

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Mar23		Jun-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	237,421	98,199	239,461	101,980	240,390	94,555
II. Securities, Shares and Other						
Financial Instruments:	1,133	148,520	1,112	164,745	993	144,593
A. Quoted on the Stock Exchange:	642	60,858	637	69,022	557	74,021
1. To Stock Brokers and Dealers:	357	40,821	361	38,752	322	39,012
(a) Government and Other Trustee Securities	158	10,763	147	10,588	149	11,453
(b) Shares and Debentures	193	26,965	210	26,574	168	25,205
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	3,094	4	1,591	5	2,354
2. To Others:	285	20,037	276	30,270	235	35,009
(a) Government and Other Trustee Securities	81	1,109	74	1,325	67	6,047
(b) Shares and Debentures	166	17,870	162	19,315	134	19,071
(c) Participation Term Certificates	5	9	5	10	4	8
(d) Others	33	1,049	35	9,620	30	9,882
B. Unquoted on the Stock Exchange:	491	87,662	475	95,723	436	70,573
1. To Stock Brokers and Dealers:	128	12,942	147	11,850	141	11,451
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	119	12,556	140	11,559	135	11,168
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	6	291	5	282
2. To Others:	363	74,720	328	83,873	295	59,122
(a) Government and Other Trustee Securities	124	29,164	103	28,184	97	8,386
(b) Shares and Debentures	50	3,533	45	2,379	36	2,186
(c) Participation Term Certificates	3	1	1	-	-	-
(d) Others	186	42,022	179	53,309	162	48,549
III. Merchandise	68,953	2,900,848	73,703	3,001,916	67,812	2,777,643
A. Food Items:	20,646	840,853	22,989	949,630	20,336	819,941
1. Wheat	9,579	322,418	8,944	383,305	8,728	349,489
2. Rice and Paddy	3,408	170,331	3,141	139,485	2,647	103,956
3. Other Grains & Pulses:	543	9,651	524	9,686	516	8,321
(a) Indigenous	421	8,175	412	7,763	415	6,936
(b) Imported	122	1,475	112	1,923	101	1,385
4. Edible Oils:	1,563	89,349	1,758	92,209	1,549	92,358
(a) Indigenous	1,488	86,736	1,681	87,393	1,462	87,078
(b) Imported	75	2,614	77	4,816	87	5,280
5. Sugar:	1,433	154,023	1,689	239,849	1,521	184,128
(a) Indigenous	1,426	151,412	1,682	236,651	1,514	182,809
(b) Imported	7	2,610	7	3,199	7	1,320
6. Kariana And Spices	229	3,827	219	3,334	203	2,761
7. Fish And Fish Preparations	47	2,502	29	1,343	20	538
8. Other Food Items:	3,844	88,753	6,685	80,419	5,152	78,389
(a) Indigenous	3,799	87,751	6,652	79,525	5,121	77,390
(b) Imported	45	1,002	33	894	31	1,000
B. Raw Materials:	23,791	761,440	23,106	729,049	22,353	691,690
1. Cotton Raw:	14,756	194,266	14,691	175,546	14,392	165,220
(a) Indigenous	3,378	177,840	3,200	156,889	2,852	146,386
(b) Imported	11,378	16,427	11,491	18,657	11,540	18,833
2. Synthetic Fibers:	151	17,340	137	15,639	128	14,532
(a) Indigenous	123	14,714	105	13,403	95	13,499
(b) Imported	28	2,626	32	2,236	33	1,033
3. Fertilizers:	1,566	80,297	1,458	67,444	1,464	68,267
(a) Indigenous	1,551	73,633	1,445	61,249	1,450	63,257
(b) Imported	15	6,664	13	6,195	14	5,010
4. Petroleum Crude:	1,225	162,393	1,311	175,379	1,330	149,959
(a) Indigenous	1,150	120,313	1,244	127,686	1,260	106,138
(b) Imported	75	42,081	67	47,693	70	43,820
5. Iron and Steel:	2,776	143,211	2,476	125,651	2,165	123,239
(a) Indigenous	1,916	98,788	1,695	82,150	1,586	82,144
(b) Imported	860	44,423	781	43,501	579	41,095
6. Wool & Goat Hair	24	1,035	2	15	2	15
7. Hides & Skins	166	6,545	173	5,481	156	4,996
8. Oil Seeds	221	10,802	206	11,721	267	10,971
9. Pesticides & Insecticides:	534	5,103	476	6,153	464	6,729
(a) Indigenous	528	4,896	458	5,143	449	6,232
(b) Imported	6	207	18	1,011	15	497
10. Other Raw Materials:	2,372	140,446	2,176	146,021	1,985	147,762
(a) Indigenous	2,089	126,212	1,929	132,707	1,809	137,203
(b) Imported	283	14,234	247	13,313	176	10,559

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Mar23		Jun-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	24,516	1,298,555	27,608	1,323,236	25,123	1,266,012
1. Cotton Textiles:	3,886	259,661	4,925	292,431	4,812	296,950
(a) Indigenous	3,656	248,511	4,708	281,539	4,599	286,445
(b) Imported	230	11,151	217	10,892	213	10,506
2. Cotton Yarn:	2,416	94,882	2,523	92,688	2,488	89,549
(a) Indigenous	2,375	93,218	2,482	90,980	2,445	88,077
(b) Imported	41	1,664	41	1,709	43	1,472
3. Other Textiles:	3,000	201,139	3,631	227,078	3,430	232,393
(a) Indigenous	2,975	199,430	3,606	225,084	3,404	228,627
(b) Imported	25	1,709	25	1,994	26	3,766
4. Machinery:	1,205	60,969	1,273	70,178	1,210	55,335
(a) Indigenous	649	37,066	712	34,279	669	32,309
(b) Imported	556	23,903	561	35,899	541	23,026
5. Handloom Products	1	16	2	38	3	64
6. Carpets & Rugs	35	1,116	33	958	29	917
7. Readymade Garments	1,526	102,679	1,725	100,150	1,564	93,333
8. Cement and Cement Products:	672	140,112	676	141,797	666	147,194
(a) Indigenous	648	136,459	657	138,486	650	144,502
(b) Imported	24	3,653	19	3,310	16	2,693
9. Sports Goods	115	2,313	120	2,686	93	1,586
10. Surgical Instruments	189	10,783	189	8,822	171	7,472
11. Chemicals & Dyes	1,802	70,995	1,851	62,269	1,732	61,568
12. Other Finished Goods:	9,669	353,889	10,660	324,141	8,925	279,650
(a) Indigenous	9,054	319,826	10,209	307,157	8,575	270,273
(b) Imported	615	34,063	451	16,985	350	9,377
IV. Fixed Assets Including Machinery	455,708	2,373,806	452,992	2,152,522	435,573	2,160,035
A. Transport Equipment	433,971	856,627	434,075	817,171	416,663	781,707
B. Furniture & Fixtures	346	16,295	354	15,889	334	15,350
C. Office Equipment	381	59,659	371	46,170	392	46,523
D. Other Machinery & Equipment	21,010	1,441,226	18,192	1,273,292	18,184	1,316,454
V. Real Estate	670,285	1,777,657	645,412	1,701,059	627,866	1,704,776
A. Land	538,798	630,357	515,733	581,000	494,352	569,126
1. Residential	13,552	240,226	12,189	223,357	11,599	212,341
(a) House	13,131	238,493	10,094	213,457	9,704	206,207
(b) Flat	421	1,733	2,095	9,900	1,895	6,133
2. Non-Residential	525,246	390,131	503,544	357,643	482,753	356,785
(a) Commercial	16,554	195,557	14,899	171,688	15,014	165,286
(b) Industrial	1,037	32,960	855	36,214	1,230	36,643
c) Agriculture	507,039	141,865	487,322	139,443	466,105	143,618
(c) Others	616	19,749	468	10,298	404	11,238
B. Buildings:	131,487	1,147,300	129,679	1,120,060	133,514	1,135,650
1. Residential	117,510	651,040	116,374	644,172	120,927	663,681
(a) House	106,022	584,092	101,883	558,063	106,969	578,158
(b) Flat	11,488	66,948	14,491	86,109	13,958	85,524
2. Non-Residential	13,977	496,260	13,305	475,887	12,587	471,969
(a) Commercial	6,250	237,869	6,146	231,842	5,832	230,635
(b) Industrial	3,322	177,957	3,220	180,075	3,053	179,629
c) Agriculture	2,887	48,551	2,689	35,995	2,388	36,827
(c) Others	1,518	31,884	1,250	27,975	1,314	24,879
VI. Fixed Deposits and Insurance Policies	31,225	533,840	27,420	463,342	26,046	456,416
A. Bank Deposits	31,013	530,883	27,269	461,087	25,921	454,713
1. Security Deposits	2,280	31,506	2,601	31,297	2,368	55,533
2. Term Deposits (TDRs)	20,089	428,250	18,229	401,984	17,153	359,708
3. Other Deposits	8,644	71,127	6,439	27,806	6,400	39,472
B. Insurance Policies	212	2,957	151	2,254	125	1,703
VII. Others	566,138	3,532,437	426,519	3,663,177	448,460	4,258,728
A. Other Secured Advances	136,779	1,302,221	120,594	1,629,015	124,790	1,659,541
1. Receivables	95,852	616,044	97,285	607,277	98,531	524,759
2. Employees Benefits	3,138	553	3,152	574	3,357	599
3. Others	37,789	685,625	20,157	1,021,164	22,902	1,134,184
B. Advances Secured by Guarantee(s)	429,359	2,230,216	305,925	2,034,162	323,670	2,599,187
1. Institutional Guarantee(s)	7,001	2,015,430	6,700	1,821,513	6,917	2,386,071
2. Individual Guarantee(s)	422,358	214,786	299,225	212,649	316,753	213,116
VIII. Unsecured Advances	2,308,123	198,724	2,499,248	206,379	2,606,408	211,171
1. Credit Cards	1,870,616	94,552	1,965,239	89,212	2,058,512	93,756
2. Personal Loan	220,572	51,434	515,583	109,232	525,455	109,094
3. Others	216,935	52,738	18,426	7,934	22,441	8,321
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	222,817	89,802	225,228	93,388	226,500	85,842
II. Securities, Shares and Other						
Financial Instruments:	291	44,890	282	57,696	256	52,780
A. Quoted on the Stock Exchange:	105	3,686	102	3,353	91	2,857
1. To Stock Brokers and Dealers:	13	2,204	12	1,677	11	1,595
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	13	2,204	12	1,677	11	1,595
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	92	1,482	90	1,676	80	1,262
(a) Government and Other Trustee Securities	73	1,060	70	1,275	62	943
(b) Shares and Debentures	18	417	19	396	17	314
(c) Participation Term Certificates	-	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	186	41,205	180	54,343	165	49,923
1. To Stock Brokers and Dealers:	5	779	6	777	6	771
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	5	779	6	777	6	771
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	181	40,426	174	53,566	159	49,152
(a) Government and Other Trustee Securities	33	6,806	31	6,812	26	6,580
(b) Shares and Debentures	3	798	2	798	4	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	145	32,822	141	45,957	129	41,774
III. Merchandise	17,809	519,480	17,690	500,438	17,575	504,098
A. Food Items:	1,279	174,725	1,193	169,181	1,165	179,599
1. Wheat	84	63,567	84	74,656	85	95,803
2. Rice and Paddy	424	53,018	369	32,189	348	25,066
3. Other Grains & Pulses:	26	332	25	236	24	182
(a) Indigenous	23	329	22	234	22	180
(b) Imported	3	3	3	3	2	2
4. Edible Oils:	164	7,987	150	5,726	157	8,259
(a) Indigenous	164	7,987	150	5,726	157	8,259
(b) Imported	-	-	-	-	-	-
5. Sugar:	187	41,298	185	48,133	182	43,169
(a) Indigenous	187	41,298	185	48,133	182	43,169
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	69	16	32	14	41
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	377	8,454	364	8,208	355	7,080
(a) Indigenous	377	8,454	364	8,208	355	7,080
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,044	157,603	13,152	152,640	13,205	154,803
1. Cotton Raw:	11,608	27,385	11,747	27,898	11,793	29,284
(a) Indigenous	508	21,930	534	22,626	514	23,634
(b) Imported	11,100	5,456	11,213	5,271	11,279	5,649
2. Synthetic Fibers:	2	210	2	209	2	208
(a) Indigenous	1	10	1	9	1	8
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	517	9,321	513	8,843	511	9,742
(a) Indigenous	517	9,321	513	8,843	511	9,742
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	30	54,648	32	49,658	32	50,034
(a) Indigenous	16	50,852	17	45,861	17	46,509
(b) Imported	14	3,796	15	3,797	15	3,524
5. Iron and Steel:	184	10,507	153	10,000	151	13,206
(a) Indigenous	155	6,574	125	6,013	123	6,376
(b) Imported	29	3,933	28	3,987	28	6,830
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	3	12	3	12
8. Oil Seeds	2	9	2	9	2	9
9. Pesticides & Insecticides:	39	244	39	659	38	708
(a) Indigenous	39	244	39	659	38	708
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	659	55,266	661	55,351	673	51,599
(a) Indigenous	656	55,262	658	55,348	670	51,596
(b) Imported	3	4	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	3,486	187,152	3,345	178,618	3,205	169,696
1. Cotton Textiles:	981	49,383	981	46,979	989	46,144
(a) Indigenous	904	43,071	905	41,495	912	40,826
(b) Imported	77	6,312	76	5,484	77	5,318
2. Cotton Yarn:	536	28,282	513	27,464	510	26,130
(a) Indigenous	508	28,094	485	27,275	482	25,941
(b) Imported	28	188	28	188	28	188
3. Other Textiles:	216	26,317	200	25,857	196	23,995
(a) Indigenous	197	25,544	182	25,061	179	23,289
(b) Imported	19	774	18	796	17	706
4. Machinery:	18	1,955	22	1,586	23	1,575
(a) Indigenous	13	16	17	24	18	25
(b) Imported	5	1,939	5	1,562	5	1,549
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	13	439	14	391	9	366
7. Readymade Garments	195	20,938	213	20,460	202	19,703
8. Cement and Cement Products:	81	19,877	71	19,708	66	17,890
(a) Indigenous	81	19,877	71	19,708	66	17,890
(b) Imported	-	-	-	-	-	-
9. Sports Goods	8	133	7	98	7	83
10. Surgical Instruments	6	62	6	39	6	62
11. Chemicals & Dyes	203	7,209	187	6,269	172	7,086
12. Other Finished Goods:	1,229	32,555	1,131	29,768	1,025	26,661
(a) Indigenous	1,182	31,106	1,093	28,631	989	25,670
(b) Imported	47	1,449	38	1,136	36	992
IV. Fixed Assets Including Machinery	73,378	312,028	73,056	309,517	73,094	304,501
A. Transport Equipment	67,260	98,882	66,965	99,957	66,580	97,218
B. Furniture & Fixtures	28	8,008	27	7,850	28	7,026
C. Office Equipment	74	5,949	63	5,946	65	5,918
D. Other Machinery & Equipment	6,016	199,189	6,001	195,764	6,421	194,339
V. Real Estate	545,328	454,629	524,160	444,581	503,230	456,429
A. Land	495,880	227,698	474,348	219,912	453,253	226,812
1. Residential	2,742	70,553	3,353	67,940	3,210	68,951
(a) House	2,741	70,548	3,353	67,940	3,210	68,951
(b) Flat	1	5	-	-	-	-
2. Non-Residential	493,138	157,144	470,995	151,972	450,043	157,861
(a) Commercial	4,342	37,728	3,121	36,502	3,337	38,346
(b) Industrial	55	1,266	63	1,256	64	1,359
c) Agriculture	488,726	115,050	467,811	114,214	446,635	118,142
(c) Others	15	3,100	-	-	7	15
B. Buildings:	49,448	226,931	49,812	224,669	49,977	229,617
1. Residential	45,413	104,173	45,847	105,029	46,047	107,081
(a) House	45,376	103,986	45,807	104,867	46,004	106,918
(b) Flat	37	187	40	162	43	163
2. Non-Residential	4,035	122,758	3,965	119,640	3,930	122,536
(a) Commercial	2,251	95,346	2,220	93,815	2,219	96,092
(b) Industrial	285	15,616	250	14,608	265	14,049
c) Agriculture	1,451	9,179	1,462	9,164	1,422	10,898
(c) Others	48	2,616	33	2,053	24	1,498
VI. Fixed Deposits and Insurance Policies	409	17,122	349	14,276	342	12,902
A. Bank Deposits	316	16,067	286	14,056	295	12,755
1. Security Deposits	213	14,653	191	13,059	197	10,813
2. Term Deposits (TDRs)	56	870	49	475	45	1,524
3. Other Deposits	47	543	46	521	53	418
B. Insurance Policies	93	1,055	63	219	47	147
VII. Others	268,726	770,566	271,510	723,942	273,033	1,110,923
A. Other Secured Advances	10,796	139,122	10,928	119,615	11,023	113,107
1. Receivables	2	26	1	20	3	390
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,794	139,096	10,927	119,595	11,020	112,717
B. Advances Secured by Guarantee(s)	257,930	631,444	260,582	604,328	262,010	997,816
1. Institutional Guarantee(s)	3,961	475,448	3,918	447,565	3,889	838,535
2. Individual Guarantee(s)	253,969	155,996	256,664	156,763	258,121	159,281
VIII. Unsecured Advances	74,928	15,536	81,266	16,466	85,830	16,918
1. Credit Cards	3,027	124	5,445	281	9,397	375
2. Personal Loan	60,087	11,557	63,785	12,139	64,264	12,522
3. Others	11,814	3,855	12,036	4,047	12,169	4,022
Total	1,203,686	2,224,053	1,193,541	2,160,305	1,179,860	2,544,393

