20	1,642	-	1,362,129	1,362,129
12.50	3,176	443,627	-	12,198	139,684	27,825	427,841	2,104	1,655	-	611,305	611,305
12.75	23,163	421,950	-	128	246,173	22,770	443,905	1,807	1,605	-	716,388	716,388
13.00	47,000	341,590	-	459	14,183	14,528	452,780	1,637	2,909	-	486,496	486,496
13.25	68,576	343,823	-	116	84,755	3,815	377,258	109	2,643	-	468,696	468,696
13.50	13,697	304,578	-	5,435	-	3,931	264,849	682	10,005	-	284,903	284,903
13.75	3,355	182,113	-	40,459	34,511	6,907	243,579	266	4,203	-	329,925	329,925
14.00	29,431	280,478	-	265	3,391	1,927	221,614	263	10,382	50	237,893	237,893
14.25	1,761	178,556	-	30	4,548	7,488	198,009	178	5,937	-	216,190	216,190
14.50	3,009	181,410	-	49	956	2,440	149,114	-	12,246	8	164,813	164,813
14.75	17,423	143,543	-	-	53,477	7,936	96,838	-	9,042	-	167,293	167,293
15.00	18,075	206,258	-	50	41,677	266	167,146	-	29,931	17	239,088	239,088
15.25	33,365	299,009	-	9	54,773	3,458	145,283	-	8,648	1	212,172	212,172
15.50	9,101	149,249	-	-	-	1,618	40,626	-	15,142	3	57,389	57,389
15.75	83,691	203,606	-	56	-	88	120,379	5	8,032	-	128,559	128,559
16.00	32,652	241,931	-	22	16,768	307	40,131	3	15,016	-	72,247	72,247
16.25	64,162	240,361	-	-	-	1,316	55,163	4	9,595	2	66,080	66,080
16.50	102,195	354,776	-	-	9,978	170	36,686	-	11,783	1	58,617	58,617
16.75	15,328	183,957	-	-	998	10	24,654	-	9,732	1	35,395	35,395
17.00	17,225	237,269	-	16,146	151,133	117,303	165,425	-	24,854	305	475,166	475,166
17.25	42,348	156,421	-	-	-	-	22,831	94	6,880	-	29,805	29,805
17.50	191,048	725,290	-	50,933	29,034	1,060	40,309	-	9,456	1	130,793	130,793
17.75	34,581	158,828	-	-	2,000	-	17,720	33	3,618	2	23,373	23,373
18.00	91,727	156,261	-	124	30,315	340	37,744	-	5,834	1	74,358	74,358
18.25	44,900	90,676	-	-	-	-	68,329	-	5,773	-	74,101	74,101
18.50	56,262	88,143	-	-	-	8	21,712	14	6,179	-	27,914	27,914
18.75	35,554	97,181	-	-	5	-	17,529	1	6,428	-	23,962	23,962
19.00	494,660	76,235	-	-	-	-	23,014	-	13,532	1	36,546	36,546
19.25	19,583	106,323	-	-	-	-	10,275	0	5,102	-	15,378	15,378
19.50	5,065	183,130	-	-	-	335	9,824	-	5,972	-	16,130	16,130
19.75	4,428	67,518	-	-	27	-	32,506	0	5,559	-	38,092	38,092
20.00	43,178	44,691	-	-	67	78	23,363	20	14,062	-	37,590	37,590
20.25	6,496	54,283	-	-	6,000	-	22,146	-	3,814	-	31,960	31,960
20.50	12,718	37,876	-	-	-	31	7,271	-	5,948	-	13,250	13,250
20.75	30,831	68,138	-	-	-	423	33,586	-	3,832	-	37,841	37,841
21.00	49,809	54,999	-	-	-	507	13,293	381	5,100	-	19,281	19,281
21.25	172,326	41,473	-	-	-	2	8,849	-	6,123	1	14,975	14,975
21.50	785,635	76,028	-	-	3	-	17,285	-	7,119	-	24,407	24,407
21.75	485,903	48,299	-	-	-	-	27,127	-	2,847	-	29,973	29,973
22.00	908,738	54,531	-	-	-	1,500	20,029	117	6,860	-	28,506	28,506
22.25	723,459	34,197	-	-	1,627	-	3,781	-	3,775	-	9,183	9,183
22.50	735,354	38,172	-	5	-	0	11,892	-	10,337	-	22,235	22,235
22.75	341,025	23,969	-	3,892	-	-	3,134	-	2,180	-	9,206	9,206
23.00	431,598	28,788	-	3,076	-	277	11,647	-	6,450	1	21,450	21,450
23.25	340,711	45,762	-	-	-	7	21,074	-	5,295	-	26,376	26,376
23.50	453,830	561,286	-	1,728	-	195	10,409	-	4,147	838	17,317	17,317
23.75	191,280	22,823	-	-	-	-	3,089	-	3,764	-	6,853	6,853
24.00	206,024	24,691	-	-	-	5	1,368	11	16,078	-	17,463	17,463
24.25	87,522	25,775	-	-	-	-	1,169	-	6,108	-	7,277	7,277
24.50	120,860	8,369	-	-	-	-	1,668	-	3,010	-	4,679	4,679
24.75	39,067	10,091	-	-	-	-	929	-	3,649	-	4,578	4,578
25.00 & above	866,008	491,266	-	0	11	154	53,481	23	248,121	1	301,791	301,791
Total	11,595,353	15,485,684	7,004	440,418	2,398,541	1,016,227	8,059,601	10,175	1,182,514	1,533	13,109,010	13,116,014

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Mar-24	Dec-24	Mar-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	258,229	278,593	-	-	38,830	2,698	564,008	-	179,198	-	784,733	784,733
01.00*	437	6,461	-	4,655	-	500	1,046	-	-	-	6,201	6,201
02.00*	9,136	9,411	-	-	-	912	6,130	-	373	-	7,415	7,415
03.00*	21,901	20,387	-	-	-	-	14,496	-	5,599	-	20,095	20,095
04.00*	13,760	11,879	-	-	-	-	9,418	-	766	-	10,184	10,184
05.00*	150,289	83,541	-	-	-	-	35,407	-	30,924	-	66,332	66,332
06.00*	10,587	9,516	-	-	-	-	6,724	-	418	-	7,142	7,142
07.00*	24,258	32,539	-	-	-	-	30,259	-	2,580	-	32,839	32,839
08.00*	11,209	108,115	-	-	-	1,125	3,399	-	226	-	4,750	4,750
08.25	100	1,167	-	-	-	-	6,295	-	-	-	6,295	6,295
08.50	281	435	-	-	-	-	394	-	-	-	394	394
08.75	-	1,430	-	-	-	-	385	-	-	-	385	385
09.00	13,007	18,604	-	29	-	-	40,530	-	-	-	40,559	40,559
09.25	6	6,198	-	-	-	-	871	-	-	-	871	871
09.50	1	891	-	-	-	-	225	-	1	-	226	226
09.75	3	3	-	-	-	-	3	-	-	-	3	3
10.00	527	17,810	-	-	-	-	6,792	-	1	-	6,793	6,793
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	12	9	-	-	-	-	1	-	7	-	8	8
10.75	39,335	27,637	-	-	7,228	-	388	-	-	-	7,616	7,616
11.00	341	15,454	-	-	-	-	290	-	1	-	291	291
11.25	21	-	-	-	-	-	-	-	-	-	-	-
11.50	127,112	127,932	-	-	119,068	-	601	-	-	-	119,668	119,668
11.75	0	800	-	-	-	-	2,801	-	-	-	2,801	2,801
12.00	19,956	72,436	-	-	53,328	-	18,226	-	0	-	71,554	71,554
12.25	17	46,775	-	38,227	67,939	-	49,089	-	-	-	155,255	155,255
12.50	14	49,558	-	1,382	16,999	12,896	24,900	283	0	-	56,460	56,460
12.75	2,340	59,857	-	41	39,496	3,091	37,665	-	1	-	80,294	80,294
13.00	15,149	6,126	-	-	4,661	1,515	26,821	137	207	-	33,340	33,340
13.25	65,143	76,258	-	116	66,377	2,187	24,384	-	24	-	93,088	93,088
13.50	11	59,008	-	2,237	-	375	20,247	-	166	-	23,026	23,026
13.75	112	28,951	-	201	2,762	1,914	21,665	-	-	-	26,541	26,541
14.00	7,443	31,513	-	175	322	550	14,964	240	352	-	16,603	16,603
14.25	29	27,027	-	11	269	-	18,048	-	329	-	18,657	18,657
14.50	49	18,805	-	13	-	277	18,455	-	446	-	19,191	19,191
14.75	7,559	7,633	-	-	6,396	500	18,923	-	35	-	25,853	25,853
15.00	11,596	23,202	-	-	863	-	5,876	-	1,879	-	8,619	8,619
15.25	30,034	18,898	-	-	22,313	-	12,935	-	94	-	35,341	35,341
15.50	6,103	10,134	-	-	-	-	2,305	-	509	-	2,814	2,814
15.75	6,604	20,531	-	-	-	75	23,845	-	760	-	24,681	24,681
16.00	27,828	26,474	-	-	16,768	293	8,711	-	742	-	26,513	26,513
16.25	3,220	17,470	-	-	-	1,288	9,556	-	193	-	11,037	11,037
16.50	38,349	87,379	-	-	9,978	47	13,838	-	734	-	24,596	24,596
16.75	3,677	17,307	-	-	998	-	2,287	-	8	-	3,293	3,293
17.00	6,724	29,161	-	16,146	151,133	41,777	127,342	-	15,246	304	351,948	351,948
17.25	39,004	34,100	-	-	-	-	11,679	-	205	-	11,885	11,885
17.50	184,601	147,996	-	50,933	23,217	150	22,173	-	1,127	-	97,599	97,599
17.75	24,008	34,397	-	-	-	-	4,703	-	4	-	4,707	4,707
18.00	78,942	73,014	-	-	30,278	-	11,996	-	261	-	42,535	42,535
18.25	11,589	24,141	-	-	-	-	9,174	-	1,100	-	10,274	10,274
18.50	18,330	22,109	-	-	-	-	13,570	10	705	-	14,285	14,285
18.75	1,215	13,030	-	-	-	-	252	-	34	-	286	286
19.00	84,026	17,038	-	-	-	-	6,969	-	147	-	7,116	7,116
19.25	15,466	23,050	-	-	-	-	770	-	756	-	1,526	1,526
19.50	165	5,212	-	-	-	-	2,047	-	802	-	2,849	2,849
19.75	30	10,189	-	-	27	-	27,305	0	560	-	27,892	27,892
20.00	6,744	4,794	-	-	-	-	2,810	-	165	-	2,975	2,975
20.25	1,705	10,601	-	-	-	-	14,497	-	79	-	14,576	14,576
20.50	1,744	3,508	-	-	-	-	1,115	-	125	-	1,240	1,240
20.75	200	26,967	-	-	-	423	23,139	-	36	-	23,598	23,598
21.00	20,449	25,307	-	-	-	-	9,078	381	1,270	-	10,729	10,729
21.25	34,878	3,907	-	-	-	-	892	-	102	-	995	995
21.50	50,207	16,001	-	-	3	-	14,247	-	107	-	14,357	14,357
21.75	23,352	1,795	-	-	-	-	150	-	307	-	458	458
22.00	173,251	26,434	-	-	-	-	13,833	117	204	-	14,154	14,154
22.25	44,651	3,732	-	-	15	-	616	-	706	-	1,338	1,338
22.50	81,541	13,781	-	-	-	-	982	-	6,541	-	7,523	7,523
22.75	22,237	326	-	-	-	-	84	-	23	-	107	107
23.00	30,698	1,416	-	-	-	-	108	-	499	-	607	607
23.25	29,242	16,370	-	-	-	-	10,832	-	194	-	11,026	11,026
23.50	198,080	544,842	-	1,528	-	175	3,288	-	478	838	6,307	6,307
23.75	13,984	1,460	-	-	-	-	168	-	754	-	922	922
24.00	17,750	1,317	-	-	-	-	118	-	255	-	373	373
24.25	8,745	1,847	-	-	-	-	479	-	528	-	1,007	1,007
24.50	17,826	1,764	-	-	-	-	757	-	220	-	978	978
24.75	8,190	655	-	-	-	-	32	-	58	-	91	91
25.00 & above	214,940	134,785	-	0	-	-	4,111	-	21,268	1	25,380	25,380
Total	2,390,301	2,759,197	-	115,694	679,264	72,766	1,442,518	1,167	281,443	1,143	2,593,995	2,593,995

*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	Mar-24	Dec-24	Mar-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	612,986	794,883	-	555	43,565	14,496	595,549	2	54,198	-	708,366	708,366
01.00*	9,742	12,484	-	-	488	393	11,926	323	2,357	-	15,486	15,486
02.00*	166,705	164,610	-	-	-	3,183	137,626	267	10,356	2	151,434	151,434
03.00*	321,330	335,122	-	-	-	-	224,045	875	55,943	1	280,865	280,865
04.00*	193,592	458,720	-	91	3,508	3	112,643	13	47,210	1	163,468	163,468
05.00*	219,674	340,056	7,004	-	145	-	219,731	612	95,560	18	316,065	323,069
06.00*	63,669	147,929	-	1,037	29,018	1,983	99,578	20	9,745	-	141,381	141,381
07.00*	141,848	131,608	-	31	74,061	-	101,488	-	33,287	-	208,867	208,867
08.00*	31,184	117,672	-	-	75,277	-	57,983	-	1,454	-	134,715	134,715
08.25	1,044	4,550	-	-	-	-	29,327	-	8	-	29,335	29,335
08.50	1,725	89,328	-	-	-	-	44,033	-	20	-	44,053	44,053
08.75	162	46,082	-	-	-	-	28,295	-	36	-	28,330	28,330
09.00	18,499	63,491	-	-	10,902	-	322,660	-	1,662	-	335,224	335,224
09.25	519	113,821	-	-	20,000	-	20,223	275	31	279	40,808	40,808
09.50	16,245	101,151	-	-	-	-	16,929	-	117	-	17,046	17,046
09.75	1,748	76,084	-	-	-	-	8,101	-	253	-	8,354	8,354
10.00	13,502	264,367	-	52	-	50,669	89,140	-	379	-	140,240	140,240
10.25	366	252,709	-	-	102,215	150,000	34,221	-	89	-	286,525	286,525
10.50	574	63,361	-	-	-	65,000	46,470	-	122	-	111,593	111,593
10.75	1,428	135,557	-	-	5,000	200,000	2,829	-	439	-	208,269	208,269
11.00	13,056	572,913	-	-	-	309	5,619	16	4,123	-	10,067	10,067
11.25	710	279,609	-	16,250	-	95,000	32,340	-	267	-	143,858	143,858
11.50	50,068	144,944	-	8,500	-	85,400	12,385	-	1,202	-	107,487	107,487
11.75	1,560	203,056	-	-	84,610	51,430	68,481	-	286	-	204,806	204,806
12.00	11,139	393,488	-	2	162,430	11,640	239,045	-	4,911	-	418,027	418,027
12.25	581	277,585	-	151,761	574,839	52,461	419,831	20	1,642	-	1,200,554	1,200,554
12.50	3,162	394,069	-	10,815	122,685	14,928	400,406	1,821	1,655	-	552,311	552,311
12.75	20,823	362,093	-	87	206,677	19,680	399,829	1,807	1,604	-	629,684	629,684
13.00	31,851	335,464	-	459	9,522	13,013	411,738	1,500	2,702	-	438,934	438,934
13.25	3,433	266,965	-	-	18,378	1,628	351,841	109	2,619	-	374,576	374,576
13.50	13,686	245,270	-	3,198	-	3,556	244,602	682	9,839	-	261,877	261,877
13.75	3,243	151,048	-	40,258	31,749	4,993	214,707	266	4,203	-	296,177	296,177
14.00	21,988	247,972	-	90	3,069	1,377	203,434	23	10,030	50	218,074	218,074
14.25	1,732	151,402	-	19	4,279	7,488	176,426	178	5,608	-	193,999	193,999
14.50	2,959	161,148	-	36	956	2,163	130,609	-	11,800	8	145,572	145,572
14.75	9,864	132,561	-	-	47,081	7,436	77,915	-	9,007	-	141,439	141,439
15.00	6,479	178,754	-	50	40,814	266	160,870	-	28,052	17	230,069	230,069
15.25	3,331	273,204	-	9	32,460	3,458	131,792	-	8,554	1	176,274	176,274
15.50	2,998	137,655	-	-	-	1,618	35,762	-	14,633	3	52,016	52,016
15.75	77,087	168,689	-	56	-	13	96,269	5	7,271	-	103,614	103,614
16.00	4,824	215,457	-	22	-	14	31,420	3	14,274	-	45,734	45,734
16.25	60,942	215,519	-	-	-	28	45,608	4	9,402	2	55,044	55,044
16.50	63,846	267,397	-	-	-	122	22,848	-	11,049	1	34,021	34,021
16.75	11,652	166,270	-	-	-	10	22,362	-	9,724	1	32,097	32,097
17.00	10,501	208,108	-	-	-	75,526	38,083	-	9,608	1	123,218	123,218
17.25	3,345	122,071	-	-	-	-	11,152	94	6,674	-	17,920	17,920
17.50	6,447	577,292	-	-	5,817	910	18,137	-	8,329	1	33,194	33,194
17.75	10,573	124,431	-	-	2,000	-	13,017	33	3,614	2	18,666	18,666
18.00	12,785	80,977	-	124	37	340	25,748	-	5,573	1	31,823	31,823
18.25	33,311	66,057	-	-	-	-	59,155	-	4,673	-	63,828	63,828
18.50	37,932	66,034	-	-	-	8	8,142	4	5,474	-	13,629	13,629
18.75	34,339	83,910	-	-	5	-	17,277	1	6,393	-	23,676	23,676
19.00	410,634	59,189	-	-	-	-	16,044	-	13,384	1	29,429	29,429
19.25	4,117	83,273	-	-	-	-	9,506	0	4,346	-	13,852	13,852
19.50	4,899	177,718	-	-	-	335	7,777	-	5,170	-	13,282	13,282
19.75	4,398	57,322	-	-	-	-	5,201	-	4,999	-	10,200	10,200
20.00	36,434	39,886	-	-	67	78	20,553	20	13,897	-	34,615	34,615
20.25	4,792	43,545	-	-	6,000	-	7,648	-	3,736	-	17,384	17,384
20.50	10,974	34,322	-	-	-	31	6,156	-	5,823	-	12,010	12,010
20.75	30,630	41,170	-	-	-	-	10,447	-	3,796	-	14,243	14,243
21.00	29,359	29,616	-	-	-	507	4,214	-	3,830	-	8,552	8,552
21.25	136,264	37,409	-	-	-	2	7,957	-	6,021	1	13,981	13,981
21.50	735,428	60,027	-	-	-	-	3,038	-	7,011	-	10,050	10,050
21.75	459,827	46,504	-	-	-	-	26,977	-	2,539	-	29,516	29,516
22.00	730,755	25,096	-	-	-	1,500	6,197	-	6,655	-	14,352	14,352
22.25	667,677	29,865	-	-	1,612	-	3,164	-	3,069	-	7,845	7,845
22.50	646,462	23,891	-	5	-	0	10,910	-	3,796	-	14,712	14,712
22.75	306,956	23,643	-	3,892	-	-	3,050	-	2,157	-	9,099	9,099
23.00	399,582	27,372	-	3,076	-	277	11,538	-	5,951	1	20,842	20,842
23.25	303,270	29,393	-	-	-	7	10,242	-	5,101	-	15,351	15,351
23.50	254,008	16,443	-	200	-	20	7,121	-	3,669	-	11,010	11,010
23.75	175,190	21,363	-	-	-	-	2,921	-	3,010	-	5,931	5,931
24.00	188,274	23,374	-	-	-	5	1,250	11	15,823	-	17,090	17,090
24.25	78,777	23,928	-	-	-	-	691	-	5,580	-	6,271	6,271
24.50	103,035	6,605	-	-	-	-	911	-	2,790	-	3,701	3,701
24.75	30,877	9,436	-	-	-	-	897	-	3,590	-	4,487	4,487
25.00 & above	651,068	356,481	-	-	11	154	49,370	23	226,853	-	276,411	276,411
Total	8,790,479	12,311,867	7,004	240,674	1,719,277	943,461	6,563,429	9,008	900,663	390	10,376,904	10,383,908

*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)												
Rate of Interest/Return	Mar-24	Dec-24	Mar-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	503	407	-	-	-	-	330	-	79	-	409	409
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	326	253	-	-	-	-	-	-	257	-	257	257
04.00*	46	33	-	-	-	-	-	-	29	-	29	29
05.00*	33	28	-	-	-	-	-	-	27	-	27	27
06.00*	16	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	362,115	-	84,049	-	-	-	-	-	-	84,049	84,049
08.25	361,331	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	37	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	3,506	-	-	-	3,506	3,506
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	2	-	-	-	2	2
12.00	-	-	-	-	-	-	1,503	-	-	-	1,503	1,503
12.25	-	-	-	-	-	-	6,320	-	-	-	6,320	6,320
12.50	-	-	-	-	-	-	2,535	-	-	-	2,535	2,535
12.75	-	-	-	-	-	-	6,410	-	-	-	6,410	6,410
13.00	-	-	-	-	-	-	14,221	-	-	-	14,221	14,221
13.25	-	600	-	-	-	-	1,033	-	-	-	1,033	1,033
13.50	-	300	-	-	-	-	-	-	-	-	-	-
13.75	-	2,114	-	-	-	-	7,207	-	-	-	7,207	7,207
14.00	-	993	-	-	-	-	3,216	-	-	-	3,216	3,216
14.25	-	127	-	-	-	-	3,535	-	-	-	3,535	3,535
14.50	-	1,458	-	-	-	-	50	-	-	-	50	50
14.75	-	3,349	-	-	-	-	-	-	-	-	-	-
15.00	-	4,302	-	-	-	-	400	-	-	-	400	400
15.25	-	6,907	-	-	-	-	557	-	-	-	557	557
15.50	-	1,459	-	-	-	-	2,559	-	-	-	2,559	2,559
15.75	-	14,386	-	-	-	-	264	-	-	-	264	264
16.00	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	7,372	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	380	-	-	-	-	5	-	-	-	5	5
17.00	-	-	-	-	-	-	-	-	-	-	-	-
17.25	-	250	-	-	-	-	-	-	-	-	-	-
17.50	-	3	-	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-	-
18.00	-	2,270	-	-	-	-	-	-	-	-	-	-
18.25	-	478	-	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-	-
18.75	-	240	-	-	-	-	-	-	-	-	-	-
19.00	-	8	-	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-	-
19.50	-	200	-	-	-	-	-	-	-	-	-	-
19.75	-	8	-	-	-	-	-	-	-	-	-	-
20.00	-	11	-	-	-	-	-	-	-	-	-	-
20.25	-	136	-	-	-	-	-	-	-	-	-	-
20.50	-	46	-	-	-	-	-	-	-	-	-	-
20.75	-	1	-	-	-	-	-	-	-	-	-	-
21.00	-	76	-	-	-	-	-	-	-	-	-	-
21.25	1,184	156	-	-	-	-	-	-	-	-	-	-
21.50	1	-	-	-	-	-	-	-	-	-	-	-
21.75	2,723	-	-	-	-	-	-	-	-	-	-	-
22.00	4,733	3,000	-	-	-	-	-	-	-	-	-	-
22.25	11,130	600	-	-	-	-	-	-	-	-	-	-
22.50	7,351	500	-	-	-	-	-	-	-	-	-	-
22.75	11,833	-	-	-	-	-	-	-	-	-	-	-
23.00	1,318	-	-	-	-	-	1	-	-	-	1	1
23.25	8,199	-	-	-	-	-	-	-	-	-	-	-
23.50	1,741	-	-	-	-	-	-	-	-	-	-	-
23.75	2,106	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	-
Total	414,573	414,620	-	84,049	-	-	53,653	-	408	-	138,111	138,111