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,604	8,397	14,233	8,593	13,890	8,714
II. Securities, Shares and Other						
Financial Instruments:	842	103,630	830	107,048	737	91,813
A. Quoted on the Stock Exchange:	537	57,172	535	65,669	466	71,164
1. To Stock Brokers and Dealers:	344	38,617	349	37,075	311	37,416
(a) Government and Other Trustee Securities	158	10,763	147	10,588	149	11,453
(b) Shares and Debentures	180	24,761	198	24,897	157	23,609
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	3,094	4	1,591	5	2,354
2. To Others:	193	18,555	186	28,594	155	33,747
(a) Government and Other Trustee Securities	8	49	4	50	5	5,104
(b) Shares and Debentures	148	17,453	143	18,919	117	18,757
(c) Participation Term Certificates	4	4	4	5	3	3
(d) Others	33	1,049	35	9,620	30	9,882
B. Unquoted on the Stock Exchange:	305	46,457	295	41,379	271	20,649
1. To Stock Brokers and Dealers:	123	12,163	141	11,073	135	10,679
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	114	11,777	134	10,782	129	10,397
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	6	291	5	282
2. To Others:	182	34,295	154	30,307	136	9,970
(a) Government and Other Trustee Securities	91	22,358	72	21,373	71	1,806
(b) Shares and Debentures	47	2,736	43	1,582	32	1,389
(c) Participation Term Certificates	3	1	1	-	-	-
(d) Others	41	9,199	38	7,352	33	6,775
III. Merchandise	51,122	2,379,168	55,990	2,499,060	50,212	2,271,392
A. Food Items:	19,367	666,128	21,796	780,449	19,171	640,342
1. Wheat	9,495	258,851	8,860	308,649	8,643	253,686
2. Rice and Paddy	2,984	117,313	2,772	107,296	2,299	78,890
3. Other Grains & Pulses:	517	9,318	499	9,450	492	8,139
(a) Indigenous	398	7,846	390	7,529	393	6,756
(b) Imported	119	1,472	109	1,920	99	1,383
4. Edible Oils:	1,399	81,363	1,608	86,483	1,392	84,099
(a) Indigenous	1,324	78,749	1,531	81,667	1,305	78,819
(b) Imported	75	2,614	77	4,816	87	5,280
5. Sugar:	1,246	112,725	1,504	191,716	1,339	140,960
(a) Indigenous	1,239	110,114	1,497	188,517	1,332	139,640
(b) Imported	7	2,610	7	3,199	7	1,320
6. Kariana And Spices	212	3,758	203	3,302	189	2,720
7. Fish And Fish Preparations	47	2,502	29	1,343	20	538
8. Other Food Items:	3,467	80,298	6,321	72,211	4,797	71,309
(a) Indigenous	3,422	79,297	6,288	71,317	4,766	70,310
(b) Imported	45	1,002	33	894	31	1,000
B. Raw Materials:	10,744	602,968	9,950	575,351	9,144	535,774
1. Cotton Raw:	3,148	166,881	2,944	147,648	2,599	135,936
(a) Indigenous	2,870	155,910	2,666	134,262	2,338	122,752
(b) Imported	278	10,971	278	13,386	261	13,184
2. Synthetic Fibers:	149	17,130	135	15,430	126	14,324
(a) Indigenous	122	14,704	104	13,394	94	13,491
(b) Imported	27	2,427	31	2,036	32	833
3. Fertilizers:	1,049	70,976	945	58,601	953	58,525
(a) Indigenous	1,034	64,312	932	52,406	939	53,515
(b) Imported	15	6,664	13	6,195	14	5,010
4. Petroleum Crude:	1,194	107,705	1,278	125,681	1,297	99,877
(a) Indigenous	1,134	69,461	1,227	81,825	1,243	59,629
(b) Imported	60	38,245	51	43,856	54	40,248
5. Iron and Steel:	2,592	132,704	2,323	115,651	2,014	110,033
(a) Indigenous	1,761	92,214	1,570	76,137	1,463	75,769
(b) Imported	831	40,490	753	39,514	551	34,265
6. Wool & Goat Hair	24	1,035	2	15	2	15
7. Hides & Skins	163	6,533	170	5,469	153	4,984
8. Oil Seeds	219	10,793	204	11,712	265	10,962
9. Pesticides & Insecticides:	495	4,859	437	5,494	426	6,021
(a) Indigenous	489	4,652	419	4,483	411	5,523
(b) Imported	6	207	18	1,011	15	497
10. Other Raw Materials:	1,711	84,351	1,512	89,650	1,309	95,098
(a) Indigenous	1,431	70,121	1,268	76,341	1,136	84,542
(b) Imported	280	14,231	244	13,310	173	10,556