*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

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Mar-24	Dec-24	Mar-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	641,272	657,672	-	555	41,793	6,454	908,852	2	211,908	-	1,169,565	1,169,565
01.00*	7,039	15,432	-	4,655	488	893	8,734	323	1,991	-	17,084	17,084
02.00*	107,619	110,275	-	-	-	4,068	84,553	267	9,218	-	98,106	98,106
03.00*	262,204	256,554	-	-	-	-	180,364	52	50,756	-	231,172	231,172
04.00*	147,110	421,367	-	91	3,508	3	82,063	13	37,992	-	123,669	123,669
05.00*	271,189	296,639	7,004	-	145	-	181,412	1	71,024	-	252,582	259,587
06.00*	60,288	128,869	-	987	29,018	1,983	79,243	20	7,539	-	118,791	118,791
07.00*	141,498	107,371	-	-	74,061	-	111,281	-	13,606	-	198,948	198,948
08.00*	34,111	559,492	-	84,049	28,923	1,125	38,057	-	1,128	-	153,282	153,282
08.25	362,431	2,119	-	-	-	-	21,768	-	0	-	21,768	21,768
08.50	1,394	5,599	-	-	-	-	36,385	-	8	-	36,393	36,393
08.75	114	20,169	-	-	-	-	14,200	-	28	-	14,228	14,228
09.00	25,867	64,875	-	-	-	-	247,775	-	1,642	-	249,417	249,417
09.25	296	44,116	-	-	-	-	5,622	275	2	-	5,899	5,899
09.50	12,216	47,697	-	-	-	-	1,991	-	0	-	1,991	1,991
09.75	316	33,063	-	-	-	-	2,669	-	60	-	2,729	2,729
10.00	11,479	171,351	-	52	-	50,000	58,571	-	71	-	108,694	108,694
10.25	150	106,021	-	-	-	150,000	1,707	-	0	-	151,707	151,707
10.50	144	25,298	-	-	-	65,000	14,812	-	12	-	79,823	79,823
10.75	39,187	79,693	-	-	7,228	200,000	1,659	-	307	-	209,195	209,195
11.00	10,211	502,005	-	-	-	300	1,124	16	3,496	-	4,936	4,936
11.25	391	265,329	-	16,250	-	95,000	12,939	-	166	-	124,356	124,356
11.50	127,495	251,543	-	8,500	119,068	85,400	4,874	-	253	-	218,095	218,095
11.75	311	184,668	-	-	20,104	50,930	27,601	-	209	-	98,844	98,844
12.00	29,181	365,001	-	-	138,996	11,640	124,777	-	3,813	-	279,226	279,226
12.25	143	242,917	-	154,950	242,420	50,166	257,533	20	1,472	-	706,562	706,562
12.50	710	371,260	-	12,171	84,684	14,380	258,041	2,104	1,289	-	372,668	372,668
12.75	20,806	316,988	-	90	225,953	21,185	291,201	1,807	1,267	-	541,503	541,503
13.00	43,676	298,117	-	445	1,262	14,190	263,291	1,637	1,781	-	282,606	282,606
13.25	65,566	282,036	-	116	77,714	1,225	266,725	109	720	-	346,609	346,609
13.50	12,194	230,492	-	5,435	-	3,282	171,027	500	3,244	-	183,489	183,489
13.75	341	104,598	-	296	34,511	4,102	139,619	197	588	-	179,313	179,313
14.00	12,734	135,064	-	73	3,391	1,887	160,577	263	6,702	-	172,893	172,893
14.25	586	109,226	-	19	4,339	6,087	138,581	178	1,863	-	151,067	151,067
14.50	1,464	124,619	-	49	488	2,127	98,411	-	7,984	-	109,059	109,059
14.75	15,993	66,766	-	-	40,277	7,866	74,168	-	2,238	-	124,549	124,549
15.00	9,181	124,705	-	5	41,662	236	104,178	-	15,027	-	161,108	161,108
15.25	32,778	167,871	-	9	44,486	3,324	78,316	-	3,707	-	129,842	129,842
15.50	6,456	92,765	-	-	-	1,555	24,827	-	5,962	-	32,344	32,344
15.75	7,149	135,842	-	-	-	75	93,581	5	2,830	-	96,490	96,490
16.00	29,474	183,218	-	-	16,768	293	31,099	0	7,695	-	55,855	55,855
16.25	3,304	177,277	-	-	-	2	48,076	4	2,434	-	50,517	50,517
16.50	31,665	292,021	-	-	1,478	170	30,919	-	5,101	-	37,668	37,668
16.75	4,579	125,721	-	-	998	-	12,730	-	5,651	-	19,379	19,379
17.00	9,697	176,702	-	-	91,133	117,291	155,313	-	18,385	304	382,426	382,426
17.25	39,329	136,948	-	-	-	-	20,254	94	2,863	-	23,211	23,211
17.50	182,793	535,427	-	50,933	23,217	150	33,828	-	3,285	-	111,412	111,412
17.75	24,598	137,651	-	-	2,000	-	13,901	33	937	-	16,871	16,871
18.00	84,207	139,186	-	124	30,278	340	27,261	-	1,932	-	59,935	59,935
18.25	32,451	78,427	-	-	-	-	65,008	-	2,391	-	67,399	67,399
18.50	49,520	68,410	-	-	-	-	17,093	14	1,710	-	18,817	18,817
18.75	20,441	74,327	-	-	-	-	13,725	-	1,992	-	15,717	15,717
19.00	349,756	57,130	-	-	-	-	17,141	-	5,285	-	22,425	22,425
19.25	16,553	96,046	-	-	-	-	9,257	0	1,754	-	11,011	11,011
19.50	1,884	160,674	-	-	-	-	8,777	-	1,392	-	10,169	10,169
19.75	781	49,340	-	-	-	-	29,176	0	1,096	-	30,272	30,272
20.00	19,576	26,413	-	-	-	-	5,930	-	10,066	-	15,996	15,996
20.25	2,564	22,510	-	-	-	-	18,292	-	1,011	-	19,303	19,303
20.50	8,391	12,516	-	-	-	31	4,120	-	2,240	-	6,391	6,391
20.75	4,379	48,217	-	-	-	423	28,329	-	473	-	29,224	29,224
21.00	34,151	39,661	-	-	-	500	12,240	381	3,226	-	16,347	16,347
21.25	64,942	24,037	-	-	-	2	3,466	-	4,332	-	7,799	7,799
21.50	449,825	63,860	-	-	-	-	14,611	-	2,951	-	17,563	17,563
21.75	339,915	30,764	-	-	-	-	16,918	-	1,105	-	18,023	18,023
22.00	674,253	34,760	-	-	-	1,500	14,456	117	3,661	-	19,734	19,734
22.25	430,166	23,442	-	-	1,612	-	1,347	-	1,477	-	4,436	4,436
22.50	505,514	23,198	-	5	-	0	2,018	-	8,491	-	10,514	10,514
22.75	229,969	12,946	-	3,892	-	-	877	-	854	-	5,623	5,623
23.00	297,940	8,627	-	-	-	9	978	-	3,971	-	4,958	4,958
23.25	265,382	28,815	-	-	-	-	11,747	-	3,213	-	14,960	14,960
23.50	381,051	447,075	-	1,728	-	195	6,483	-	1,901	838	11,145	11,145
23.75	121,999	11,291	-	-	-	-	414	-	1,612	-	2,026	2,026
24.00	127,901	12,213	-	-	-	-	697	-	8,969	-	9,666	9,666
24.25	67,527	11,312	-	-	-	-	783	-	2,715	-	3,498	3,498
24.50	91,596	4,818	-	-	-	-	1,154	-	1,940	-	3,094	3,094
24.75	27,438	4,989	-	-	-	-	140	-	1,582	-	1,722	1,722
25.00 & above	716,483	421,101	-	0	-	-	42,240	-	204,610	1	246,852	246,852
Total	8,265,283	11,326,551	7,004	345,478	1,432,000	975,390	5,393,909	8,432	806,208	1,143	8,962,560	8,969,564

*01.00 stands for 00.25 to 01.24

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01.00 STANDS FOR 00.25 TO
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*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

												(Million Rupees)
Rate of Return	Mar-24	Dec-24	Mar-25 P									
	Domestic Constituents											
	Non-financial					Trust Funds and Non-profit						
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	230,447	416,211	-	-	40,602	10,740	251,034	-	21,567	-	323,943	323,943
01.00*	3,139	3,513	-	-	-	-	4,238	-	366	-	4,604	4,604
02.00*	68,222	63,746	-	-	-	26	59,203	-	1,511	2	60,742	60,742
03.00*	81,353	99,208	-	-	-	-	58,178	823	11,043	1	70,045	70,045
04.00*	60,287	49,265	-	-	-	-	39,997	-	10,012	1	50,011	50,011
05.00*	98,807	126,986	-	-	-	-	73,726	612	55,487	18	129,842	129,842
06.00*	13,984	28,592	-	50	-	-	27,058	-	2,640	-	29,748	29,748
07.00*	24,608	56,775	-	31	-	-	20,465	-	22,262	-	42,757	42,757
08.00*	8,281	28,410	-	-	46,355	-	23,326	-	552	-	70,233	70,233
08.25	43	3,598	-	-	-	-	13,854	-	8	-	13,862	13,862
08.50	612	84,163	-	-	-	-	8,042	-	12	-	8,054	8,054
08.75	49	27,343	-	-	-	-	14,480	-	8	-	14,487	14,487
09.00	5,640	17,220	-	29	10,902	-	115,415	-	21	-	126,367	126,367
09.25	228	75,903	-	-	20,000	-	15,472	-	29	279	35,780	35,780
09.50	4,030	54,345	-	-	-	-	15,162	-	118	-	15,280	15,280
09.75	1,435	43,025	-	-	-	-	5,435	-	193	-	5,628	5,628
10.00	2,551	110,864	-	-	-	669	37,361	-	309	-	38,340	38,340
10.25	216	146,688	-	-	102,215	-	32,514	-	88	-	134,818	134,818
10.50	442	38,072	-	-	-	-	31,660	-	118	-	31,778	31,778
10.75	1,576	83,501	-	-	5,000	-	1,558	-	132	-	6,690	6,690
11.00	3,186	86,362	-	-	-	9	4,785	-	628	-	5,422	5,422
11.25	340	14,280	-	-	-	-	22,908	-	101	-	23,008	23,008
11.50	49,686	21,334	-	-	-	-	8,111	-	949	-	9,060	9,060
11.75	1,250	19,188	-	-	64,505	500	43,683	-	77	-	108,765	108,765
12.00	1,914	100,923	-	2	76,761	-	133,997	-	1,098	-	211,859	211,859
12.25	454	81,443	-	35,038	400,357	2,295	217,708	-	170	-	655,568	655,568
12.50	2,467	72,367	-	26	55,000	13,445	169,799	-	366	-	238,637	238,637
12.75	2,357	104,962	-	38	20,220	1,586	152,703	-	338	-	174,885	174,885
13.00	3,323	43,473	-	14	12,920	338	189,488	-	1,128	-	203,889	203,889
13.25	3,010	61,787	-	-	7,041	2,590	110,533	-	1,923	-	122,087	122,087
13.50	1,503	74,086	-	-	-	648	93,822	182	6,761	-	101,414	101,414
13.75	3,014	77,516	-	40,163	-	2,805	103,959	69	3,615	-	150,612	150,612
14.00	16,698	145,413	-	192	-	40	61,037	-	3,680	50	64,999	64,999
14.25	1,174	69,330	-	11	209	1,401	59,428	-	4,074	-	65,123	65,123
14.50	1,545	56,791	-	-	469	313	50,703	-	4,262	8	55,754	55,754
14.75	1,430	76,776	-	-	13,200	70	22,670	-	6,804	-	42,744	42,744
15.00	8,894	81,553	-	46	16	30	62,968	-	14,905	17	77,981	77,981
15.25	587	131,138	-	-	10,287	133	66,967	-	4,941	1	82,330	82,330
15.50	2,645	56,484	-	-	-	63	15,799	-	9,179	3	25,045	25,045
15.75	76,542	67,764	-	56	-	13	26,798	-	5,202	-	32,068	32,068
16.00	3,178	58,713	-	22	-	14	9,032	3	7,320	-	16,392	16,392
16.25	60,859	63,084	-	-	-	1,314	7,087	-	7,161	2	15,564	15,564
16.50	70,530	62,755	-	-	8,500	-	5,766	-	6,682	1	20,949	20,949
16.75	10,749	58,236	-	-	-	10	11,924	-	4,080	1	16,015	16,015
17.00	7,528	60,567	-	16,146	60,000	12	10,112	-	6,470	1	92,740	92,740
17.25	3,019	19,473	-	-	-	-	2,577	-	4,017	-	6,593	6,593
17.50	8,255	189,864	-	-	5,817	910	6,482	-	6,171	1	19,381	19,381
17.75	9,984	21,177	-	-	-	-	3,819	-	2,681	2	6,503	6,503
18.00	7,519	17,075	-	-	37	-	10,482	-	3,903	1	14,423	14,423
18.25	12,449	12,250	-	-	-	-	3,321	-	3,382	-	6,703	6,703
18.50	6,742	19,732	-	-	-	8	4,620	-	4,469	-	9,097	9,097
18.75	15,113	22,854	-	-	5	-	3,804	1	4,435	-	8,244	8,244
19.00	144,904	19,105	-	-	-	-	5,873	-	8,247	1	14,120	14,120
19.25	3,031	10,277	-	-	-	-	1,019	-	3,348	-	4,367	4,367
19.50	3,181	22,456	-	-	-	335	1,047	-	4,579	-	5,961	5,961
19.75	3,647	18,178	-	-	27	-	3,330	-	4,462	-	7,819	7,819
20.00	23,602	18,278	-	-	67	78	17,433	20	3,996	-	21,593	21,593
20.25	3,932	31,773	-	-	6,000	-	3,854	-	2,803	-	12,657	12,657
20.50	4,328	25,360	-	-	-	-	3,150	-	3,708	-	6,859	6,859
20.75	26,452	19,921	-	-	-	-	5,258	-	3,359	-	8,617	8,617
21.00	15,658	15,337	-	-	-	-	1,053	-	1,875	-	2,934	2,934
21.25	107,384	17,435	-	-	-	7	5,384	-	1,791	1	7,176	7,176
21.50	335,811	12,168	-	-	3	-	2,674	-	4,167	-	6,844	6,844
21.75	145,988	17,535	-	-	-	-	10,209	-	1,742	-	11,951	11,951
22.00	234,485	19,771	-	-	-	-	5,573	-	3,199	-	8,772	8,772
22.25	293,293	10,755	-	-	15	-	2,434	-	2,298	-	4,748	4,748
22.50	229,840	14,974	-	-	-	-	9,874	-	1,846	-	11,721	11,721
22.75	111,056	11,023	-	-	-	-	2,257	-	1,326	-	3,583	3,583
23.00	133,658	20,161	-	3,076	-	268	10,669	-	2,479	1	16,493	16,493
23.25	75,329	16,947	-	-	-	7	9,327	-	2,082	-	11,417	11,417
23.50	72,779	114,211	-	-	-	-	3,927	-	2,246	-	6,172	6,172
23.75	69,281	11,532	-	-	-	-	2,676	-	2,152	-	4,828	4,828
24.00	78,123	12,478	-	-	-	5	671	11	7,109	-	7,796	7,796
24.25	19,995	14,463	-	-	-	-	386	-	3,393	-	3,779	3,779
24.50	29,264	3,551	-	-	-	-	514	-	1,071	-	1,584	1,584
24.75	11,629	5,102	-	-	-	-	789	-	2,067	-	2,857	2,857
25.00 & above	149,525	70,165	-	-	11	154	11,241	23	43,511	-	54,939	54,939
Total	3,330,070	4,159,133	-	94,939	966,541	40,837	2,665,692	1,744	376,306	390	4,146,450	4,146,450

*01.00 stands for 00.25 to 01.24

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01.00 STANDS FOR 00.25 TO
: : : : : : : : : : : : : :

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*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st March, 2025

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	506,843	15,324	4,003	967,338	1,493,508
01.00*	2,723	251	-	18,713	21,687
02.00*	12,440	753	-	145,655	158,849
03.00*	66,230	8,071	135	226,782	301,218
04.00*	51,690	4,690	345	116,955	173,680
05.00*	115,553	25,478	3,241	245,157	389,428
06.00*	19,915	1,272	127	127,226	148,539
07.00*	92,159	7,020	5,553	136,974	241,706
08.00*	2,813	1,056	1	219,645	223,515
08.25	165	3	-	35,462	35,630
08.50	2,010	20	-	42,417	44,447
08.75	309	1	-	28,405	28,715
09.00	30,307	812	8	344,656	375,783
09.25	350	6	-	41,324	41,680
09.50	196	68	-	17,007	17,271
09.75	251	28	-	8,077	8,357
10.00	2,050	23	39	144,921	147,033
10.25	66	24	-	286,435	286,525
10.50	323	48	-	111,231	111,601
10.75	821	7	9	215,048	215,885
11.00	4,001	501	12	5,844	10,358
11.25	304	25	-	147,035	147,364
11.50	1,293	61	6	225,795	227,155
11.75	282	13	-	207,314	207,609
12.00	10,606	420	536	479,523	491,085
12.25	8,307	134	322	1,353,366	1,362,129
12.50	6,102	185	89	604,931	611,305
12.75	7,220	699	40	708,429	716,388
13.00	13,241	1,711	521	471,023	486,496
13.25	15,169	1,174	123	452,231	468,696
13.50	23,023	848	74	260,958	284,903
13.75	13,322	504	78	316,020	329,925
14.00	22,014	1,535	642	213,701	237,893
14.25	17,329	1,128	59	197,674	216,190
14.50	19,167	1,611	606	143,429	164,813
14.75	29,133	1,867	67	136,226	167,293
15.00	39,002	2,736	242	197,108	239,088
15.25	19,857	1,149	348	190,818	212,172
15.50	16,967	1,509	1,385	37,527	57,389
15.75	22,883	1,209	86	104,380	128,559
16.00	23,850	1,626	152	46,620	72,247
16.25	16,834	884	56	48,307	66,080
16.50	24,827	1,544	52	32,194	58,617
16.75	12,359	964	64	22,008	35,395
17.00	33,187	8,247	156	433,576	475,166
17.25	14,281	681	78	14,765	29,805
17.50	25,282	1,378	1,456	102,678	130,793
17.75	10,161	480	71	12,661	23,373
18.00	22,401	722	284	50,951	74,358
18.25	52,291	2,450	53	19,308	74,101
18.50	18,761	562	30	8,561	27,914
18.75	7,931	567	8	15,456	23,962
19.00	18,493	1,684	80	16,289	36,546
19.25	9,677	1,210	186	4,305	15,378
19.50	7,706	487	87	7,849	16,130
19.75	31,093	2,112	39	4,848	38,092
20.00	19,324	1,217	102	16,947	37,590
20.25	18,887	1,265	292	11,516	31,960
20.50	8,726	792	26	3,706	13,250
20.75	25,469	1,713	17	10,642	37,841
21.00	13,704	681	26	4,869	19,281
21.25	7,081	875	116	6,903	14,975
21.50	20,166	1,596	52	2,593	24,407
21.75	3,266	249	98	26,361	29,973
22.00	20,076	962	63	7,405	28,506
22.25	4,265	475	105	4,339	9,183
22.50	9,503	2,033	130	10,570	22,235
22.75	2,081	166	47	6,911	9,206
23.00	6,321	713	83	14,333	21,450
23.25	15,270	1,097	424	9,585	26,376
23.50	7,329	491	239	9,258	17,317
23.75	3,631	269	380	2,574	6,853
24.00	14,599	1,691	46	1,126	17,463
24.25	5,749	424	414	690	7,277
24.50	3,715	300	118	546	4,679
24.75	3,269	312	298	698	4,578
25.00 & above	251,702	28,127	937	21,025	301,791
Total	1,989,705	155,016	25,560	10,945,733	13,116,014

*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	-	-	32	0	46	-	99	0	186,826	58
5,000 to 10,000	-	-	-	-	-	-	1	0	40,564	306
10,000 to 20,000	-	-	-	-	-	-	1	0	28,484	396
20,000 to 25,000	-	-	-	-	-	-	-	-	11,239	247
25,000 to 50,000	-	-	1	0	2	0	-	-	126,307	4,398
50,000 to 100,000	-	-	-	-	2	0	6	0	260,829	18,528
100,000 to 150,000	-	-	-	-	1	0	1	0	286,268	38,171
150,000 to 200,000	-	-	-	-	3	0	10	2	57,762	9,923
200,000 to 300,000	-	-	1	0	4	1	22	5	86,399	21,197
300,000 to 400,000	-	-	-	-	1	0	122	47	60,083	20,580
400,000 to 500,000	-	-	-	-	2	1	25	11	51,660	23,096
500,000 to 750,000	-	-	2	1	7	4	71	45	121,176	76,320
750,000 to 1,000,000	-	-	3	3	5	4	48	41	41,216	36,114
1,000,000 to 2,000,000	-	-	27	40	12	18	146	206	89,002	131,915
2,000,000 to 3,000,000	-	-	14	36	18	42	105	257	41,624	99,925
3,000,000 to 4,000,000	-	-	46	161	15	51	74	258	22,523	78,377
4,000,000 to 5,000,000	-	-	31	139	19	87	61	273	17,769	79,183
5,000,000 to 6,000,000	-	-	27	150	7	39	52	274	9,650	52,192
6,000,000 to 7,000,000	-	-	6	40	8	52	20	128	6,865	44,497
7,000,000 to 8,000,000	-	-	8	59	6	45	7	52	7,196	53,703
8,000,000 to 9,000,000	-	-	-	-	6	51	14	117	4,663	39,504
9,000,000 to 10,000,000	-	-	-	-	5	48	11	105	4,149	39,703
10,000,000 to 100,000,000	-	-	44	1,988	125	5,074	158	6,271	42,317	1,336,508
100,000,000 to 500,000,000	-	-	30	7,057	132	35,114	142	35,873	9,379	2,002,339
500,000,000 to 1,000,000,000	-	-	6	4,171	39	30,149	63	42,695	1,511	1,044,533
1,000,000,000 to 5,000,000,000	-	-	10	19,804	105	248,000	61	110,448	1,052	2,038,416
5,000,000,000 to 10,000,000,000	1	7,004	8	67,762	51	347,575	19	119,619	77	467,369
10,000,000,000 & Over	-	-	11	339,007	60	1,732,185	13	699,500	21	302,103
Total	1	7,004	307	440,418	681	2,398,541	1,352	1,016,227	1,616,611	8,059,601

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

31st March, 2025

(Million Rupees)

Constituents											Size of Account * (Rs.)
Trust Funds & Non Profit Organizations											
Personal		Other		Sub Total		Total					
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
3,470	3	2,567,019	7,853	-	-	2,757,492	7,914	2,757,492	7,914	Less Than 5000	
43	0	511,946	2,846	-	-	552,554	3,152	552,554	3,152	5,000 to 10,000	
540	9	147,635	2,240	-	-	176,660	2,645	176,660	2,645	10,000 to 20,000	
28	1	26,990	590	-	-	38,257	837	38,257	837	20,000 to 25,000	
772	27	305,594	11,899	-	-	432,676	16,325	432,676	16,325	25,000 to 50,000	
535	42	980,938	72,226	-	-	1,242,310	90,796	1,242,310	90,796	50,000 to 100,000	
6	1	410,823	46,677	-	-	697,099	84,849	697,099	84,849	100,000 to 150,000	
12	2	101,452	17,606	-	-	159,239	27,533	159,239	27,533	150,000 to 200,000	
53	13	157,903	38,201	3	1	244,385	59,419	244,385	59,419	200,000 to 300,000	
13	5	85,900	29,753	10	4	146,129	50,388	146,129	50,388	300,000 to 400,000	
24	11	250,258	113,142	18	8	301,987	136,270	301,987	136,270	400,000 to 500,000	
57	36	81,632	49,839	17	10	202,962	126,256	202,962	126,256	500,000 to 750,000	
31	25	42,974	37,259	1	1	84,278	73,447	84,278	73,447	750,000 to 1,000,000	
95	155	161,795	233,259	6	9	251,083	365,602	251,083	365,602	1,000,000 to 2,000,000	
53	131	52,078	127,078	1	2	93,893	227,471	93,893	227,471	2,000,000 to 3,000,000	
13	43	15,495	53,802	-	-	38,166	132,692	38,166	132,692	3,000,000 to 4,000,000	
6	26	12,000	53,645	-	-	29,886	133,353	29,886	133,353	4,000,000 to 5,000,000	
7	38	6,370	34,679	2	10	16,115	87,382	16,115	87,382	5,000,000 to 6,000,000	
2	13	4,889	31,404	-	-	11,790	76,134	11,790	76,134	6,000,000 to 7,000,000	
6	45	3,376	25,224	-	-	10,599	79,129	10,599	79,129	7,000,000 to 8,000,000	
3	26	2,744	23,401	2	16	7,432	63,115	7,432	63,115	8,000,000 to 9,000,000	
4	39	3,651	34,633	-	-	7,820	74,528	7,820	74,528	9,000,000 to 10,000,000	
56	2,404	5,975	118,912	13	634	48,688	1,471,791	48,688	1,471,791	10,000,000 to 100,000,000	
17	3,059	77	10,707	6	838	9,783	2,094,987	9,783	2,094,987	100,000,000 to 500,000,000	
4	2,522	2	1,334	-	-	1,625	1,125,404	1,625	1,125,404	500,000,000 to 1,000,000,000	
1	1,500	4	4,303	-	-	1,233	2,422,472	1,233	2,422,472	1,000,000,000 to 5,000,000,000	
-	-	-	-	-	-	155	1,002,325	156	1,009,329	5,000,000,000 to 10,000,000,000	
-	-	-	-	-	-	105	3,072,794	105	3,072,794	10,000,000,000 & Over	
5,851	10,175	5,939,520	1,182,514	79	1,533	7,564,401	13,109,010	7,564,402	13,116,014	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 31st March, 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	1,899,306	5,714	839,050	2,200	121	0	19,015	1	2,757,492	7,914
5,000 to 10,000	321,534	1,828	211,216	1,169	1	0	19,803	155	552,554	3,152
10,000 to 20,000	125,071	1,851	50,544	778	10	0	1,035	16	176,660	2,645
20,000 to 25,000	34,725	758	3,308	74	3	0	221	5	38,257	837
25,000 to 50,000	383,978	14,588	26,142	923	14	1	22,542	813	432,676	16,325
50,000 to 100,000	1,127,620	82,543	80,838	5,755	23	2	33,829	2,497	1,242,310	90,796
100,000 to 150,000	593,714	71,581	59,775	7,468	22	3	43,588	5,797	697,099	84,849
150,000 to 200,000	138,403	23,972	18,693	3,169	13	2	2,130	389	159,239	27,533
200,000 to 300,000	214,532	52,055	20,739	5,107	25	6	9,089	2,251	244,385	59,419
300,000 to 400,000	129,508	44,685	12,864	4,428	42	15	3,715	1,260	146,129	50,388
400,000 to 500,000	281,304	127,037	16,164	7,173	58	27	4,461	2,033	301,987	136,270
500,000 to 750,000	125,838	76,635	22,732	13,793	183	117	54,209	35,711	202,962	126,256
750,000 to 1,000,000	71,435	62,228	7,223	6,225	208	182	5,412	4,811	84,278	73,447
1,000,000 to 2,000,000	214,307	309,824	13,804	19,695	636	972	22,336	35,111	251,083	365,602
2,000,000 to 3,000,000	66,904	162,067	9,742	24,069	545	1,335	16,702	39,999	93,893	227,471
3,000,000 to 4,000,000	22,413	77,624	2,104	7,274	426	1,498	13,223	46,296	38,166	132,692
4,000,000 to 5,000,000	16,324	73,184	1,600	7,123	357	1,604	11,605	51,442	29,886	133,353
5,000,000 to 6,000,000	9,240	50,187	806	4,367	318	1,732	5,751	31,096	16,115	87,382
6,000,000 to 7,000,000	7,267	46,798	482	3,134	146	948	3,895	25,254	11,790	76,134
7,000,000 to 8,000,000	6,414	47,886	410	3,069	147	1,101	3,628	27,074	10,599	79,129
8,000,000 to 9,000,000	4,031	34,319	354	3,010	140	1,187	2,907	24,599	7,432	63,115
9,000,000 to 10,000,000	4,526	43,106	347	3,286	207	1,938	2,740	26,198	7,820	74,528
10,000,000 to 100,000,000	12,260	286,197	627	13,050	261	6,679	35,540	1,165,865	48,688	1,471,791
100,000,000 to 500,000,000	655	134,221	24	4,923	15	3,590	9,089	1,952,252	9,783	2,094,987
500,000,000 to 1,000,000,000	50	35,136	4	2,729	2	1,157	1,569	1,086,383	1,625	1,125,404
1,000,000,000 to 5,000,000,000	55	123,680	1	1,023	1	1,466	1,176	2,296,303	1,233	2,422,472
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	156	1,009,329	156	1,009,329
10,000,000,000 & Over	-	-	-	-	-	-	105	3,072,794	105	3,072,794
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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