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	21,011	1,110,072	24,244	1,143,260	21,897	1,095,276
1. Cotton Textiles:	2,904	210,058	3,943	245,233	3,822	250,587
(a) Indigenous	2,751	205,219	3,802	239,825	3,686	245,399
(b) Imported	153	4,839	141	5,408	136	5,188
2. Cotton Yarn:	1,878	66,483	2,008	65,108	1,976	63,303
(a) Indigenous	1,865	65,008	1,995	63,588	1,961	62,019
(b) Imported	13	1,475	13	1,520	15	1,284
3. Other Textiles:	2,778	174,384	3,426	200,806	3,229	207,981
(a) Indigenous	2,772	173,449	3,419	199,608	3,220	204,921
(b) Imported	6	935	7	1,199	9	3,060
4. Machinery:	1,186	58,717	1,250	68,294	1,186	53,760
(a) Indigenous	635	36,753	694	33,957	650	32,283
(b) Imported	551	21,964	556	34,337	536	21,477
5. Handloom Products	1	16	2	38	3	64
6. Carpets & Rugs	22	677	19	567	20	551
7. Readymade Garments	1,330	81,716	1,511	79,659	1,361	73,599
8. Cement and Cement Products:	591	120,235	605	122,089	600	129,304
(a) Indigenous	567	116,583	586	118,778	584	126,612
(b) Imported	24	3,653	19	3,310	16	2,693
9. Sports Goods	107	2,180	113	2,588	86	1,503
10. Surgical Instruments	183	10,721	183	8,783	164	7,410
11. Chemicals & Dyes	1,598	63,768	1,663	55,984	1,559	54,466
12. Other Finished Goods:	8,433	321,118	9,521	294,112	7,891	252,749
(a) Indigenous	7,865	288,504	9,108	278,264	7,577	244,364
(b) Imported	568	32,614	413	15,849	314	8,385
IV. Fixed Assets Including Machinery	382,238	2,058,516	379,844	1,839,745	362,390	1,852,943
A. Transport Equipment	366,625	757,625	367,024	717,095	349,999	684,357
B. Furniture & Fixtures	318	8,287	327	8,039	306	8,324
C. Office Equipment	307	53,709	308	40,224	327	40,605
D. Other Machinery & Equipment	14,988	1,238,895	12,185	1,074,387	11,758	1,119,657
V. Real Estate	124,779	1,318,191	121,076	1,251,602	124,466	1,243,829
A. Land	42,893	401,275	41,362	359,663	41,076	340,895
1. Residential	10,810	169,673	8,836	155,417	8,389	143,390
(a) House	10,390	167,945	6,741	145,517	6,494	137,257
(b) Flat	420	1,728	2,095	9,900	1,895	6,133
2. Non-Residential	32,083	231,602	32,526	204,246	32,687	197,504
(a) Commercial	12,208	157,032	11,774	134,325	11,675	126,780
(b) Industrial	982	31,694	792	34,958	1,164	34,604
(c) Agriculture	18,313	26,815	19,511	25,229	19,470	25,476
(c) Others	580	16,061	449	9,733	378	10,644
B. Buildings:	81,886	916,916	79,714	891,939	83,390	902,934
1. Residential	71,947	546,437	70,377	538,715	74,736	556,158
(a) House	60,532	479,823	55,962	452,916	60,856	470,971
(b) Flat	11,415	66,614	14,415	85,799	13,880	85,188
2. Non-Residential	9,939	370,479	9,337	353,224	8,654	346,776
(a) Commercial	3,996	139,499	3,923	135,003	3,611	132,906
(b) Industrial	3,037	162,341	2,970	165,467	2,787	164,560
(c) Agriculture	1,436	39,371	1,227	26,831	966	25,928
(c) Others	1,470	29,268	1,217	25,923	1,290	23,381
VI. Fixed Deposits and Insurance Policies	30,813	516,575	27,068	448,785	25,701	443,199
A. Bank Deposits	30,694	514,673	26,980	446,750	25,623	441,643
1. Security Deposits	2,064	16,709	2,407	17,956	2,168	44,406
2. Term Deposits (TDRs)	20,033	427,380	18,180	401,509	17,108	358,183
3. Other Deposits	8,597	70,584	6,393	27,285	6,347	39,054
B. Insurance Policies	119	1,902	88	2,035	78	1,555
VII. Others	297,236	2,675,842	154,820	2,580,256	175,260	2,704,357
A. Other Secured Advances	125,881	1,116,301	109,550	1,183,891	113,676	1,149,125
1. Receivables	95,843	615,640	97,280	606,831	98,520	522,591
2. Employees Benefits	3,111	543	3,122	564	3,325	581
3. Others	26,927	500,118	9,148	576,497	11,831	625,953
B. Advances Secured by Guarantee(s)	171,355	1,559,541	45,270	1,396,364	61,584	1,555,232
1. Institutional Guarantee(s)	2,966	1,500,751	2,709	1,340,477	2,952	1,501,396
2. Individual Guarantee(s)	168,389	58,790	42,561	55,887	58,632	53,835
VIII. Unsecured Advances	2,233,173	183,180	2,417,962	189,903	2,520,560	194,245
1. Credit Cards	1,867,589	94,428	1,959,794	88,932	2,049,115	93,381
2. Personal Loan	160,465	39,871	451,779	97,088	461,174	96,568
3. Others	205,119	48,882	6,389	3,883	10,271	4,296
Total	3,134,807	9,243,500	3,171,823	8,924,991	3,273,216	8,810,492

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	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	22	2,200	23	2,417	25	2,153
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:	3	869	4	1,059	4	1,113
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40	1	40	1	48
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	1	40	1	48
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	830	3	1,019	3	1,065
(a) Indigenous	2	830	3	1,019	3	1,065
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	19	1,331	19	1,358	21	1,040
1. Cotton Textiles:	1	220	1	219	1	219
(a) Indigenous	1	220	1	219	1	219
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	2	117	2	117
(a) Indigenous	2	117	2	117	2	117
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	438	5	415	5	417
(a) Indigenous	6	438	5	415	5	417
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	297	1	298	1	-
(a) Indigenous	1	297	1	298	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	25	1	31	1	32
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	1	-
11. Chemicals & Dyes	1	18	1	17	1	15
12. Other Finished Goods:	7	216	8	261	9	239
(a) Indigenous	7	216	8	261	9	239
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	3,261	92	3,260	89	2,591
A. Transport Equipment	86	120	86	118	84	132
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	6	3,142	6	3,142	5	2,459
V. Real Estate	178	4,837	176	4,877	170	4,517
A. Land	25	1,384	23	1,425	23	1,419
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	25	1,384	23	1,425	23	1,419
(a) Commercial	4	796	4	860	2	160
(b) Industrial	-	-	-	-	2	680
(c) Agriculture	-	-	-	-	-	-
(c) Others	21	588	19	565	19	579
B. Buildings:	153	3,453	153	3,452	147	3,098
1. Residential	150	429	150	428	144	441
(a) House	114	283	114	279	109	268
(b) Flat	36	146	36	149	35	173
2. Non-Residential	3	3,024	3	3,024	3	2,657
(a) Commercial	3	3,024	3	3,024	2	1,637
(b) Industrial	-	-	-	-	1	1,020
(c) Agriculture	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	143	3	281	3	315
A. Bank Deposits	3	143	3	281	3	315
1. Security Deposits	3	143	3	281	3	315
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	176	86,029	189	358,979	167	443,448
A. Other Secured Advances	102	46,798	116	325,509	91	397,309
1. Receivables	7	377	4	427	8	1,778
2. Employees Benefits	27	10	30	10	32	17
3. Others	68	46,410	82	325,072	51	395,513
B. Advances Secured by Guarantee(s)	74	39,231	73	33,470	76	46,139
1. Institutional Guarantee(s)	74	39,231	73	33,470	76	46,139
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	22	8	20	9	18	7
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	20	6	19	6	17	4
3. Others	2	1	1	4	1	3
Total	493	96,478	503	369,824	472	453,032

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	8	1	20	1	22
1) Official	1	8	1	20	1	22
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,338,985	11,564,024	4,365,866	11,455,100	4,453,547	11,807,895
I. GOVERNMENT	266	1,212,958	258	1,435,969	245	1,887,264
A. Federal Government	175	560,568	177	868,719	165	1,035,269
1) Commodity Operations	55	477,992	62	511,272	65	590,910
2) Others	120	82,576	115	357,448	100	444,360
B. Provincial Governments	91	652,391	81	567,250	80	851,995
1) Commodity Operations	46	640,828	45	560,314	47	845,001
2) Others	45	11,562	36	6,935	33	6,994
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	772	1,350,364	746	1,506,539	722	1,657,833
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	13	812	14	1,089	14	1,145
Utilities	457	548,619	447	555,682	432	583,518
Transport, storage and communications	111	398,096	109	404,059	116	450,384
Manufacturing	96	54,209	93	74,775	76	99,530
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	35	18,411	33	18,253	37	15,551
Commerce and Trade	47	263,455	35	383,015	33	440,386
Others	12	1,987	14	4,765	13	2,420
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,448	514,267	1,462	340,944	1,316	330,009
Mutual Funds and AMCs	110	5,655	104	3,744	106	6,948
Insurance & Pension Funds	588	3,258	624	3,813	521	3,678
MFIs and DFIs	138	423,148	131	252,499	135	217,496
Stock Exchange & Brokerage Houses	263	15,831	263	15,280	227	15,817
Modarabas	123	5,869	116	5,616	105	5,859
Other NBFIs	226	60,506	224	59,993	222	80,210
IV. PRIVATE SECTOR (BUSINESS)	1,125,929	7,324,259	1,102,708	7,025,313	1,078,171	6,790,466
A. Agriculture, forestry and fishing	770,158	349,555	749,175	338,498	729,023	343,916
1. Crop and animal production, hunting and related service activities	769,306	347,495	748,353	337,080	728,196	342,168
Growing of Wheat, Rice, Sugar Cane & Cotton	333,042	169,460	322,334	169,059	316,489	158,973
Growing of tropical, subtropical, pome and stone fruits & vegetables	36,184	12,859	33,913	12,002	29,944	11,427
Growing of other fruits, vegetables and crops	23,013	12,908	21,780	12,360	21,370	13,288
Raising of livestock and other related activities	287,917	115,212	281,306	110,408	270,074	113,216
Other agricultural support activities	89,146	37,048	89,019	33,248	90,315	45,256
Hunting, trapping and related service activities	4	8	1	3	4	8
2. Forestry and logging	128	517	125	26	134	26
3. Fishing and aquaculture	724	1,543	697	1,393	693	1,722
B. Mining and quarrying	958	63,898	924	67,189	942	77,015
05 - Mining of coal and lignite	73	45,617	74	50,878	73	52,309
06 - Extraction of crude petroleum and natural gas	671	15,372	642	14,243	647	18,111
07 - Mining of metal ores	16	719	18	607	24	606
08-Other mining and quarrying	194	2,164	186	1,439	195	5,970
09 - Mining support service activities	4	26	4	22	3	21
C. Manufacturing	141,639	4,834,794	138,207	4,621,086	133,175	4,416,698
10 - Manufacture of food products	63,433	1,029,268	61,610	1,101,218	60,514	1,009,712
11 - Manufacture of beverages	1,002	46,426	1,036	49,000	1,011	51,088
12 - Manufacture of tobacco products	700	3,641	659	3,651	656	3,015
13 - Manufacture of textiles	26,833	1,618,023	26,672	1,576,543	25,541	1,518,436
Preparation and spinning of textile fibres	9,486	556,308	9,454	545,421	8,863	533,281
Weaving of textiles	5,191	328,701	5,382	322,562	5,155	315,300
Finishing of textiles	4,219	303,083	4,250	297,959	4,065	281,286
Manufacture of knitted and crocheted fabrics	833	55,424	795	52,341	738	51,895
Manufacture of made-up textile articles, except apparel	3,480	204,827	3,275	194,584	3,148	186,275
Manufacture of carpets and rugs	147	1,400	152	1,155	129	1,118
Manufacture of other textiles n.e.c.	3,477	168,281	3,364	162,521	3,443	149,281
14 - Manufacture of wearing apparel	5,106	232,451	4,951	208,043	4,696	213,733
15 - Manufacture of leather and related products	2,073	49,592	2,124	49,398	2,082	47,628

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	417	8,223	400	7,586	404	7,757
	98	2,531	97	1,940	94	2,098
Manufacture of footwear	1,558	38,838	1,627	39,872	1,584	37,772
a. Leather wear	1,240	31,626	1,286	32,031	1,281	29,950
b. Rubber and Plastic wear	318	7,212	341	7,842	303	7,822
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	506	7,277	472	7,643	436	8,298
17 - Manufacture of paper and paper products	1,676	112,525	1,483	99,728	1,446	95,559
18 - Printing and reproduction of recorded media	972	15,081	968	16,315	939	17,135
Printing and other service activities related to printing	962	13,860	958	15,139	928	15,495
Reproduction of recorded media	10	1,221	10	1,176	11	1,639
19 - Manufacture of coke and refined petroleum products	1,304	140,659	1,406	147,424	1,429	145,231
20 - Manufacture of chemicals and chemical products	9,352	410,029	9,195	318,192	8,492	317,908
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,897	100,872	5,870	102,061	5,554	107,042
22 - Manufacture of rubber and plastics products	3,127	89,514	3,012	84,234	2,695	73,468
23 - Manufacture of other non-metallic mineral products	2,082	314,085	2,045	297,693	1,992	299,995
24 - Manufacture of basic metals	5,403	246,914	5,033	208,442	4,715	201,644
25 - Manufacture of fabricated metal products, except machinery and equipment	1,116	34,457	1,046	32,512	967	29,075
26 - Manufacture of computer, electronic and optical products	291	10,223	330	8,555	321	9,411
27 - Manufacture of electrical equipment	2,709	170,976	2,467	131,069	2,124	114,263
28 - Manufacture of machinery and equipment	1,027	23,837	974	20,946	898	20,174
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,010	100,688	1,956	88,549	1,838	66,697
30 - Manufacture of other transport equipment	648	15,600	589	14,348	545	13,711
31 - Manufacture of furniture	825	6,929	825	5,967	841	6,070
32 - Other manufacturing	3,436	53,141	3,378	47,282	3,337	45,132
Manufacture of jewellery and related articles	279	416	277	376	279	366
Manufacture of imitation jewellery and related articles	6	9	7	98	10	97
Manufacture of musical instruments	69	1,225	67	1,128	55	949
Manufacture of sports goods	376	7,782	353	8,046	344	6,439
Manufacture of games and toys	13	6	8	12	6	2
supplies	361	5,632	384	5,429	352	5,828
Manufacture of Handicrafts	142	48	144	66	143	47
Other manufacturing n.e.c.	2,190	38,024	2,138	32,127	2,148	31,404
33 - Repair and installation of machinery and equipment	111	2,587	106	2,275	106	2,274
D. Electricity, gas, steam and air conditioning supply	2,523	619,137	2,674	603,507	2,366	570,493
Electric power generation, transmission and distribution	2,278	607,467	2,447	592,175	2,179	559,943
a) Hydal	526	39,692	613	33,590	495	30,649
b) Thermal	236	170,402	226	172,460	213	144,360
c) Coal Based	85	115,869	79	120,296	85	123,903
d) Wind	185	64,004	179	63,200	173	61,506
e) Solar	113	7,718	101	7,506	90	7,118
f) Other	1,133	209,781	1,249	195,123	1,123	192,407
Manufacture of gas; distribution of gaseous fuels through mains	225	11,623	206	11,290	168	10,520
Steam and air conditioning supply	20	47	21	42	19	30
E. Water supply; sewerage, waste management and remediation activities	209	16,358	159	13,806	128	14,547
36 - Water collection, treatment and supply	56	300	42	227	39	178
37 - Sewerage	10	13	10	13	9	12
38 - Waste collection, treatment and disposal activities; materials recovery services	138	15,866	103	13,561	77	14,353
services	5	179	4	5	3	4
F. Construction	3,981	198,746	3,894	195,182	3,720	190,233
41 - Construction of buildings	2,545	150,516	2,447	143,543	2,322	139,806
42 - Civil engineering	1,213	44,586	1,214	48,347	1,164	47,156
43 - Specialized construction activities	223	3,643	233	3,293	234	3,270