2. 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)					
	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,488,015	5,738,493	3,023,133	9,195,764	5,905,741	7,161,664
1.1. Overnight	434,055	531,765	188,468	606,874	191,991	356,329
1.2. 2 days to 7 days	1,705	18,925	1,191	94,427	1,154	79,238
1.3. For 8 days to 1 month	32,114	153,013	79,294	149,158	695,057	155,213
1.4. For above 1 month but <= 3 month	462,116	426,124	662,327	1,022,014	2,829,619	754,414
1.5. For above 3 months but <= 6 months	63,674	1,118,409	490,391	2,068,360	537,343	1,729,491
1.6. For above 6 months but <= one year	1,494,351	3,490,257	1,601,462	5,254,931	1,650,577	4,086,978
2. Medium Term	341,850	1,118,561	334,045	1,358,843	383,138	967,759
2.1. For above 1 year but <= 2 years	125,545	508,201	208,264	723,362	255,658	680,911
2.2. For above 2 years but <= 3 years	216,305	610,359	125,781	635,481	127,480	286,849
3. Long Term	1,174,485	4,738,300	1,200,610	4,931,077	1,275,523	4,986,590
3.1. For above 3 years but <= 4 years	322,756	989,786	218,200	1,062,505	242,201	1,025,208
3.2. For above 4 years but <= 5 years	235,968	576,682	423,560	889,320	413,446	1,022,509
3.3. For above 5 years but <= 7 years	441,548	1,221,123	419,999	1,084,168	451,438	1,178,841
3.4. For above 7 years but <= 10 years	71,272	886,750	68,673	902,620	66,516	858,875
3.5. For above 10 years but <= 15 years	22,914	727,892	24,134	705,186	23,885	585,077
3.6. For above 15 years but <= 20 years	22,704	136,191	21,335	139,690	23,219	128,988
3.7. For above 20 years but <= 25 years	51,320	168,400	20,270	120,147	50,388	156,634
3.8. For above 25 years but <= 30 years	5,661	26,228	4,051	23,612	4,235	25,456
3.9. For above 30 years	342	5,248	388	3,830	195	5,003
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

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	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,217,693	4,285,684	2,711,171	6,813,491	5,588,603	4,744,096
1.1. Overnight	421,920	493,691	187,958	472,340	191,422	304,763
1.2. 2 days to 7 days	1,506	12,552	845	39,539	770	3,575
1.3. For 8 days to 1 month	30,789	100,648	78,109	115,002	694,052	126,342
1.4. For above 1 month but <= 3 month	458,524	290,208	644,957	635,096	2,813,081	394,719
1.5. For above 3 months but <= 6 months	54,190	656,818	480,108	1,117,917	528,256	778,365
1.6. For above 6 months but <= one year	1,250,764	2,731,768	1,319,194	4,433,596	1,361,022	3,136,332
2. Medium Term	313,547	831,138	301,250	1,108,176	349,246	757,776
2.1. For above 1 year but <= 2 years	117,966	369,752	197,042	618,791	245,312	541,139
2.2. For above 2 years but <= 3 years	195,581	461,386	104,208	489,385	103,934	216,637
3. Long Term	960,278	3,148,461	990,742	3,404,885	1,060,290	3,467,692
3.1. For above 3 years but <= 4 years	266,794	684,900	167,532	794,693	189,349	816,734
3.2. For above 4 years but <= 5 years	195,143	392,647	376,019	626,952	365,324	700,374
3.3. For above 5 years but <= 7 years	368,122	871,023	349,257	833,359	379,610	859,816
3.4. For above 7 years but <= 10 years	57,305	622,204	55,447	614,265	52,772	547,292
3.5. For above 10 years but <= 15 years	14,182	372,305	14,136	383,531	14,070	363,153
3.6. For above 15 years but <= 20 years	13,536	84,482	13,854	85,849	14,914	78,828
3.7. For above 20 years but <= 25 years	41,504	113,799	11,619	58,101	41,491	97,367
3.8. For above 25 years but <= 30 years	3,468	6,214	2,686	7,337	2,648	3,830
3.9. For above 30 years	224	886	192	799	112	298
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

Note(s)

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3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking						
(Million Rupees)						
Loan Tenure	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	270,322	1,452,808	311,962	2,382,273	317,138	2,417,568
1.1. Overnight	12,135	38,074	510	134,534	569	51,566
1.2. 2 days to 7 days	199	6,372	346	54,887	384	75,663
1.3. For 8 days to 1 month	1,325	52,365	1,185	34,156	1,005	28,870
1.4. For above 1 month but <= 3 month	3,592	135,916	17,370	386,918	16,538	359,696
1.5. For above 3 months but <= 6 months	9,484	461,591	10,283	950,443	9,087	951,126
1.6. For above 6 months but <= one year	243,587	758,489	282,268	821,334	289,555	950,646
2. Medium Term	28,303	287,422	32,795	250,667	33,892	209,984
2.1. For above 1 year but <= 2 years	7,579	138,449	11,222	104,571	10,346	139,772
2.2. For above 2 years but <= 3 years	20,724	148,973	21,573	146,096	23,546	70,212
3. Long Term	214,207	1,589,839	209,868	1,526,192	215,233	1,518,898
3.1. For above 3 years but <= 4 years	55,962	304,886	50,668	267,812	52,852	208,474
3.2. For above 4 years but <= 5 years	40,825	184,036	47,541	262,368	48,122	322,134
3.3. For above 5 years but <= 7 years	73,426	350,100	70,742	250,808	71,828	319,025
3.4. For above 7 years but <= 10 years	13,967	264,546	13,226	288,356	13,744	311,583
3.5. For above 10 years but <= 15 years	8,732	355,587	9,998	321,655	9,815	221,925
3.6. For above 15 years but <= 20 years	9,168	51,708	7,481	53,841	8,305	50,160
3.7. For above 20 years but <= 25 years	9,816	54,600	8,651	62,047	8,897	59,267
3.8. For above 25 years but <= 30 years	2,193	20,014	1,365	16,275	1,587	21,625
3.9. For above 30 years	118	4,362	196	3,030	83	4,705
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 31st March, 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	4,501,083	654,409	1,270,061	40,977	552	7,457	134,045	6,458,822	5,905,741	7,161,664
1.1. Overnight	170,567	42,629	17,652	1,844	43	888	3,729	310,968	191,991	356,329
1.2. 2 days to 7 days	797	999	90	342	30	46	237	77,851	1,154	79,238
1.3. For 8 days to 1 month	403,631	30,077	289,015	1,549	77	511	2,334	123,076	695,057	155,213
1.4. For above 1 month but <= 3 month	2,034,393	83,293	790,646	9,981	44	72	4,536	661,068	2,829,619	754,414
1.5. For above 3 months but <= 6 months	503,027	80,973	18,832	3,971	17	52	15,467	1,644,495	537,343	1,729,491
1.6. For above 6 months but <= one year	1,388,668	416,437	153,826	23,290	341	5,888	107,742	3,641,363	1,650,577	4,086,978
2. Medium Term	275,299	214,745	33,559	10,272	41	65	74,239	742,677	383,138	967,759
2.1. For above 1 year but <= 2 years	204,011	163,287	26,030	5,974	12	18	25,605	511,632	255,658	680,911
2.2. For above 2 years but <= 3 years	71,288	51,458	7,529	4,298	29	48	48,634	231,045	127,480	286,849
3. Long Term	1,035,032	1,120,550	95,973	103,768	3,331	18,038	141,187	3,744,234	1,275,523	4,986,590
3.1. For above 3 years but <= 4 years	179,484	177,021	35,105	30,231	128	436	27,484	817,520	242,201	1,025,208
3.2. For above 4 years but <= 5 years	351,556	254,700	28,403	22,438	179	415	33,308	744,956	413,446	1,022,509
3.3. For above 5 years but <= 7 years	363,449	320,601	19,166	15,747	274	737	68,549	841,756	451,438	1,178,841
3.4. For above 7 years but <= 10 years	53,844	79,795	6,290	8,425	536	2,254	5,846	768,402	66,516	858,875
3.5. For above 10 years but <= 15 years	15,559	63,013	2,149	8,431	530	3,270	5,647	510,365	23,885	585,077
3.6. For above 15 years but <= 20 years	20,177	87,568	2,320	8,218	525	3,479	197	29,722	23,219	128,988
3.7. For above 20 years but <= 25 years	47,104	127,795	2,086	8,600	1,128	7,146	70	13,092	50,388	156,634
3.8. For above 25 years but <= 30 years	3,700	9,544	437	1,614	31	301	67	13,998	4,235	25,456
3.9. For above 30 years	159	515	17	66	-	-	19	4,423	195	5,003
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564
2. ISLAMIC	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450
A. Ijara Finance	73,399	104,797	70,226	110,219	73,180	122,026
B. Diminishing Musharaka	69,768	869,196	69,161	1,002,192	71,047	1,062,477
C. Istisna	5,448	376,104	5,840	483,137	5,710	406,615
D. Mudaraba	76	1,620	109	1,902	109	1,859
E. Murabaha	11,767	147,192	14,415	152,486	12,722	229,401
F. Musawamah finance	25,753	81,300	27,223	89,263	29,132	75,601
G. Musharaka Finance	17,347	302,683	15,068	320,870	14,923	332,441
H. Salam Finance	1,453	75,417	1,784	63,364	1,370	68,508
I. Commodity Murabahah / Tawwaruq	246,059	21,165	284,811	27,788	290,662	28,961
J. Advance against financing	1,049	10,808	1,214	35,020	1,244	41,913
K. Other Islamic Modes of Financing	60,713	1,339,788	64,774	1,872,891	66,164	1,776,647
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

Note(s)

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* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 31st March, 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	5,340,407	1,568,832	1,352,221	116,763	955	6,920	304,556	7,277,050	6,998,139	8,969,564
2. ISLAMIC	471,007	420,872	47,372	38,254	2,969	18,641	44,915	3,668,683	566,263	4,146,450
A. Ijara Finance	56,848	74,237	4,858	5,701	9	12	11,465	42,075	73,180	122,026
B. Diminishing Musharaka	55,609	94,165	5,083	8,385	743	1,677	9,612	958,250	71,047	1,062,477
C. Istisna	500	10,735	21	2,081	-	-	5,189	393,800	5,710	406,615
D. Mudaraba	109	1,859	-	-	-	-	-	-	109	1,859
E. Murabaha	6,285	15,003	416	594	10	18	6,011	213,787	12,722	229,401
F. Musawamah finance	24,003	8,381	3,424	1,107	-	-	1,705	66,112	29,132	75,601
G. Musharaka Finance	12,267	15,408	1,379	2,233	2	13	1,275	314,787	14,923	332,441
H. Salam Finance	18	172	-	-	-	-	1,352	68,336	1,370	68,508
I. Commodity Murabahah / Tawwaruq	264,697	26,800	25,964	2,160	-	-	1	1	290,662	28,961
J. Advance against financing	1,105	1,535	66	45	-	-	73	40,333	1,244	41,913
K. Other Islamic Modes of Financing	49,566	172,577	6,161	15,948	2,205	16,920	8,232	1,571,202	66,164	1,776,647
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

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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	758,968	6,970	125,116	18,630	178,042	262,629	23,686	376	11,192	13,842	10,246
01.00*	9,702	613	905	648	1,653	1,405	413	61	1,854	2,616	50
02.00*	27,162	7,482	22,954	14,622	24,964	21,546	6,963	350	6,532	5,995	5,960
03.00*	96,545	5,007	43,558	18,124	31,632	54,866	18,523	4,626	6,918	8,022	1,842
04.00*	49,540	2,919	34,376	9,122	26,033	28,182	5,113	37	6,610	3,504	1,362
05.00*	124,599	4,842	59,718	33,650	35,126	79,208	15,060	426	7,185	5,174	5,132
06.00*	57,108	4,043	22,548	3,756	12,658	24,830	7,964	2,333	2,959	2,432	760
07.00*	101,019	1,434	29,106	17,217	25,924	27,229	9,349	322	4,519	4,869	2,679
08.00*	118,096	152	58,314	3,946	12,024	8,965	1,556	-	11,893	2,291	3,891
09.00*	158,683	3,058	51,651	53,050	52,662	84,991	8,968	3,020	8,291	10,356	4,870
10.00*	54,703	858	32,288	17,375	15,657	23,891	4,590	1,633	51,893	1,192	2,123
10.25	240,822	126	35,899	1,449	5,916	1	58	-	-	-	2,239
10.50	15,519	72	23,105	105	22,488	73	25	-	50,100	1	5
10.75	64,582	-	206	14	79	612	339	-	150,021	19	-
11.00	4,393	-	3,161	443	1,915	217	25	-	1	124	-
11.25	13,586	14,160	4,928	37	3,226	111,276	8	-	1	11	17
11.50	129,819	0	2,956	4,061	2,317	87,705	136	-	19	19	14
11.75	91,416	28	24,070	8,256	13,360	67,892	852	-	83	2	6
12.00	281,887	850	63,924	17,579	41,949	56,738	5,236	161	3,366	1,287	2,197
12.25	842,609	26,871	127,126	38,385	82,729	164,414	27,410	0	8,191	17,896	2,426
12.50	151,954	8,721	92,445	11,339	78,500	163,077	61,492	2,354	10,560	9,539	7,519
12.75	298,825	479	65,377	31,124	52,497	176,918	40,930	113	12,634	12,605	5,370
13.00	115,287	2,575	78,269	35,849	79,907	111,862	19,521	119	11,224	9,252	3,927
13.25	201,309	2,652	38,007	16,612	39,281	90,217	25,736	349	21,630	7,579	7,399
13.50	55,154	881	47,826	19,028	46,304	61,581	17,560	102	9,399	9,806	5,757
13.75	91,271	624	65,166	10,230	30,762	51,902	14,822	-	2,945	8,013	1,949
14.00	71,046	1,108	32,550	6,153	35,367	49,566	6,934	374	4,904	20,599	1,391
14.25	49,208	3,484	38,006	16,631	21,863	55,734	7,083	52	6,737	6,438	835
14.50	49,989	1,605	20,096	14,813	10,950	31,762	15,912	69	3,629	4,692	1,649
14.75	73,191	6,182	19,889	3,620	18,088	25,579	5,205	603	4,057	4,188	723
15.00	62,065	2,158	91,206	10,274	35,530	20,891	4,498	119	2,318	3,018	918
15.25	89,997	8,092	21,286	17,036	16,414	28,382	15,897	197	1,772	3,360	924
15.50	15,092	536	7,724	1,540	4,683	8,321	8,965	37	1,049	1,104	431
15.75	6,581	16,755	27,103	5,012	24,548	24,259	17,831	235	813	1,231	312
16.00	36,565	337	7,174	2,612	5,159	7,360	3,040	59	966	1,234	797
16.25	13,483	3,541	8,940	1,776	4,493	24,477	1,881	276	690	1,330	797
16.50	14,943	355	3,365	1,967	11,548	8,997	5,729	133	3,953	2,175	429
16.75	7,669	430	1,690	472	5,791	4,365	4,072	59	6,760	997	385
17.00	350,758	291	97,657	602	8,309	5,882	3,423	46	1,533	893	1,048
17.25	4,883	1,240	2,445	875	2,236	12,783	1,175	414	522	554	290
17.50	33,657	752	1,961	4,374	14,825	5,646	3,473	65	1,322	7,846	491
17.75	4,753	1,756	3,318	210	1,623	6,736	380	9	418	288	275
18.00	35,906	2,768	4,072	336	12,017	7,365	894	39	754	885	541
18.25	2,743	42,953	7,872	1,384	11,047	2,837	1,561	47	377	1,215	355
18.50	2,890	1,593	2,414	271	3,062	9,784	1,986	7	1,979	740	342
18.75	2,384	4,966	2,775	867	2,759	1,834	1,910	3	1,703	2,546	806
19.00	10,825	333	7,047	1,771	1,269	9,031	3,408	123	410	868	144
19.25	1,436	5,959	1,352	416	1,903	1,185	801	-	569	436	168
19.50	2,487	495	734	791	929	1,716	3,952	8	2,167	1,086	307
19.75	898	70	3,724	1,684	27,664	386	875	-	444	338	414
20.00	15,053	37	4,819	3,552	8,607	1,447	1,792	-	410	495	228
20.25	6,522	82	7,331	696	14,130	1,622	232	-	141	114	88
20.50	3,287	23	1,657	628	1,148	1,525	1,477	26	1,574	930	163
20.75	326	16	4,268	179	24,119	770	885	-	233	856	4,544
21.00	5,250	149	1,244	166	1,251	2,172	669	127	322	318	137
21.25	697	106	1,673	274	2,406	5,119	2,862	69	186	170	159
21.50	959	30	1,667	294	15,418	731	2,304	3	351	602	325
21.75	336	253	9,381	93	2,357	5,564	10,477	-	116	148	66
22.00	17,691	28	1,715	512	3,246	2,007	847	-	190	200	1,231
22.25	2,531	123	2,389	518	767	778	780	-	119	147	282
22.50	11,205	31	3,099	140	1,866	1,161	1,061	676	201	147	146
22.75	4,887	36	1,257	370	446	633	255	-	130	118	88
23.00	9,071	47	1,651	570	995	6,554	1,419	-	176	171	149
23.25	1,605	26	2,929	506	10,619	8,255	998	-	270	267	116
23.50	6,933	62	417	111	5,124	1,372	782	-	250	896	499
23.75	462	41	1,884	145	473	946	874	-	200	215	92
24.00	5,175	13	6,057	4,428	204	256	261	-	171	85	317
24.25	1,093	152	1,698	438	820	1,152	629	-	140	278	159
24.50	988	132	334	226	685	413	538	-	289	140	117
24.75	295	94	1,414	61	364	1,088	87	36	35	146	119
25.00 & over	246,091	167	11,652	16,348	9,148	6,195	3,464	52	1,392	1,082	1,252
Total	5,438,466	204,823	1,436,535	510,393	1,303,878	2,166,863	469,910	20,345	456,763	212,032	102,783

*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
31st March, 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
47,802	4,531	7,078	4,377	2,313	1,241	5,426	1,576	1,508	931	7,029	1,493,508	00.00
54	44	28	1,516	16	16	14	7	5	49	19	21,687	01.00*
2,895	1,176	4,437	1,363	115	1,488	1,166	1,081	519	53	25	158,849	02.00*
6,265	1,583	1,061	928	140	103	429	217	347	469	13	301,218	03.00*
1,670	1,367	158	1,124	146	503	738	227	244	379	327	173,680	04.00*
7,454	3,738	4,310	1,174	324	157	185	1,011	312	122	521	389,428	05.00*
2,051	292	1,093	1,301	26	111	615	1,040	557	44	18	148,539	06.00*
11,758	1,310	1,032	788	840	812	283	453	514	140	108	241,706	07.00*
895	0	892	195	176	8	215	-	-	-	6	223,515	08.00*
8,481	7,245	7,746	9,032	1,692	2,525	1,201	2,890	2,463	1,421	280	484,575	09.00*
2,736	704	567	671	797	907	234	25	783	516	197	214,341	10.00*
0	-	4	2	1	-	6	2	0	-	-	286,525	10.25
0	7	14	58	2	10	5	3	4	4	0	111,601	10.50
8	1	-	-	-	2	1	-	1	-	-	215,885	10.75
4	1	11	11	3	16	10	8	13	1	-	10,358	11.00
57	24	17	5	1	-	1	1	0	-	6	147,364	11.25
26	11	7	1	48	4	6	5	3	1	-	227,155	11.50
366	3	1	471	1	1	0	-	2	-	800	207,609	11.75
5,612	1,356	5,704	2,437	227	202	231	20	4	15	100	491,085	12.00
5,832	4,781	429	2,581	87	1,849	4,501	218	226	292	3,275	1,362,129	12.25
5,366	60	1,277	4,584	912	223	207	242	183	16	734	611,305	12.50
3,348	1,704	9,733	1,299	274	213	1,684	251	87	699	225	716,388	12.75
4,494	2,859	3,413	1,729	1,268	191	495	1,460	693	328	1,772	486,496	13.00
6,322	1,278	1,765	2,993	575	482	1,073	1,047	488	1,442	459	468,696	13.25
2,427	1,455	1,425	2,790	726	1,107	398	114	637	331	94	284,903	13.50
43,981	326	1,073	2,601	464	492	109	1,168	512	1,179	337	329,925	13.75
2,910	264	889	1,096	432	385	811	436	322	273	82	237,893	14.00
2,977	815	922	1,149	427	424	1,140	1,084	352	645	185	216,190	14.25
1,538	430	605	2,125	247	1,730	615	296	773	150	538	164,813	14.50
1,787	754	458	630	344	389	547	408	284	328	40	167,293	14.75
1,602	1,216	789	902	364	280	161	172	396	48	161	239,088	15.00
1,476	896	501	1,003	866	740	2,305	188	589	230	20	212,172	15.25
1,417	557	419	3,446	476	742	168	130	144	214	194	57,389	15.50
868	332	370	347	456	532	219	174	162	146	273	128,559	15.75
2,090	523	658	695	523	961	884	418	135	56	1	72,247	16.00
913	376	562	404	420	384	210	482	398	221	26	66,080	16.25
1,589	344	836	798	282	234	554	245	72	41	26	58,617	16.50
562	221	322	201	640	209	113	99	97	231	10	35,395	16.75
1,507	467	664	428	342	486	210	340	198	49	35	475,166	17.00
698	393	313	215	133	213	136	161	37	86	5	29,805	17.25
54,278	304	335	877	182	172	111	62	29	22	9	130,793	17.50
2,544	133	113	155	235	51	80	44	88	164	0	23,373	17.75
7,241	254	446	144	229	97	192	85	39	11	42	74,358	18.00
772	167	99	94	47	37	41	64	324	64	3	74,101	18.25
1,241	366	236	227	245	141	164	139	51	36	1	27,914	18.50
526	142	146	209	169	70	47	21	53	25	1	23,962	18.75
298	136	114	148	87	348	94	43	13	16	18	36,546	19.00
192	222	164	130	182	111	71	37	32	10	2	15,378	19.25
371	259	173	207	159	78	89	83	31	8	1	16,130	19.50
532	208	349	144	155	80	54	30	11	27	6	38,092	19.75
443	268	151	117	53	32	32	28	16	9	2	37,590	20.00
225	271	70	87	66	28	29	39	43	15	130	31,960	20.25
161	102	87	100	107	27	88	4	16	16	107	13,250	20.50
531	398	169	213	164	57	37	26	44	5	0	37,841	20.75
7,001	90	81	64	44	60	54	37	25	17	3	19,281	21.00
312	225	117	88	47	26	46	10	21	359	2	14,975	21.25
476	256	188	411	156	129	51	28	7	23	0	24,407	21.50
234	104	67	588	105	21	13	16	14	22	0	29,973	21.75
308	79	122	102	130	25	22	4	33	11	4	28,506	22.00
221	219	65	24	47	89	47	13	15	6	3	9,183	22.25
284	498	64	51	1,378	24	141	19	17	23	4	22,235	22.50
219	53	176	78	289	27	2	39	88	14	1	9,206	22.75
205	113	71	71	43	38	23	17	40	24	0	21,450	23.00
292	120	85	71	40	74	31	12	13	35	12	26,376	23.25
132	242	359	46	39	7	23	10	10	3	0	17,317	23.50
311	63	931	51	61	40	25	5	11	23	0	6,853	23.75
226	32	54	73	9	43	16	14	15	15	1	17,463	24.00
222	62	127	89	83	48	10	39	8	31	0	7,277	24.25
305	57	95	82	40	16	194	18	7	2	0	4,679	24.50
271	111	69	80	56	57	40	10	17	13	113	4,578	24.75
1,697	581	740	585	551	343	172	75	109	59	36	301,791	25.00 & over
273,910	49,579	67,645	62,876	22,326	22,765	29,350	18,768	15,308	12,254	18,443	13,116,014	Total