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	131,749	500,477	136,167	472,900	136,643	434,272
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,033	39,459	4,901	31,579	4,841	28,640
46 - Wholesale trade, except of motor vehicles and motorcycles	32,981	280,304	35,634	275,343	34,713	242,156
47 - Retail trade, except of motor vehicles and motorcycles	93,735	180,714	95,632	165,978	97,089	163,476
H. Transportation and storage	25,330	119,540	24,865	117,579	24,073	116,975
49 - Land transport and transport via pipelines	8,459	62,915	8,440	60,725	7,802	56,278
50 - Water transport	80	692	83	622	78	1,203
51 - Air transport	167	1,759	132	1,575	121	1,513
52 - Warehousing and support activities for transportation	16,252	48,469	15,836	48,878	15,722	51,582
53 - Courier activities other than national post activities	372	5,705	374	5,778	350	6,399
I. Accommodation and food service activities	2,038	40,489	2,365	36,938	2,136	36,930
55 - Accommodation	570	23,356	566	22,500	639	22,690
56 - Food and beverage service activities	1,468	17,133	1,799	14,438	1,497	14,240
J. Information and communication	2,976	301,525	3,103	310,202	2,944	328,024
58 - Publishing activities	837	2,908	882	2,642	847	2,423
59 - Motion picture, video and television programme production, sound recording and music publishing activities	118	2,647	110	2,598	111	2,571
60 - Programming and broadcasting activities	76	635	50	1,001	47	1,291
61 - Telecommunications	786	277,975	873	287,536	917	306,886
62 - Computer programming, consultancy and related activities	975	12,664	1,001	11,776	846	10,050
63 - Information service activities	184	4,695	187	4,648	176	4,803
K. Real estate activities	767	37,661	929	35,566	839	36,254
L. Professional, scientific and technical activities	5,931	62,549	5,910	54,085	8,835	58,826
69 - Legal and accounting activities	192	1,009	171	1,102	162	908
70 - Architectural, engineering, technical testing and analysis	92	1,357	87	1,101	80	1,147
71 - Architectural and engineering activities; technical testing and analysis	534	5,950	473	5,628	425	5,114
72 - Scientific research and development	194	4,275	204	4,307	198	4,130
73 - Advertising and market research	1,275	5,233	1,258	4,545	1,120	4,533
74 - Other professional, scientific and technical activities	3,613	44,220	3,691	37,078	6,825	42,882
75 - Veterinary activities	31	504	26	323	25	113
M. Administrative and support service activities	8,375	58,149	8,395	50,177	8,381	48,305
77 - Rental and leasing activities	654	2,170	675	2,418	567	2,023
78 - Employment activities	44	391	55	435	37	353
79 - Travel agency, tour operator, reservation service and related activities	918	14,134	897	14,085	809	11,159
80 - Security and investigation activities	828	2,910	707	2,908	668	2,922
81 - Services to buildings and landscape activities	42	223	36	190	37	163
82 - Office administrative, office support and other business support activities	5,889	38,320	6,025	30,140	6,263	31,685
N. Education	2,137	35,810	1,999	32,383	1,974	33,435
O. Human health and social work activities	1,444	18,535	1,388	16,788	1,382	16,965
86 - Human health activities	1,412	18,485	1,364	16,749	1,361	16,949
87 - Residential care activities	5	22	5	21	2	1
88 - Social work activities with and without accommodation	27	28	19	17	19	15
P. Arts, entertainment and recreation	123	1,790	116	1,684	108	1,889
Q. Other service activities	25,591	65,245	22,438	57,744	21,502	65,690
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	186	16,337	183	14,553	226	13,621
A. Government Trusts and Non-profit Organizations	64	1,460	62	1,038	63	765
B. Private Trusts and Non-profit Organizations	116	14,668	116	13,128	159	12,469
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	209	5	387	4	387
VI. PERSONAL	3,204,612	1,142,683	3,254,732	1,128,932	3,366,944	1,126,480
A. Bank Employees	153,476	241,879	156,359	249,198	160,774	266,050
1) For house building	74,121	188,299	74,738	193,954	76,153	207,682
2) For transport i.e. purchase of car etc.	49,062	48,500	50,067	49,722	51,075	51,980
3) Other purposes	30,293	5,080	31,554	5,523	33,546	6,389
B. Consumer Financing	3,046,578	900,050	3,093,852	879,015	3,201,651	859,736
1) For house building	35,222	214,956	35,113	214,900	34,734	212,315
2) For transport i.e. purchase of car etc	335,121	337,471	333,498	316,920	318,615	293,728
3) Credit cards	1,941,905	86,553	1,965,245	89,152	2,058,911	93,786
4) Consumers durable	37,398	6,869	37,218	6,873	37,113	7,280
5) Personal loans	696,932	254,201	722,778	251,171	752,278	252,627
C) Other	4,558	753	4,521	719	4,519	693
VII. OTHER	5,772	3,156	5,777	2,850	5,923	2,221
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,203,686	2,224,053	1,193,541	2,160,305	1,179,860	2,544,393
I. GOVERNMENT	53	228,239	50	176,621	59	472,454
A. Federal Government	36	70,280	32	49,598	37	76,670
1) Commodity Operations	-	34,293	8	15,498	8	44,952
2) Others	27	35,987	24	34,101	29	31,719
B. Provincial Governments	17	157,959	18	127,023	22	395,784
1) Commodity Operations	14	157,929	15	126,986	19	395,733
2) Others	3	31	3	36	3	51
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	113	399,567	120	432,186	112	535,669
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	13	7	12
Utilities	46	146,009	49	144,334	42	164,923
Transport, storage and communications	27	104,459	29	110,270	29	120,245
Manufacturing	23	43,783	24	43,468	23	53,950
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	5	3,935	5	3,935	5	3,569
Commerce and Trade	3	36,106	4	64,811	4	127,643
Others	1	486	1	457	1	429
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	115	22,295	106	25,452	110	24,576
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	10	54	2	48	3	1
MFIs and DFIs	12	12,354	12	15,046	12	13,764
Stock Exchange & Brokerage Houses	14	1,017	15	757	14	887
Modarabas	2	217	2	217	2	434
Other NBFIs	75	8,653	73	9,384	77	9,490
IV. PRIVATE SECTOR (BUSINESS)	820,441	1,297,442	802,049	1,247,737	783,349	1,230,328
A. Agriculture, forestry and fishing	669,812	204,828	652,413	203,551	632,286	199,115
1. Crop and animal production, hunting and related service activities	669,138	204,636	651,748	203,340	631,621	198,899
Growing of Wheat, Rice, Sugar Cane & Cotton	256,530	94,701	248,640	99,754	242,351	87,008
Growing of tropical, subtropical, pome and stone fruits & vegetables	34,188	9,717	32,046	9,249	28,065	8,641
Growing of other fruits, vegetables and crops	17,099	6,030	16,114	5,818	15,961	6,460
Raising of livestock and other related activities	281,621	78,110	275,217	73,892	264,379	78,380
Other agricultural support activities	79,700	16,078	79,731	14,628	80,865	18,409
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	119	16	119	16	130	17
03 - Fishing and aquaculture	555	176	546	195	535	199
B. Mining and quarrying	150	18,787	141	19,115	142	20,646
05 - Mining of coal and lignite	16	14,394	17	14,887	17	14,459
06 - Extraction of crude petroleum and natural gas	55	4,149	54	4,050	56	6,037
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	77	230	68	167	67	139
09 - Mining support service activities	1	13	1	12	1	11
C. Manufacturing	56,475	706,280	54,944	666,644	54,920	662,551
10 - Manufacture of food products	45,188	190,318	43,967	190,107	44,108	191,545
11 - Manufacture of beverages	87	2,340	84	2,739	86	2,645
12 - Manufacture of tobacco products	222	45	200	40	194	38
13 - Manufacture of textiles	3,614	207,580	3,606	201,162	3,563	196,942
Preparation and spinning of textile fibres	1,666	84,183	1,662	84,844	1,600	84,605
Weaving of textiles	675	41,360	701	40,812	659	43,060
Finishing of textiles	654	48,215	610	48,637	632	44,576
Manufacture of knitted and crocheted fabrics	44	1,220	43	1,242	46	1,197
Manufacture of made-up textile articles, except apparel	262	18,757	256	11,927	245	10,899
Manufacture of carpets and rugs	53	488	58	451	53	424
Manufacture of other textiles n.e.c.	260	13,358	276	13,250	328	12,181
14 - Manufacture of wearing apparel	1,478	31,226	1,534	29,702	1,495	28,493
15 - Manufacture of leather and related products	441	4,603	429	4,399	429	4,741

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	50	676	48	662	49	773
	14	170	15	138	15	100
Manufacture of footwear	377	3,757	366	3,599	365	3,868
a. Leather wear	346	2,718	340	2,693	335	2,975
b. Rubber and Plastic wear	31	1,039	26	906	30	894
except furniture; manufacture of articles of straw and plaiting materials	132	398	134	454	135	809
17 - Manufacture of paper and paper products	98	5,504	90	5,018	99	4,069
18 - Printing and reproduction of recorded media	154	4,160	137	3,221	145	3,194
Printing and other service activities related to printing	152	4,149	135	3,209	143	3,182
Reproduction of recorded media	2	12	2	12	2	12
19 - Manufacture of coke and refined petroleum products	54	59,388	52	52,217	53	53,328
20 - Manufacture of chemicals and chemical products	1,111	32,099	1,052	28,026	1,036	31,210
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	269	8,828	238	8,533	219	8,983
22 - Manufacture of rubber and plastics products	387	9,628	380	9,912	364	8,790
23 - Manufacture of other non-metallic mineral products	461	70,775	458	68,281	439	67,736
24 - Manufacture of basic metals	459	30,938	388	24,876	393	26,545
25 - Manufacture of fabricated metal products, except machinery and equipment	75	1,302	70	1,206	71	1,290
26 - Manufacture of computer, electronic and optical products	22	151	23	145	24	783
27 - Manufacture of electrical equipment	409	26,832	326	18,775	288	14,503
28 - Manufacture of machinery and equipment	120	322	118	826	113	821
29 - Manufacture of motor vehicles, trailers and semi-trailers	188	9,721	174	8,549	168	8,387
30 - Manufacture of other transport equipment	4	36	3	33	3	30
31 - Manufacture of furniture	511	2,297	511	1,703	518	1,708
32 - Other manufacturing	991	7,789	970	6,719	977	5,961
Manufacture of jewellery and related articles	207	151	204	103	204	87
Manufacture of imitation jewellery and related articles	3	2	4	27	4	27
Manufacture of musical instruments	1	-	2	1	2	1
Manufacture of sports goods	73	2,647	73	2,630	73	2,206
Manufacture of games and toys	11	5	4	-	4	-
Manufacture of medical and dental instruments and supplies	37	206	48	382	42	386
Manufacture of Handicrafts	128	28	128	28	128	28
Other manufacturing n.e.c.	531	4,750	507	3,548	520	3,226
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	354	143,985	355	139,921	343	124,620
Electric power generation, transmission and distribution	328	141,228	326	136,973	325	122,162
a) Hydal	129	12,855	129	12,736	129	9,137
b) Thermal	94	64,757	92	60,271	87	48,979
c) Coal Based	14	42,198	14	42,950	18	43,556
d) Wind	21	13,438	21	13,022	21	12,790
e) Solar	34	3,127	34	3,072	34	2,867
f) Other	36	4,853	36	4,922	36	4,833
Manufacture of gas; distribution of gaseous fuels through mains	26	2,757	29	2,948	18	2,459
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	38	179	26	179	20	172
36 - Water collection, treatment and supply	26	10	14	11	13	10
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	164	10	164	7	161
services	2	4	2	4	-	-
F. Construction	1,066	35,102	1,081	36,588	1,091	37,181
41 - Construction of buildings	671	22,745	679	22,501	670	22,252
42 - Civil engineering	371	11,903	375	13,690	392	14,501
43 - Specialized construction activities	24	454	27	397	29	428

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	61,276	75,771	62,246	72,901	63,138	79,192
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,320	8,250	2,396	8,146	2,429	7,679
46 - Wholesale trade, except of motor vehicles and motorcycles	14,297	40,625	14,535	38,875	14,788	41,759
47 - Retail trade, except of motor vehicles and motorcycles	44,659	26,895	45,315	25,880	45,921	29,754
H. Transportation and storage	17,825	22,917	17,536	21,981	17,708	20,382
49 - Land transport and transport via pipelines	4,082	6,097	4,107	5,826	4,179	3,155
50 - Water transport	1	-	1	-	1	-
51 - Air transport	38	144	34	120	34	99
52 - Warehousing and support activities for transportation	13,698	14,766	13,386	14,152	13,486	15,794
53 - Courier activities other than national post activities	6	1,909	8	1,884	8	1,335
I. Accommodation and food service activities	797	12,186	785	11,440	863	11,666
55 - Accommodation	249	9,870	238	9,458	315	9,689
56 - Food and beverage service activities	548	2,316	547	1,982	548	1,977
J. Information and communication	446	43,147	445	43,002	425	40,252
58 - Publishing activities	179	70	183	104	183	99
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	1,918	40	1,788	40	1,778
60 - Programming and broadcasting activities	3	4	3	2	3	2
61 - Telecommunications	114	38,388	110	38,301	111	37,841
62 - Computer programming, consultancy and related activities	78	2,474	79	2,521	57	250
63 - Information service activities	30	293	30	286	31	282
K. Real estate activities	65	4,755	64	4,587	71	4,988
L. Professional, scientific and technical activities	88	1,116	82	1,198	93	1,223
69 - Legal and accounting activities	21	21	21	20	21	19
71 - Architectural and engineering activities; technical testing and analysis	11	1	11	1	11	0
72 - Scientific research and development	19	959	19	1,056	18	1,029
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	16	24	14	18	19	43
75 - Veterinary activities	15	108	13	100	20	129
M. Administrative and support service activities	5	3	3	2	3	3
77 - Rental and leasing activities	4,279	5,191	4,535	5,388	4,843	5,622
78 - Employment activities	190	904	232	1,044	231	1,003
79 - Travel agency, tour operator, reservation service and related activities	1	53	2	93	2	93
80 - Security and investigation activities	29	746	28	695	28	637
81 - Services to buildings and landscape activities	34	134	33	116	33	101
82 - Office administrative, office support and other business support activities	14	38	14	35	14	34
N. Education	4,011	3,317	4,226	3,405	4,535	3,755
625	4,132	624	3,828	631	4,721	
O. Human health and social work activities	622	6,507	625	5,920	635	5,329
86 - Human health activities	611	6,486	614	5,898	626	5,327
87 - Residential care activities	3	21	4	21	2	1
88 - Social work activities with and without accommodation	8	1	7	1	7	1
P. Arts, entertainment and recreation	8	1	7	1	7	1
34	35	34	34	33	29	
Q. Other service activities	6,489	12,525	6,113	11,461	6,107	12,640
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	9	2,291	8	2,202	7	1,721
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	9	2,291	8	2,202	7	1,721
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	377,301	272,102	385,552	274,049	390,569	277,876
A. Bank Employees	69,899	84,602	71,184	86,453	72,535	90,610
1) For house building	41,662	66,997	42,094	68,490	42,413	71,742
2) For transport i.e. purchase of car etc.	18,188	16,046	18,567	16,117	18,910	16,545
3) Other purposes	10,049	1,559	10,523	1,846	11,212	2,322
B. Consumer Financing	307,401	187,500	314,367	187,596	318,033	187,266
1) For house building	2,774	19,703	2,763	19,951	2,746	19,669
2) For transport i.e. purchase of car etc	40,282	24,063	39,736	23,324	38,966	21,956
3) Credit cards	3,027	124	5,445	281	9,403	376
4) Consumers durable	31,967	5,894	32,324	5,907	32,412	6,195
5) Personal loans	229,351	137,716	234,099	138,133	234,506	139,071
C) Other	1	0	1	0	1	0
VII. OTHER	5,654	2,117	5,656	2,058	5,654	1,768
Total	1,203,686	2,224,053	1,193,541	2,160,305	1,179,860	2,544,393

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,134,807	9,243,500	3,171,823	8,924,991	3,273,216	8,810,492
I. GOVERNMENT	212	983,719	206	975,556	184	1,042,522
A. Federal Government	138	489,288	143	535,329	126	586,311
1) Commodity Operations	46	443,699	54	495,774	57	545,958
2) Others	92	45,589	89	39,555	69	40,353
B. Provincial Governments	74	494,431	63	440,227	58	456,211
1) Commodity Operations	32	482,900	30	433,328	28	449,268
2) Others	42	11,531	33	6,899	30	6,943
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	659	950,797	626	1,074,353	610	1,122,164
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	798	7	1,077	7	1,133
Utilities	411	402,610	398	411,348	390	418,594
Transport, storage and communications	84	293,638	80	293,789	87	330,139
Manufacturing	73	10,427	69	31,307	53	45,580
Mining and Quarrying	-	-	-	-	-	-
Construction	30	14,476	28	14,319	32	11,982
Commerce and Trade	44	227,348	31	318,205	29	312,743
Others	11	1,501	13	4,308	12	1,991
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,333	491,972	1,356	315,492	1,206	305,433
Mutual Funds and AMCs	108	5,655	102	3,744	104	6,948
Insurance & Pension Funds	578	3,204	622	3,765	518	3,678
MFIs and DFIs	126	410,795	119	237,454	123	203,732
Stock Exchange & Brokerage Houses	249	14,814	248	14,524	213	14,930
Modarabas	121	5,652	114	5,398	103	5,425
Other NBFIs	151	51,853	151	50,608	145	70,721
IV. PRIVATE SECTOR (BUSINESS)	305,290	5,931,924	300,454	5,692,140	294,641	5,480,026
A. Agriculture, forestry and fishing	100,344	144,727	96,760	134,664	96,735	140,044
1. Crop and animal production, hunting and related service activities	100,166	142,858	96,603	133,456	96,573	138,513
Growing of Wheat, Rice, Sugar Cane & Cotton	76,512	74,759	73,694	69,305	74,138	71,964
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,996	3,142	1,867	2,753	1,879	2,786
Growing of other fruits, vegetables and crops	5,913	6,877	5,665	6,539	5,408	6,828
Raising of livestock and other related activities	6,296	37,102	6,089	36,516	5,695	34,836
Other agricultural support activities	9,445	20,970	9,287	18,340	9,449	22,091
Hunting, trapping and related service activities	4	8	1	3	4	8
02 - Forestry and logging	9	501	6	10	4	9
03 - Fishing and aquaculture	169	1,367	151	1,198	158	1,523
B. Mining and quarrying	808	45,112	783	48,074	800	56,369
05 - Mining of coal and lignite	57	31,223	57	35,991	56	37,849
06 - Extraction of crude petroleum and natural gas	616	11,223	588	10,193	591	12,074
07 - Mining of metal ores	15	719	17	607	23	606
08-Other mining and quarrying	117	1,934	118	1,272	128	5,830
09 - Mining support service activities	3	13	3	10	2	10
C. Manufacturing	85,008	4,066,241	83,099	3,894,086	78,114	3,713,239
10 - Manufacture of food products	18,233	836,228	17,632	907,074	16,388	812,626
11 - Manufacture of beverages	913	44,076	948	46,250	922	48,428
12 - Manufacture of tobacco products	475	3,579	456	3,589	459	2,966
13 - Manufacture of textiles	23,183	1,398,043	23,024	1,361,448	21,948	1,317,701
Preparation and spinning of textile fibres	7,814	471,594	7,786	459,985	7,257	448,080
Weaving of textiles	4,516	287,341	4,681	281,750	4,496	272,240
Finishing of textiles	3,542	243,344	3,610	236,245	3,415	233,784
Manufacture of knitted and crocheted fabrics	789	54,204	752	51,100	692	50,698
Manufacture of made-up textile articles, except apparel	3,215	185,883	3,017	182,553	2,901	175,273
Manufacture of carpets and rugs	94	912	94	704	76	693
Manufacture of other textiles n.e.c.	3,213	154,764	3,084	149,112	3,111	136,932
14 - Manufacture of wearing apparel	3,625	201,142	3,414	178,236	3,198	185,135
15 - Manufacture of leather and related products	1,629	44,906	1,692	44,916	1,650	42,794

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	367	7,547	352	6,924	355	6,984
	83	2,351	81	1,792	78	1,989
Manufacture of footwear	1,179	35,008	1,259	36,200	1,217	33,820
a. Leather wear	892	28,835	944	29,265	944	26,892
b. Rubber and Plastic wear	287	6,173	315	6,936	273	6,929
except furniture; manufacture of articles of straw and plaiting materials	374	6,879	338	7,189	301	7,489
17 - Manufacture of paper and paper products	1,571	104,818	1,387	92,479	1,341	90,704
18 - Printing and reproduction of recorded media	818	10,921	831	13,094	794	13,941
Printing and other service activities related to printing	810	9,712	823	11,929	785	12,314
Reproduction of recorded media	8	1,209	8	1,165	9	1,628
19 - Manufacture of coke and refined petroleum products	1,249	80,271	1,353	93,707	1,376	91,903
20 - Manufacture of chemicals and chemical products	8,217	358,590	8,118	273,843	7,432	272,411
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,615	90,821	5,614	90,100	5,314	93,614
22 - Manufacture of rubber and plastics products	2,735	78,886	2,627	73,399	2,331	64,679
23 - Manufacture of other non-metallic mineral products	1,616	239,725	1,581	224,534	1,549	230,008
24 - Manufacture of basic metals	4,941	214,578	4,637	181,833	4,320	174,599
25 - Manufacture of fabricated metal products, except machinery and equipment	1,041	33,155	976	31,305	896	27,785
26 - Manufacture of computer, electronic and optical products	269	10,072	307	8,409	297	8,628
27 - Manufacture of electrical equipment	2,273	128,483	2,121	101,876	1,822	91,441
28 - Manufacture of machinery and equipment	906	23,501	855	20,105	784	19,339
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,817	90,082	1,778	79,320	1,665	57,598
30 - Manufacture of other transport equipment	643	15,564	586	14,314	542	13,681
31 - Manufacture of furniture	314	4,632	314	4,265	323	4,362
32 - Other manufacturing	2,440	44,701	2,404	40,525	2,356	39,133
Manufacture of jewellery and related articles	72	264	73	272	75	279
Manufacture of imitation jewellery and related articles	3	7	3	71	6	70
Manufacture of musical instruments	68	1,225	65	1,128	53	948
Manufacture of sports goods	303	5,135	280	5,416	271	4,234
Manufacture of games and toys	2	1	4	12	2	2
Manufacture of medical and dental instruments and supplies	324	5,427	336	5,047	310	5,442
Manufacture of Handicrafts	14	20	16	38	15	19
Other manufacturing n.e.c.	1,654	32,623	1,627	28,541	1,624	28,140
33 - Repair and installation of machinery and equipment	111	2,587	106	2,275	106	2,274
D. Electricity, gas, steam and air conditioning supply	2,160	454,851	2,311	446,268	2,014	425,799
Electric power generation, transmission and distribution	1,944	447,262	2,116	439,209	1,848	418,950
a) Hydal	397	26,837	484	20,855	366	21,512
b) Thermal	142	105,645	134	112,189	126	95,380
c) Coal Based	67	58,609	61	62,154	63	65,201
d) Wind	164	50,566	158	50,177	152	48,717
e) Solar	79	4,591	67	4,434	56	4,252
f) Other	1,095	201,014	1,212	189,401	1,085	183,888
Manufacture of gas; distribution of gaseous fuels through mains	196	7,541	174	7,016	147	6,819
Steam and air conditioning supply	20	47	21	42	19	30
E. Water supply; sewerage, waste management and remediation activities	171	16,179	133	13,627	108	14,375
36 - Water collection, treatment and supply	30	289	28	217	26	168
37 - Sewerage	10	13	10	13	9	12
38 - Waste collection, treatment and disposal activities; materials recovery services	128	15,703	93	13,397	70	14,191
services	3	174	2	1	3	4
F. Construction	2,912	163,442	2,810	158,413	2,626	152,891
41 - Construction of buildings	1,872	127,571	1,766	120,862	1,650	117,395
42 - Civil engineering	841	32,682	838	34,655	771	32,653
43 - Specialized construction activities	199	3,189	206	2,896	205	2,843