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st March, 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	5,022,766	812,343	1,328,981	73,717	172	1,800	247,490	4,550,606	6,599,409	5,438,466
05.00	42,565	60,669	1,931	3,520	10	401	7,663	140,232	52,169	204,823
10.00	86,864	152,492	7,837	11,567	393	1,870	17,357	1,470,606	112,451	1,636,535
15.00	58,145	76,247	22,253	19,509	76	394	9,377	414,242	89,851	510,393
20.00	351,369	253,740	20,319	16,727	502	3,219	17,563	1,030,191	389,753	1,303,878
25.00	81,934	307,467	5,929	12,054	930	6,943	28,853	1,840,398	117,646	2,166,863
30.00	54,088	80,616	4,008	5,062	128	734	5,537	383,497	63,761	469,910
33.33	607	3,150	49	130	-	-	58	17,065	714	20,345
35.00	16,578	34,181	1,575	1,853	642	3,386	3,728	417,343	22,523	456,763
40.00	22,260	36,810	1,056	2,000	110	2,067	3,946	171,154	27,372	212,032
45.00	5,367	23,382	545	1,656	390	2,112	1,105	75,633	7,407	102,783
50.00	35,387	87,338	1,614	2,207	386	1,742	1,586	182,624	38,973	273,910
55.00	7,031	12,275	859	1,076	38	356	319	35,872	8,247	49,579
60.00	4,945	10,898	531	958	29	160	591	55,630	6,096	67,645
65.00	5,146	11,294	538	910	25	103	622	50,568	6,331	62,876
70.00	3,254	7,614	313	614	38	148	411	13,950	4,016	22,326
75.00	2,892	5,965	275	579	17	45	365	16,177	3,549	22,765
80.00	2,626	4,475	238	330	7	43	529	24,503	3,400	29,350
85.00	2,212	3,350	205	166	4	12	613	15,240	3,034	18,768
90.00	2,430	2,981	205	149	5	10	485	12,169	3,125	15,308
95.00	2,043	1,655	231	218	10	14	618	10,367	2,902	12,254
99.99	905	762	101	15	12	1	655	17,665	1,673	18,443
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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 31st March, 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	193,867	108,037	340	287	-	-	194,207	108,324
05.00	-	-	12	21	-	-	12	21
10.00	-	-	-	-	-	-	-	-
15.00	-	-	52,912	12,289	-	-	52,912	12,289
20.00	-	-	316	625	-	-	316	625
25.00	-	-	2,674	2,880	-	-	2,674	2,880
35.00	-	-	8,876	6,461	-	-	8,876	6,461
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	580	592	-	-	580	592
99.99	-	-	-	-	-	-	-	-
Total	193,867	108,036.5	65,710	23,155.5	-	-	259,577	131,192.1
Weighted Average		-		22.41		-		3.96
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	43	1,902	-	-	43	1,902
05.00	-	-	80	2,401	-	-	80	2,401
10.00	3	1,870	28	1,902	-	-	31	3,772
15.00	-	-	2	549	-	-	2	549
20.00	-	-	352	7,244	-	-	352	7,244
25.00	3	798	30	1,357	-	-	33	2,155
35.00	8	1,040	57	11,315	-	-	65	12,355
45.00	2	291	26	6,160	-	-	28	6,451
55.00	-	-	15	2,522	-	-	15	2,522
65.00	-	-	2	890	-	-	2	890
75.00	1	425	1	20	-	-	2	445
85.00	-	-	-	-	-	-	-	-
95.00	1	10	-	-	-	-	1	10
99.99	-	-	-	-	-	-	-	-
Total	18	4,433.7	636	36,261.4	-	-	654	40,695.1
Weighted Average		26.00		28.83		-		28.52
Securities Shares and Other Financial Instruments - To Others								
00.00	6	6,879	38	59,888	-	-	44	66,767
05.00	-	-	50	149	-	-	50	149
10.00	6	54	53	4,019	-	-	59	4,073
15.00	-	-	5	693	-	-	5	693
20.00	2	754	42	11,070	-	-	44	11,824
25.00	12	10,054	35	2,376	-	-	47	12,429
35.00	8	785	79	161,060	-	-	87	161,845
45.00	3	2,505	23	1,676	-	-	26	4,181
55.00	2	12	18	3,472	-	-	20	3,483
65.00	-	-	5	7,251	-	-	5	7,251
75.00	-	-	-	-	-	-	-	-
85.00	-	-	1	2	-	-	1	2
95.00	-	-	-	-	-	-	-	-
99.99	-	-	18	107	-	-	18	107
Total	39	21,041.6	367	251,763.2	-	-	406	272,804.8
Weighted Average		18.76		26.28		-		25.70
Merchandise - Food Items								
00.00	145	37,579	2,830	253,140	-	-	2,975	290,719
05.00	-	-	989	9,604	-	-	989	9,604
10.00	7	1,455	2,533	109,648	-	-	2,540	111,103
15.00	6	1,264	778	25,102	-	-	784	26,366
20.00	244	6,727	855	85,848	-	-	1,099	92,575
25.00	398	68,396	1,774	56,942	-	-	2,172	125,338
35.00	43	2,710	470	36,107	-	-	513	38,816
45.00	25	1,093	299	17,197	-	-	324	18,290
55.00	115	69,006	124	53,007	-	-	239	122,013
65.00	-	-	156	8,674	-	-	156	8,674
75.00	4	210	45	1,702	-	-	49	1,912
85.00	8	274	63	856	-	-	71	1,129
95.00	-	-	45	838	-	-	45	838
99.99	-	-	11	1,959	-	-	11	1,959
Total	995	188,712.7	10,972	660,623.4	-	-	11,967	849,336.0
Weighted Average		29.12		15.38		-		18.43

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st March, 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	258	17,962	2,878	147,934	1	706	3,137	166,602
05.00	-	-	791	5,973	-	-	791	5,973
10.00	45	1,595	1,040	186,947	-	-	1,085	188,542
15.00	30	89	284	19,130	-	-	314	19,219
20.00	285	8,363	459	25,513	-	-	744	33,875
25.00	15,340	121,691	821	68,682	-	-	16,161	190,374
35.00	43	1,321	299	48,745	-	-	342	50,065
45.00	52	370	298	19,856	-	-	350	20,225
55.00	383	4,626	103	4,841	-	-	486	9,467
65.00	-	-	78	8,737	-	-	78	8,737
75.00	1	114	16	2,166	-	-	17	2,280
85.00	9	629	11	2,154	-	-	20	2,783
95.00	6	550	42	811	-	-	48	1,361
99.99	1	200	16	1,874	-	-	17	2,074
Total	16,453	157,509.1	7,136	543,362.0	1	706.5	23,590	701,577.6
Weighted Average		23.17		14.97		-		16.79
Merchandise - Finished/Manufactured Goods								
00.00	259	20,039	3,068	250,952	5	330	3,332	271,320
05.00	1	500	368	13,725	-	-	369	14,225
10.00	17	908	1,619	110,845	-	-	1,636	111,753
15.00	30	2,298	1,168	96,468	-	-	1,198	98,766
20.00	520	8,484	3,343	201,734	-	-	3,863	210,218
25.00	1,122	101,664	5,197	216,768	-	-	6,319	318,433
35.00	51	3,512	1,873	136,731	-	-	1,924	140,243
45.00	71	896	1,112	44,785	-	-	1,183	45,681
55.00	202	10,700	305	38,289	-	-	507	48,990
65.00	15	3,291	120	26,229	-	-	135	29,520
75.00	8	640	73	5,440	-	-	81	6,080
85.00	7	577	204	7,246	-	-	211	7,823
95.00	49	1,871	238	6,495	-	-	287	8,366
99.99	-	-	63	4,824	-	-	63	4,824
Total	2,352	155,381.4	18,751	1,160,530.0	5	329.7	21,108	1,316,241.1
Weighted Average		25.23		20.69		-		21.22
Fixed Assets Including Machinery								
00.00	10,065	109,678	60,539	201,888	42	117	70,646	311,683
05.00	11	298	3,263	21,945	-	-	3,274	22,242
10.00	448	2,762	57,664	295,127	5	4	58,117	297,893
15.00	9,912	32,636	8,833	66,942	-	-	18,745	99,578
20.00	10,690	50,593	22,178	242,555	2	1	32,870	293,148
25.00	6,494	126,692	44,790	730,925	2	993	51,286	858,610
35.00	38,443	23,989	19,392	128,800	-	-	57,835	152,789
45.00	11,372	6,887	12,079	86,730	-	-	23,451	93,617
55.00	4,128	6,563	19,375	46,894	-	-	23,503	53,456
65.00	166	1,377	9,345	29,978	-	-	9,511	31,355
75.00	114	3,122	5,546	11,763	-	-	5,660	14,885
85.00	49	503	4,532	16,010	-	-	4,581	16,513
95.00	67	2,151	3,259	2,584	-	-	3,326	4,735
99.99	9	86	426	507	-	-	435	593
Total	91,968	367,336.5	271,221	1,882,646.0	51	1,114.6	363,240	2,251,097.1
Weighted Average		18.06		22.07		22.32		21.42
Real Estate - Land								
00.00	2,503	61,652	73,248	241,333	-	-	75,751	302,986
05.00	1	3	386	3,638	-	-	387	3,641
10.00	22	321	3,540	33,774	-	-	3,562	34,095
15.00	432	917	5,051	149,106	-	-	5,483	150,023
20.00	159	5,295	7,705	78,946	-	-	7,864	84,241
25.00	4,067	52,972	8,295	173,829	2	408	12,364	227,209
35.00	557	4,752	8,584	108,113	2	20	9,143	112,885
45.00	1,144	3,948	2,023	22,264	-	-	3,167	26,211
55.00	328	9,692	15,391	29,948	-	-	15,719	39,640
65.00	40	113	706	5,284	-	-	746	5,397
75.00	46	153	333	3,207	-	-	379	3,360
85.00	63	629	311	4,355	-	-	374	4,984
95.00	46	146	511	2,991	-	-	557	3,137
99.99	16	7	140	1,677	-	-	156	1,684
Total	9,424	140,600.9	126,224	858,463.5	4	428.0	135,652	999,492.4
Weighted Average		16.53		18.38		25.47		18.13