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	70,462	419,018	73,908	395,372	73,494	347,724
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,713	31,209	2,505	23,433	2,412	20,961
46 - Wholesale trade, except of motor vehicles and motorcycles	18,681	235,571	21,094	232,273	19,922	195,313
47 - Retail trade, except of motor vehicles and motorcycles	49,068	152,238	50,309	139,666	51,160	131,450
H. Transportation and storage	7,503	96,609	7,327	95,584	6,363	96,580
49 - Land transport and transport via pipelines	4,376	56,805	4,332	54,886	3,622	53,110
50 - Water transport	78	690	81	621	76	1,203
51 - Air transport	129	1,615	98	1,455	87	1,414
52 - Warehousing and support activities for transportation	2,554	33,703	2,450	34,727	2,236	35,788
53 - Courier activities other than national post activities	366	3,796	366	3,894	342	5,064
I. Accommodation and food service activities	1,239	26,346	1,578	23,540	1,271	23,627
55 - Accommodation	319	11,529	326	11,084	322	11,364
56 - Food and beverage service activities	920	14,817	1,252	12,456	949	12,262
J. Information and communication	2,525	254,154	2,654	266,763	2,514	282,821
58 - Publishing activities	658	2,838	699	2,539	664	2,324
59 - Motion picture, video and television programme production, sound recording and music publishing activities	76	729	70	811	71	792
60 - Programming and broadcasting activities	73	631	47	999	44	1,289
61 - Telecommunications	667	235,364	759	248,798	801	264,095
62 - Computer programming, consultancy and related activities	897	10,190	922	9,255	789	9,800
63 - Information service activities	154	4,402	157	4,362	145	4,521
K. Real estate activities	702	32,906	865	30,979	768	31,266
L. Professional, scientific and technical activities	5,836	61,208	5,822	52,633	8,737	57,356
69 - Legal and accounting activities	171	988	150	1,082	141	889
71 - Architectural and engineering activities; technical testing and analysis	79	1,351	74	1,095	67	1,142
72 - Scientific research and development	512	4,786	451	4,324	405	3,853
73 - Advertising and market research	193	4,275	203	4,307	197	4,130
74 - Other professional, scientific and technical activities	1,257	5,194	1,243	4,528	1,100	4,479
75 - Veterinary activities	3,598	44,112	3,678	36,978	6,805	42,753
76 - Veterinary activities	26	501	23	320	22	109
M. Administrative and support service activities	4,095	52,950	3,859	44,782	3,537	42,676
77 - Rental and leasing activities	464	1,267	443	1,375	336	1,020
78 - Employment activities	43	338	53	342	35	260
79 - Travel agency, tour operator, reservation service and related activities	889	13,388	869	13,389	781	10,522
80 - Security and investigation activities	794	2,776	674	2,792	635	2,821
81 - Services to buildings and landscape activities	28	185	22	156	23	129
82 - Office administrative, office support and other business support activities	1,877	34,996	1,798	26,729	1,727	27,923
N. Education	1,512	31,678	1,375	28,554	1,343	28,714
O. Human health and social work activities	822	12,027	763	10,868	747	11,636
86 - Human health activities	801	11,999	750	10,851	735	11,622
87 - Residential care activities	2	1	1	0	-	-
88 - Social work activities with and without accommodation	19	27	12	16	12	14
P. Arts, entertainment and recreation	89	1,756	82	1,650	75	1,860
Q. Other service activities	19,102	52,721	16,325	46,283	15,395	53,050
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	177	14,045	175	12,351	219	11,900
A. Government Trusts and Non-profit Organizations	64	1,460	62	1,038	63	765
B. Private Trusts and Non-profit Organizations	107	12,377	108	10,926	152	10,748
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	209	5	387	4	387
VI. PERSONAL	2,827,018	870,004	2,868,885	854,308	2,976,087	847,994
A. Bank Employees	83,412	156,834	85,008	162,303	88,078	174,961
1) For house building	32,398	120,991	32,583	125,154	33,684	135,614
2) For transport i.e. purchase of car etc.	30,811	32,338	31,436	33,491	32,102	35,305
3) Other purposes	20,203	3,505	20,989	3,657	22,292	4,042
B. Consumer Financing	2,739,049	712,416	2,779,357	691,286	2,883,491	672,339
1) For house building	32,359	195,134	32,261	194,830	31,900	192,530
2) For transport i.e. purchase of car etc	294,808	313,394	293,731	293,582	279,618	271,759
3) Credit cards	1,938,878	86,429	1,959,800	88,871	2,049,508	93,411
4) Consumers durable	5,431	975	4,894	966	4,701	1,086
5) Personal loans	467,573	116,484	488,671	113,036	517,764	113,555
C) Other	4,557	753	4,520	719	4,518	693
VII. OTHER	118	1,039	121	792	269	453
Total	3,134,807	9,243,500	3,171,823	8,924,991	3,273,216	8,810,492

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	8	1	20	1	22
1) Official	1	8	1	20	1	22
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	492	96,470	502	369,804	471	453,011
I. GOVERNMENT	1	1,000	2	283,792	2	372,288
A. Federal Government	1	1,000	2	283,792	2	372,288
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	2	283,792	2	372,288
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	198	94,893	205	85,436	181	80,112
A. Agriculture, forestry and fishing	2	1	2	283	2	4,756
1. Crop and animal production, hunting and related service activities	2	1	2	283	2	4,756
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	1	3	1	0
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	-	1	281	1	4,756
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	156	62,273	164	60,357	141	40,908
10 - Manufacture of food products	12	2,722	11	4,037	18	5,541
11 - Manufacture of beverages	2	9	4	11	3	15
12 - Manufacture of tobacco products	3	16	3	23	3	10
13 - Manufacture of textiles	36	12,401	42	13,932	30	3,793
Preparation and spinning of textile fibres	6	531	6	593	6	595
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	23	11,523	30	13,076	18	2,927
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	2	104	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	4	159	4	168
14 - Manufacture of wearing apparel	3	83	3	105	3	105
15 - Manufacture of leather and related products	3	83	3	83	3	93

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
	1	10	1	10	1	10
Manufacture of footwear	2	73	2	73	2	83
a. Leather wear	2	73	2	73	2	83
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	2,203	6	2,231	6	786
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	1,000	1	1,500	-	-
20 - Manufacture of chemicals and chemical products	24	19,340	25	16,323	24	14,287
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,223	18	3,428	21	4,444
22 - Manufacture of rubber and plastics products	5	1,000	5	923	-	-
23 - Manufacture of other non-metallic mineral products	5	3,584	6	4,879	4	2,251
24 - Manufacture of basic metals	3	1,399	8	1,733	2	500
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	27	15,661	20	10,418	14	8,320
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	5	884	4	680	5	712
30 - Manufacture of other transport equipment	1	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	5	651	4	38	4	38
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	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	651	4	38	4	38
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	9	20,302	8	17,318	9	20,074
Electric power generation, transmission and distribution	6	18,977	5	15,992	6	18,832
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,062	4	15,192	4	15,146
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,914	1	800	2	3,686
Manufacture of gas; distribution of gaseous fuels through mains	3	1,325	3	1,326	3	1,242
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	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	3	201	3	181	3	161
41 - Construction of buildings	2	200	2	180	2	160
42 - Civil engineering	1	1	1	1	1	1
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	5,689	13	4,627	11	7,357
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	4,107	5	4,195	3	5,084
47 - Retail trade, except of motor vehicles and motorcycles	8	1,581	8	432	8	2,273
H. Transportation and storage	2	14	2	14	2	13
49 - Land transport and transport via pipelines	1	13	1	13	1	13
50 - Water transport	1	1	1	1	1	0
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	1,958	2	1,958	2	1,637
55 - Accommodation	2	1,958	2	1,958	2	1,637
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	5	4,223	4	437	5	4,951
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	5	4,223	4	437	5	4,951
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	7	225	6	254	5	247
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	5	2	6	2	4
71 - Architectural and engineering activities; technical testing and analysis	3	204	3	248	2	232
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	2	16	1	-	1	11
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	1	7	1	7
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7	1	7	1	7
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	293	577	295	576	288	611
A. Bank Employees	165	444	167	442	161	479
1) For house building	61	311	61	309	56	325
2) For transport i.e. purchase of car etc.	63	116	64	114	63	130
3) Other purposes	41	17	42	19	42	24
B. Consumer Financing	128	134	128	133	127	131
1) For house building	89	119	89	119	88	116
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	493	96,478	503	369,824	472	453,032

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-22	Mar-23	Securities, Shares & Other Financial Instruments				Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
	Total	Total	Precious Metals	Financial Instruments	Merchandise							
00.00	553,797	741,151	24,291	6,055	260,048	122,570	212,387	21,909	156,841	13,341	817,443	
01.00*	7,622	8,418	-	180	1,853	699	947	1,136	2,882	-	7,698	
02.00*	163,233	178,165	-	466	85,084	56,002	13,722	13,517	12,260	35	181,087	
03.00*	263,131	336,216	79	1,292	117,753	77,455	84,202	26,709	24,785	727	333,003	
04.00*	237,394	198,818	238	747	59,514	53,043	57,347	14,633	15,140	17	200,678	
05.00*	412,262	361,788	191	512	68,115	74,879	169,529	21,523	16,745	3,161	354,655	
06.00*	54,260	44,643	1,754	514	13,628	12,082	7,778	5,290	3,480	425	44,950	
07.00*	44,941	76,808	-	31	6,595	6,536	38,463	11	15,083	0	66,720	
08.00*	46,604	321,376	-	0	8,437	6,221	1,774	4,283	384,094	3	404,813	
08.25	7,128	6,898	-	-	6,169	16	60	40	10,173	0	16,459	
08.50	4,642	3,268	-	-	531	525	1,024	152	358	-	2,590	
08.75	5,777	4,203	-	-	338	3,065	110	206	31	-	3,750	
09.00	23,696	24,103	-	11	2,181	2,762	1,497	658	30,884	1,602	39,595	
09.25	53,934	12,144	-	-	292	335	358	86	1,539	0	2,610	
09.50	76,035	18,557	-	50	791	205	2,655	69	347	1	4,119	
09.75	50,029	9,158	-	-	469	385	132	64	50	1	1,100	
10.00	414,224	105,679	-	52	2,400	3,184	4,735	32	225	2	10,631	
10.25	8,530	5,290	-	-	155	109	138	61	13,096	1	14,730	
10.50	8,029	2,059	-	-	45	193	187	151	15,306	0	15,883	
10.75	55,151	37,891	-	-	653	461	995	11	50,098	6	52,224	
11.00	128,494	153,243	-	-	857	26,919	3,823	143	39	124	31,905	
11.25	28,517	1,852	-	-	52	566	222	13	2	43	899	
11.50	33,069	51,659	-	-	53	452	1,540	17	157,028	1	159,090	
11.75	13,258	2,780	-	-	19	1,608	322	23	21	4	1,998	
12.00	36,827	25,491	-	-	11,995	734	19,634	50	1,113	343	33,870	
12.25	9,185	4,141	-	-	367	1,239	506	115	513	1	2,740	
12.50	8,983	18,857	-	-	2,020	1,484	1,028	15	8,029	3	12,580	
12.75	11,683	26,773	-	-	12,375	3,516	878	27	19,068	0	35,863	
13.00	88,469	57,500	451	100	10,609	18,062	18,152	262	1,453	208	49,298	
13.25	77,515	85,334	75	77	12,049	70,875	555	112	2,656	8	86,407	
13.50	14,674	19,795	-	4	11,935	3,494	2,544	1,092	4,132	1	23,202	
13.75	29,399	17,858	-	-	42,007	6,053	1,253	318	2,296	1	51,928	
14.00	71,015	117,237	7,765	0	44,087	21,677	10,134	3,109	44,266	67	131,105	
14.25	11,657	5,116	-	-	32	1,099	638	33	24	7	1,832	
14.50	147,955	60,797	4	-	639	27,773	1,215	958	8,496	270	39,356	
14.75	169,273	24,728	-	0	3,092	1,408	3,416	52	249	4	8,221	
15.00	52,227	31,790	4,263	-	1,026	14,218	6,043	868	721	350	27,490	
15.25	126,666	74,356	-	-	9,274	865	2,668	185	49,601	25	62,618	
15.50	102,929	14,378	4,588	-	734	1,297	2,380	633	473	9	10,114	
15.75	761,941	72,199	25	1	35,090	3,812	8,122	68	10,115	2	57,236	
16.00	640,736	88,045	-	4	6,676	3,569	10,802	1,189	20,648	1,984	44,873	
16.25	557,146	124,357	-	486	34,977	24,227	21,148	15,105	1,457	22	97,423	
16.50	714,399	297,292	313	13	62,317	10,170	25,126	13,866	29,695	36	141,536	
16.75	582,266	160,066	-	-	19,932	6,178	7,933	2,002	27,685	34	63,765	
17.00	522,836	825,272	126	1,829	104,361	27,540	23,691	17,935	40,193	1,507	217,183	
17.25	562,609	487,692	-	806	29,493	4,336	14,480	419	42,453	1	91,388	
17.50	725,559	448,449	8,772	1,255	100,235	42,740	22,041	818	63,818	3	240,687	
17.75	390,584	352,561	12,745	7	17,753	11,163	11,666	1,814	12,561	1	67,709	
18.00	626,402	419,839	2,189	1,166	110,010	33,954	41,693	12,284	91,295	1,195	293,786	
18.25	229,116	245,846	-	265	35,516	14,298	18,985	2,559	31,820	12	103,455	
18.50	143,218	267,205	-	305	20,862	12,594	12,400	432	12,004	3,212	61,809	
18.75	199,867	173,673	-	13	16,898	10,100	8,283	932	10,375	-	46,602	
19.00	142,145	234,572	4,023	273	17,318	15,227	18,186	726	44,636	563	100,950	
19.25	130,666	182,333	-	79	19,986	11,936	10,752	766	10,819	1,942	56,281	
19.50	41,926	364,008	-	77	6,387	6,321	4,541	130	19,190	36	36,682	
19.75	63,856	183,513	12	8	7,005	13,698	10,100	212	2,799	3	33,839	
20.00	57,631	359,671	1,077	2,036	21,132	31,016	12,924	805	9,588	3,050	81,628	
20.25	44,279	187,941	131	49	5,856	16,903	9,435	408	2,857	63	35,701	
20.50	47,429	258,656	-	1,165	6,639	4,705	5,449	145	3,226	17	21,347	
20.75	45,784	224,720	-	77	2,363	71,555	11,096	65	19,574	28	104,758	
21.00	61,766	229,746	5,492	250	16,407	43,343	6,330	3,161	10,953	1,526	87,462	
21.25	63,177	144,740	394	59	15,921	22,954	8,331	5,965	6,412	46	60,082	
21.50	25,658	141,208	632	11,983	15,043	26,284	6,540	1,254	67,347	20	129,105	
21.75	24,267	79,163	-	25,813	105,759	69,096	21,209	8,100	68,683	9	298,769	
22.00	56,975	264,300	3,913	5,070	182,103	106,679	68,031	17,687	476,716	5,531	865,729	
22.25	48,615	189,535	123	5,977	130,270	135,757	35,545	9,681	145,517	52	462,923	
22.50	8,205	330,925	3,167	4,611	139,305	103,678	66,028	8,925	237,782	96	563,593	
22.75	6,822	63,215	-	18,335	126,841	140,706	58,313	24,908	150,676	78	519,855	
23.00	6,103	151,953	2	6,517	162,513	69,930	61,772	22,408	330,615	3,186	656,943	
23.25	11,279	36,863	1,129	6,475	113,612	42,168	30,574	25,196	217,056	898	437,108	
23.50	130,019	160,028	-	12,720	80,398	109,346	37,869	32,991	398,882	115	672,320	
23.75	18,735	32,835	2	2,533	39,482	25,157	26,670	21,255	42,381	31	157,509	
24.00	24,082	42,526	4	11,211	61,321	61,970	43,059	23,167	181,944	3,700	386,367	
24.25	2,182	14,954	1	1,587	15,706	22,573	17,356	11,626	150,618	204	219,671	
24.50	742	20,711	-	5,305	21,781	28,445	34,945	9,479	88,945	176	189,076	
24.75	4,032	7,872	2	1,031	7,180	7,624	8,286	3,857	15,408	331	43,719	
25.00 & above	188,957	296,322	6,583	5,111	64,821	144,214	187,913	35,505	108,383	160,666	713,195	
Total	11,564,031	11,455,120	94,555	144,593	2,777,643	2,160,035	1,704,776	456,416	4,258,728	211,171	11,807,917	
Weighted Average	14.7	15.73	13.89	21.04	16.28	17.45	15.02	17.35	18.75	17.54		

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Mar-23		Jun-23						Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	
00.00	123,108	308,549	23,233	2,196	100,781	37,753	61,596	68	71,995	696	298,319
01.00*	569	199	-	-	1,068	-	-	199	-	-	1,266
02.00*	9,978	9,687	-	10	4,940	2,291	885	1,465	-	-	9,592
03.00*	24,608	23,716	75	26	11,175	3,107	5,240	4	3,711	-	23,338
04.00*	15,243	15,582	236	520	5,625	4,577	2,355	-	1,914	-	15,228
05.00*	130,356	131,051	175	1	18,927	19,564	93,115	236	3,879	1,648	137,546
06.00*	15,925	9,855	1,754	162	4,643	1,054	1,294	27	1,463	-	10,397
07.00*	7,626	8,482	-	-	1,238	2,244	8,954	-	358	-	12,795
08.00*	11,610	13,349	-	-	1,350	715	1,340	42	10,208	-	13,655
08.25	171	156	-	-	106	-	-	-	-	-	106
08.50	342	357	-	-	127	191	-	3	-	-	321
08.75	4	-	-	-	-	-	-	-	-	-	-
09.00	4,947	6,749	-	-	224	654	160	-	3,225	-	4,262
09.25	5,947	2,785	-	-	-	-	-	-	-	-	-
09.50	2,792	515	-	-	195	-	-	-	-	-	195
09.75	1,847	204	-	-	-	-	-	-	-	-	-
10.00	21,015	7,893	-	52	42	106	4	-	-	-	203
10.25	116	65	-	-	-	-	-	20	-	-	20
10.50	1,026	12	-	-	-	-	1	-	-	-	1
10.75	34,727	33,352	-	-	402	-	14	-	39,977	-	40,303
11.00	3,301	3,329	-	-	65	58	264	51	-	-	438
11.25	43	42	-	-	1	-	40	-	-	-	41
11.50	21,286	43,746	-	-	-	1	55	-	115,575	-	115,631
11.75	11	6	-	-	-	0	1	-	-	-	2
12.00	26,148	16,517	-	-	334	7	17,496	-	787	-	18,624
12.25	203	143	-	-	0	1	20	72	11	-	104
12.50	1,652	1,565	-	-	400	1	309	1	7	-	719
12.75	125	304	-	-	200	3	90	-	-	-	293
13.00	11,233	12,259	451	-	-	7	13,102	36	-	-	13,597
13.25	65,051	68,019	75	77	3,009	64,904	0	-	-	-	68,065
13.50	152	636	-	-	600	309	20	-	-	-	929
13.75	255	1,133	-	-	36,610	100	88	-	-	-	36,799
14.00	28,546	15,184	7,765	0	4,443	96	1,225	50	-	0	13,579
14.25	1,203	225	-	-	-	21	102	-	-	-	123
14.50	125	49	4	-	-	5	1	-	-	-	9
14.75	7,815	6,064	-	0	2,720	17	2,804	-	0	-	5,541
15.00	1,531	6,057	4,263	-	-	15	8	-	485	-	4,771
15.25	79,962	25,583	-	-	9,242	9	2	67	19,486	-	28,805
15.50	7,004	5,515	4,588	-	-	4	300	-	459	-	5,352
15.75	51,872	7,060	-	-	-	5	6,954	13	0	0	6,973
16.00	73,656	30,267	-	-	2,700	1,564	7,876	133	20,238	-	32,510
16.25	43,822	7,555	-	-	-	2,418	646	4	86	-	3,153
16.50	88,844	44,645	313	-	815	1,512	11,533	4	24,336	-	38,512
16.75	45,427	32,497	-	-	397	175	1,794	-	1,647	-	4,013
17.00	39,822	64,315	126	-	6,293	3,564	1,461	980	7,466	-	19,890
17.25	84,315	62,992	-	806	15,784	147	9,645	-	19,823	-	46,206
17.50	353,568	230,390	8,772	0	82,875	34,611	16,365	171	57,482	-	200,277
17.75	63,949	52,224	12,745	-	4,835	345	4,893	-	3,860	-	26,679
18.00	170,363	134,485	2,189	700	29,640	8,117	7,026	205	61,323	-	109,198
18.25	27,746	32,302	-	1	5,559	3,056	5,882	-	5,137	-	19,635
18.50	24,799	32,557	-	221	10,440	1,977	2,820	375	3,515	-	19,348
18.75	34,867	26,360	-	13	1,528	2,653	305	406	328	-	5,233
19.00	47,111	59,799	4,023	18	3,021	377	7,780	0	35,144	1	50,363
19.25	29,406	40,691	-	70	14,404	1,393	654	94	-	-	17,119
19.50	4,587	21,978	-	-	66	950	269	77	431	-	1,794
19.75	10,835	9,403	12	-	546	1,388	612	9	1	-	2,567
20.00	12,867	26,988	243	-	2,377	315	2,744	204	300	-	6,184
20.25	12,173	8,448	112	-	1,690	1,939	1,666	284	2	-	5,691
20.50	5,566	10,746	-	165	172	96	1,107	-	1,051	-	2,590
20.75	12,981	66,079	-	27	557	2,573	189	-	2	-	3,349
21.00	46,683	28,407	5,492	-	9,384	123	1,014	-	2,512	467	18,992
21.25	7,067	10,037	394	-	123	4,616	847	26	93	-	6,098
21.50	960	12,478	632	10,400	348	144	184	1,015	14	-	12,737
21.75	2,656	3,962	-	5,845	1,163	497	13	137	-	-	7,656
22.00	35,730	46,230	3,769	3,743	11,267	12,736	14,261	-	309,280	2,344	357,400
22.25	27,847	9,158	122	650	3,188	10,220	366	146	2,282	-	16,974
22.50	5,743	37,279	3,167	867	10,697	13,096	3,033	368	8,088	9	39,325
22.75	1,081	2,076	-	9,408	16,118	1,387	2,527	298	25,000	-	54,738
23.00	230	7,785	-	3,491	18,784	5,923	7,386	47	68,977	0	104,609
23.25	4,623	6,130	1,112	2,626	11,547	3,161	3,092	150	727	625	23,040
23.50	125,864	129,805	-	1,338	3,072	5,432	2,275	3,314	162,464	0	177,894
23.75	14,687	11,165	-	190	6,030	2,572	4,179	202	986	-	14,159
24.00	16,309	7,481	-	6,943	5,037	7,542	3,502	476	803	-	24,304
24.25	55	1,639	-	873	2,314	1,543	726	13	123	-	5,592
24.50	207	2,580	-	14	2,942	4,172	2,847	63	7,347	9	17,393
24.75	15	113	-	833	628	681	1,725	600	-	-	4,467
25.00 & above	28,118	66,269	1	493	9,288	23,669	105,346	338	6,418	11,120	156,672
Total	2,224,053	2,160,305	85,842	52,780	504,098	304,501	456,429	12,902	1,110,923	16,918	2,544,393
Weighted Average	15.4	14.48	12.74	21.23	13.63	15.00	14.51	18.42	17.98	25.36	16.08