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st March, 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	48,105	126,635	16,386	183,571	32	220	64,523	310,425
05.00	12	73	2,223	19,601	-	-	2,235	19,673
10.00	106	559	15,388	144,791	-	-	15,494	145,349
15.00	51	838	8,920	60,173	2	15	8,973	61,025
20.00	482	7,232	9,695	181,902	8	47	10,185	189,181
25.00	1,783	53,127	10,834	130,540	2	1,284	12,619	184,951
35.00	329	9,668	4,889	67,465	-	-	5,218	77,133
45.00	228	3,681	3,047	50,211	-	-	3,275	53,891
55.00	1,393	8,193	1,557	16,866	-	-	2,950	25,058
65.00	131	648	1,180	16,132	-	-	1,311	16,780
75.00	187	2,835	952	10,316	-	-	1,139	13,152
85.00	227	3,538	693	5,389	-	-	920	8,927
95.00	241	2,859	632	3,154	-	-	873	6,013
99.99	83	1,137	229	1,997	-	-	312	3,134
Total	53,358	221,021.1	76,625	892,106.6	44	1,565.7	130,027	1,114,693.4
Weighted Average		14.77		19.22		21.25		18.34
Against Fixed Deposits								
00.00	20	46	1,617	17,760	1	352	1,638	18,159
05.00	-	-	150	23,774	-	-	150	23,774
10.00	78	1,888	12,015	465,888	-	-	12,093	467,776
15.00	3	901	292	9,384	-	-	295	10,285
20.00	30	142	1,577	55,812	-	-	1,607	55,954
25.00	93	10,294	4,876	26,134	-	-	4,969	36,428
35.00	3	21	511	10,986	-	-	514	11,007
45.00	16	487	221	8,395	-	-	237	8,882
55.00	18	486	1,580	2,966	-	-	1,598	3,452
65.00	7	4	119	3,554	-	-	126	3,558
75.00	-	-	74	188	-	-	74	188
85.00	2	1	85	296	-	-	87	297
95.00	8	187	74	492	-	-	82	678
99.99	130	24	34	321	-	-	164	346
Total	408	14,482.5	23,225	625,949.3	1	352.5	23,634	640,784.3
Weighted Average		24.62		12.60		-		12.86
Against Insurance Policies								
00.00	-	-	4	1	-	-	4	1
05.00	-	-	4	9	-	-	4	9
10.00	-	-	1	3	-	-	1	3
15.00	-	-	-	-	-	-	-	-
20.00	-	-	2	3	-	-	2	3
25.00	-	-	24	231	-	-	24	231
35.00	-	-	2	1	-	-	2	1
45.00	-	-	1	1	-	-	1	1
55.00	-	-	10	147	-	-	10	147
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	-	-	48	396.0	-	-	48	396.0
Weighted Average		-		35.55		-		35.55
Other Secured Advances								
00.00	103	5,133	71,334	819,257	23	84,055	71,460	908,446
05.00	-	-	41,671	103,112	-	-	41,671	103,112
10.00	1	300	6,630	271,877	-	-	6,631	272,177
15.00	6	500	619	31,099	-	-	625	31,599
20.00	9	3,602	1,744	192,367	-	-	1,753	195,969
25.00	355	66,807	2,347	140,244	2	623	2,704	207,674
35.00	5	455	1,407	182,962	-	-	1,412	183,417
45.00	3	6	864	37,377	-	-	867	37,383
55.00	33	5,817	844	9,419	-	-	877	15,236
65.00	3	1,001	88	17,325	-	-	91	18,325
75.00	1	8	59	2,736	-	-	60	2,744
85.00	1	1	42	5,493	-	-	43	5,494
95.00	1	2	71	1,694	-	-	72	1,696
99.99	2	200	149	3,512	-	-	151	3,712
Total	523	83,831.1	127,869	1,818,472.2	25	84,678.1	128,417	1,986,981.5
Weighted Average		25.57		11.80		0.18		11.89

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st March, 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	283,795	927,588	14,207	1,379,284	118	48,936	298,120	2,355,809
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	283,795	927,588.4	14,207	1,379,284.5	118	48,935.8	298,120	2,355,808.6
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	521,324	62,505	5,005,131	250,894	-	-	5,526,455	313,400
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	521,324	62,505.3	5,005,131	250,894.3	-	-	5,526,455	313,399.6
Weighted Average		-		-		-		-
Grand Total	1,174,524	2,452,481	5,748,122	10,383,908	249	138,111	6,922,895	12,974,500
Weighted Average		11.54		14.86		0.61		14.08

Note(s)

1. Effective March 2025, Easypaisa 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

3.10 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**
Conventional Banking									
2024	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	17.41
		(14.91)	(20.35)	(17.30)	(16.46)	(14.50)	(17.38)	(19.53)	(17.49)
	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	13.16
2025		(15.38)	(11.41)	(12.29)	(12.06)	(12.58)	(12.54)	(15.74)	(13.53)
	Mar P	11.08	11.13	9.77	11.16	9.86	11.93	11.11	11.22
		(11.08)	(11.74)	(9.48)	(10.81)	(9.62)	(10.77)	(10.39)	(10.89)
Islamic Banking									
2024	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	18.00
		-	(20.82)	(16.96)	(17.88)	(15.16)	(12.58)	(18.38)	(17.14)
	Dec	-	11.33	11.71	12.69	11.83	15.48	12.07	12.35
2025		-	(10.99)	(10.83)	(12.77)	(11.82)	(15.53)	(12.23)	(12.11)
	Mar P	-	12.12	10.29	12.55	11.35	13.17	11.54	11.58
		-	(12.17)	(10.04)	(12.58)	(11.27)	(13.17)	(11.11)	(11.47)
Overall Banking									
2024	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	17.58
		(14.91)	(20.39)	(17.20)	(17.00)	(14.69)	(16.65)	(19.19)	(17.39)
	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	12.94
2025		(15.38)	(11.39)	(11.75)	(12.30)	(12.31)	(13.41)	(14.72)	(13.08)
	Mar P	11.08	11.21	9.97	11.59	10.35	12.20	11.26	11.33
		(11.08)	(11.80)	(9.67)	(11.49)	(10.18)	(11.40)	(10.63)	(11.08)

* 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	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,052	893,518	9,321	1,064,642	9,577	1,078,851
1.1. Export finance schemes	4,784	635,088	4,837	737,888	4,898	741,157
1.2. Others	4,268	258,430	4,484	326,754	4,679	337,694
2. Import financing	8,844	622,746	8,356	624,302	8,157	628,624
3. Government self employment schemes	49,734	53,390	52,722	70,383	53,333	75,145
4. Working capital/short term	2,542,642	4,864,995	2,937,808	7,687,525	5,914,914	5,747,888
4.1. Small Loans	862,747	363,969	1,470,249	445,433	4,432,582	480,928
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)	555	16,800	591	13,139	636	12,643
4.4. Others	1,678,928	3,474,015	1,466,674	6,039,376	1,481,381	4,332,327
4.5. Commodity Operations Financing	412	1,010,211	294	1,189,578	315	921,990
5. Fixed investment/long term	1,394,078	5,160,704	1,549,581	6,038,831	1,578,421	5,585,506
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,349	591,472	12,672	499,010	20,146	440,589
5.2. Financing Power Plants Using Renewable Energy	2,481	88,071	2,828	93,114	2,785	90,278
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	56	1,215	52	861	52	751
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,611	4,859	1,018	4,644	1,016	4,797
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	151	3,475	186	4,920	196	4,925
5.6. Small Loans	366,957	255,980	416,516	302,147	425,029	308,788
5.7. Others	877,037	3,446,596	983,098	4,328,421	997,822	3,987,066
5.8. Financing for Construction Purposes	116,678	683,078	123,085	691,955	122,697	638,189
5.9. SME Asaan Finance (SAAF) Scheme	6,343	23,913	9,743	34,183	8,292	31,604
5.10 Machinery	415	62,046	383	79,575	386	78,519
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

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	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	6,883	653,850	7,082	778,320	7,485	792,796
1.1. Export finance schemes	2,903	417,378	3,016	483,572	3,174	491,033
1.2. Others	3,980	236,472	4,066	294,748	4,311	301,763
2. Import financing	8,111	583,370	7,714	586,023	7,524	594,742
3. Government self employment schemes	49,407	52,328	51,710	68,231	52,177	72,839
4. Working capital/short term	2,285,296	3,337,101	2,643,530	5,551,239	5,616,399	3,662,993
4.1. Small Loans	628,327	263,554	1,201,001	357,950	4,158,837	374,378
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)	489	13,080	587	13,129	622	12,631
4.4. Others	1,656,253	2,453,787	1,441,729	4,232,940	1,456,737	2,895,562
4.5. Commodity Operations Financing	227	606,679	213	947,220	203	380,421
5. Fixed investment/long term	1,141,821	3,638,635	1,293,127	4,342,738	1,314,554	3,846,195
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,353	422,425	9,636	344,778	17,154	308,960
5.2. Financing Power Plants Using Renewable Energy	1,896	55,344	2,151	59,772	2,107	58,133
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	32	821	29	575	29	494
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,591	4,588	989	4,370	982	4,485
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	128	1,886	142	2,326	153	2,314
5.6. Small Loans	290,211	170,221	337,861	185,317	344,046	184,715
5.7. Others	736,439	2,483,855	842,556	3,247,618	851,927	2,828,296
5.8. Financing for Construction Purposes	87,693	436,706	92,510	424,162	91,742	387,641
5.9. SME Asaan Finance (SAAF) Scheme	4,197	18,722	6,989	27,131	6,139	25,207
5.10 Machinery	281	44,067	264	46,689	275	45,950
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

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	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,169	239,668	2,239	286,322	2,092	286,055
1.1. Export finance schemes	1,881	217,710	1,821	254,316	1,724	250,124
1.2. Others	288	21,958	418	32,006	368	35,931
2. Import financing	733	39,376	642	38,279	633	33,882
3. Government self employment schemes	327	1,062	1,012	2,153	1,156	2,307
4. Working capital/short term	257,346	1,527,894	294,278	2,136,286	298,515	2,084,895
4.1. Small Loans	234,420	100,415	269,248	87,483	273,745	106,549
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)	66	3,719	4	10	14	11
4.4. Others	22,675	1,020,228	24,945	1,806,435	24,644	1,436,765
4.5. Commodity Operations Financing	185	403,532	81	242,358	112	541,570
5. Fixed investment/long term	252,257	1,522,069	256,454	1,696,093	263,867	1,739,311
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,996	169,047	3,036	154,231	2,992	131,629
5.2. Financing Power Plants Using Renewable Energy	585	32,727	677	33,343	678	32,145
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID-19 (RFCC and IRFCC)	24	394	23	286	23	257
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	20	271	29	274	34	312
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	23	1,589	44	2,595	43	2,611
5.6. Small Loans	76,746	85,759	78,655	116,830	80,983	124,073
5.7. Others	140,598	962,741	140,542	1,080,803	145,895	1,158,770
5.8. Financing for Construction Purposes	28,985	246,372	30,575	267,793	30,955	250,549
5.9. SME Asaan Finance (SAAF) Scheme	2,146	5,190	2,754	7,052	2,153	6,397
5.10 Machinery	134	17,979	119	32,886	111	32,568
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 31st March, 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	902	41,047	26	1,609	10	622	8,639	1,035,573	9,577	1,078,851
1.1. Export finance schemes	508	24,124	13	1,383	7	122	4,370	715,528	4,898	741,157
1.2. Others	394	16,923	13	226	3	500	4,269	320,045	4,679	337,694
2. Import financing	675	12,525	103	785	2	27	7,377	615,287	8,157	628,624
3. Government self employment schemes	42,248	43,873	3,183	3,513	4	16	7,898	27,743	53,333	75,145
4. Working capital/short term	4,475,427	753,618	1,222,918	38,744	413	2,754	216,156	4,952,771	5,914,914	5,747,888
4.1. Small Loans	3,249,891	211,640	1,137,436	15,236	76	65	45,179	253,986	4,432,582	480,928
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)	63	272	76	44	-	-	497	12,326	636	12,643
4.4. Others	1,225,411	540,705	85,406	23,464	337	2,689	170,227	3,765,469	1,481,381	4,332,327
4.5. Commodity Operations Financing	62	1,001	-	-	-	-	253	920,990	315	921,990
5. Fixed investment/long term	1,292,162	1,138,641	173,363	110,365	3,495	22,141	109,401	4,314,359	1,578,421	5,585,506
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	293	3,217	8	33	5	-	19,840	437,339	20,146	440,589
5.2. Financing Power Plants Using Renewable Energy	584	1,176	35	72	8	11	2,158	89,020	2,785	90,278
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	66	-	-	-	-	47	685	52	751
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	234	1,177	569	423	2	10	211	3,187	1,016	4,797
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	55	937	-	-	1	27	140	3,961	196	4,925
5.6. Small Loans	335,586	166,562	55,682	17,629	618	1,408	33,143	123,189	425,029	308,788
5.7. Others	848,166	544,618	98,736	51,033	381	1,427	50,539	3,389,989	997,822	3,987,066
5.8. Financing for Construction Purposes	100,543	396,485	18,119	40,343	2,480	19,259	1,555	182,102	122,697	638,189
5.9. SME Asan Finance (SAAF) Scheme	6,670	24,375	213	828	-	-	1,409	6,401	8,292	31,604
5.10 Machinery	26	28	1	4	-	-	359	78,487	386	78,519
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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