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Mar-23		Jun-23					Total	
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	428,792	433,712	1,958	3,859	158,195	84,786	150,096	21,840	84,735	12,640	517,209
01.00*	7,053	8,219	-	180	785	699	947	937	2,882	-	6,432
02.00*	153,255	168,478	-	456	80,144	53,711	12,837	12,052	12,260	35	171,495
03.00*	238,171	312,160	4	1,266	106,578	74,229	78,714	26,706	21,074	727	309,298
04.00*	222,103	183,184	2	227	53,889	48,465	54,957	14,633	13,203	14	185,390
05.00*	281,873	230,704	16	510	49,187	55,315	76,389	21,288	12,860	1,512	217,077
06.00*	38,326	34,775	-	352	8,984	11,028	6,467	5,263	2,017	425	34,536
07.00*	37,315	68,326	-	31	5,357	4,292	29,509	11	14,725	0	53,926
08.00*	34,993	24,235	-	0	7,087	5,506	434	4,241	2,099	3	19,370
08.25	6,958	6,743	-	-	6,063	16	60	40	10,173	0	16,353
08.50	4,300	2,910	-	-	404	334	1,024	149	358	-	2,269
08.75	5,774	4,203	-	-	338	3,065	110	206	31	-	3,750
09.00	18,749	17,354	-	11	1,957	2,108	1,338	658	27,659	1,602	35,333
09.25	47,987	9,359	-	-	292	335	358	86	1,539	0	2,610
09.50	73,243	18,042	-	50	596	205	2,655	69	347	1	3,924
09.75	48,182	8,954	-	-	469	385	132	64	50	1	1,100
10.00	393,209	97,786	-	-	2,359	3,078	4,731	32	225	2	10,428
10.25	8,414	5,225	-	-	155	109	1,308	41	13,096	1	14,710
10.50	7,063	2,048	-	-	45	193	185	151	15,206	0	15,881
10.75	20,425	4,540	-	-	251	461	981	11	10,121	6	11,831
11.00	125,193	149,914	-	-	792	26,860	3,560	92	39	124	31,467
11.25	28,471	1,810	-	-	51	566	182	13	2	43	858
11.50	11,783	7,913	-	-	53	450	1,484	17	41,453	1	43,459
11.75	13,247	2,774	-	-	19	1,608	321	23	21	4	1,996
12.00	10,679	8,974	-	-	11,661	726	2,138	50	327	343	15,246
12.25	6,983	3,998	-	-	367	1,238	486	43	502	1	2,636
12.50	7,332	17,292	-	-	1,620	1,483	718	14	8,022	3	11,861
12.75	10,713	26,469	-	-	12,175	3,513	788	27	19,068	0	35,570
13.00	77,236	45,241	-	100	10,609	18,055	5,049	226	1,453	208	35,701
13.25	12,464	17,316	-	-	9,041	5,971	554	112	2,656	8	18,342
13.50	14,523	19,159	-	4	11,335	3,185	2,525	1,092	4,132	1	22,273
13.75	26,144	16,726	-	-	5,397	5,952	1,165	318	2,296	1	15,129
14.00	42,469	102,053	-	-	39,644	21,581	8,909	3,059	44,266	67	117,526
14.25	10,454	4,891	-	-	32	1,077	536	33	24	7	1,709
14.50	147,830	60,748	-	-	639	27,769	1,214	958	8,496	270	39,347
14.75	161,458	18,664	-	-	372	1,391	612	52	249	4	2,679
15.00	50,696	25,733	-	-	1,026	14,203	6,035	868	236	350	22,718
15.25	46,794	48,773	-	-	33	856	2,666	118	30,115	25	33,813
15.50	94,425	8,863	-	-	734	1,293	2,080	633	14	9	4,762
15.75	692,118	65,140	25	1	35,090	3,808	1,168	55	10,115	2	50,263
16.00	564,123	57,379	-	4	3,976	2,005	2,927	1,057	410	1,984	12,363
16.25	508,424	116,779	-	486	34,977	21,809	20,502	15,102	1,371	22	94,269
16.50	615,270	250,626	-	13	61,502	8,658	13,593	13,862	5,360	36	103,024
16.75	526,152	127,569	-	-	19,535	6,004	6,139	2,002	26,038	34	59,572
17.00	476,141	751,353	-	1,829	98,068	22,776	22,231	16,955	32,527	1,507	195,893
17.25	472,686	415,787	-	-	13,709	4,188	4,835	419	22,630	1	45,782
17.50	358,989	216,926	-	-	17,460	8,134	6,576	647	6,336	3	40,410
17.75	326,469	294,309	-	7	12,918	10,818	6,773	1,814	8,601	1	40,930
18.00	444,784	274,586	-	466	80,369	25,837	34,668	12,079	23,673	1,195	178,287
18.25	200,970	212,749	-	264	29,957	11,242	13,103	2,559	26,238	12	83,375
18.50	118,137	229,425	-	85	10,422	10,617	9,579	57	7,208	3,212	41,180
18.75	163,441	147,241	-	-	15,369	7,447	7,979	526	10,447	-	41,369
19.00	95,834	173,087	-	256	14,297	14,849	10,406	725	7,906	562	49,001
19.25	100,194	138,962	-	9	5,582	10,543	10,098	262	10,425	1,942	38,861
19.50	37,339	338,326	-	77	6,321	5,371	4,272	52	18,472	36	34,601
19.75	53,021	169,821	-	8	6,459	12,311	9,488	203	2,590	3	30,973
20.00	44,764	329,946	834	2,036	18,755	30,701	10,180	600	9,163	3,050	75,319
20.25	32,106	171,558	19	49	4,166	14,964	7,769	124	2,855	63	30,010
20.50	41,863	246,033	-	1,000	6,467	4,610	4,343	145	1,936	17	18,518
20.75	32,803	158,635	-	50	1,806	68,982	10,906	65	14,769	28	96,606
21.00	15,084	201,339	-	250	7,023	43,220	5,316	3,161	8,441	1,059	68,470
21.25	56,110	133,156	-	59	15,798	18,338	7,484	5,940	5,820	46	53,484
21.50	24,699	127,230	-	1,583	14,695	26,141	6,356	239	66,764	20	115,799
21.75	21,611	75,202	-	19,968	104,581	68,598	21,295	7,963	60,589	9	283,003
22.00	21,244	218,070	144	1,327	170,836	63,943	53,770	17,373	161,458	3,187	502,038
22.25	20,768	176,232	1	5,327	126,017	125,538	35,179	9,535	129,724	52	431,373
22.50	2,462	293,645	-	3,744	128,608	90,582	62,996	8,558	222,481	88	517,056
22.75	5,741	58,347	-	8,927	110,723	138,077	55,785	24,610	116,377	78	454,576
23.00	5,872	144,042	2	3,026	143,729	64,008	52,749	22,361	257,203	3,186	546,263
23.25	6,656	30,733	17	3,849	102,065	39,007	27,482	25,046	216,230	273	414,069
23.50	4,156	30,223	-	11,382	77,326	103,914	35,594	29,677	236,189	115	494,197
23.75	4,048	21,670	2	2,343	33,451	22,585	22,491	21,053	41,395	31	143,350
24.00	7,773	35,044	4	4,268	56,283	54,429	39,547	22,691	179,790	3,700	360,712
24.25	2,128	13,315	1	714	13,392	21,030	15,789	11,614	150,495	204	213,239
24.50	536	17,431	-	5,291	18,838	24,273	32,099	9,416	80,898	167	170,983
24.75	4,017	4,759	2	198	6,552	6,943	6,561	3,257	12,408	331	36,252
25.00 & above	160,840	229,953	6,581	4,619	55,533	120,545	81,547	35,167	101,290	149,546	554,828
Total	9,243,500	8,924,991	8,714	91,813	2,271,392	1,852,943	1,243,829	443,199	2,704,357	194,245	8,816,492
Weighted Average	14.5	16.26	25.19	20.93	16.87	17.84	15.19	17.32	20.46	31.29	18.3

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Mar-23		Jun-23							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00		1,897	1,890	-	-	1,073	31	695	1	111	4	1,915
01.00*		-	-	-	-	-	-	-	-	-	-	-
02.00*		-	-	-	-	-	-	-	-	-	-	-
03.00*		352	340	-	-	-	119	248	-	-	-	367
04.00*		48	52	-	-	-	-	34	-	24	2	61
05.00*		33	34	-	-	-	-	26	-	5	1	32
06.00*		8	13	-	-	-	-	17	-	-	-	17
07.00*		-	-	-	-	-	-	-	-	-	-	-
08.00*		-	283,792	-	-	-	-	-	-	371,788	-	371,788
08.25		-	-	-	-	-	-	-	-	-	-	-
08.50		-	-	-	-	-	-	-	-	-	-	-
08.75		-	-	-	-	-	-	-	-	-	-	-
09.00		-	-	-	-	-	-	-	-	-	-	-
09.25		-	-	-	-	-	-	-	-	-	-	-
09.50		-	-	-	-	-	-	-	-	-	-	-
09.75		-	-	-	-	-	-	-	-	-	-	-
10.00		-	-	-	-	-	-	-	-	-	-	-
10.25		-	-	-	-	-	-	-	-	-	-	-
10.50		-	-	-	-	-	-	-	-	-	-	-
10.75		-	-	-	-	-	-	-	-	-	-	-
11.00		-	-	-	-	-	-	-	-	-	-	-
11.25		3	-	-	-	-	-	-	-	-	-	-
11.50		-	-	-	-	-	-	-	-	-	-	-
11.75		-	-	-	-	-	-	-	-	-	-	-
12.00		-	-	-	-	-	-	-	-	-	-	-
12.25		2,000	-	-	-	-	-	-	-	-	-	-
12.50		-	-	-	-	-	-	-	-	-	-	-
12.75		845	-	-	-	-	-	-	-	-	-	-
13.00		-	-	-	-	-	-	-	-	-	-	-
13.25		-	-	-	-	-	-	-	-	-	-	-
13.50		-	-	-	-	-	-	-	-	-	-	-
13.75		3,000	-	-	-	-	-	-	-	-	-	-
14.00		-	-	-	-	-	-	-	-	-	-	-
14.25		-	-	-	-	-	-	-	-	-	-	-
14.50		-	-	-	-	-	-	-	-	-	-	-
14.75		-	-	-	-	-	-	-	-	-	-	-
15.00		-	-	-	-	-	-	-	-	-	-	-
15.25		-	-	-	-	-	-	-	-	-	-	-
15.50		1,500	-	-	-	-	-	-	-	-	-	-
15.75		17,951	-	-	-	-	-	-	-	-	-	-
16.00		2,958	400	-	-	-	-	-	-	-	-	-
16.25		4,900	23	-	-	-	-	-	-	-	-	-
16.50		10,286	2,021	-	-	-	-	-	-	-	-	-
16.75		10,686	-	-	-	-	-	-	-	-	-	-
17.00		6,873	9,604	-	-	-	1,200	-	-	200	-	1,400
17.25		5,608	8,913	-	-	-	-	-	-	-	-	-
17.50		12,802	1,133	-	-	-	-	-	-	-	-	-
17.75		166	6,028	-	-	-	-	-	-	100	-	100
18.00		11,256	10,769	-	-	-	-	-	-	6,300	-	6,300
18.25		400	795	-	-	-	-	-	-	445	-	445
18.50		281	5,222	-	-	-	-	-	-	1,281	-	1,281
18.75		1,558	72	-	-	-	-	-	-	-	-	-
19.00		-	1,587	-	-	-	-	-	-	1,587	-	1,587
19.25		1,066	2,681	-	-	-	-	-	-	300	-	300
19.50		-	3,705	-	-	-	-	-	-	287	-	287
19.75		-	4,289	-	-	-	-	-	-	299	-	299
20.00		-	2,737	-	-	-	-	-	-	125	-	125
20.25		-	7,934	-	-	-	-	-	-	-	-	-
20.50		-	1,877	-	-	-	-	-	-	239	-	239
20.75		-	7	-	-	-	-	-	-	4,803	-	4,803
21.00		-	-	-	-	-	-	-	-	-	-	-
21.25		-	1,547	-	-	-	-	-	-	500	-	500
21.50		-	1,500	-	-	-	-	-	-	569	-	569
21.75		-	-	-	-	15	-	-	-	8,094	-	8,109
22.00		-	-	-	-	-	-	-	315	5,977	-	6,292
22.25		-	4,145	-	-	1,065	-	-	-	13,511	-	14,576
22.50		-	-	-	-	-	-	-	-	7,213	-	7,213
22.75		-	2,792	-	-	-	1,241	-	-	9,299	-	10,541
23.00		-	125	-	-	-	-	1,637	-	4,435	-	6,072
23.25		-	-	-	-	-	-	-	-	-	-	-
23.50		-	-	-	-	-	-	-	-	229	-	229
23.75		-	-	-	-	-	-	-	-	-	-	-
24.00		-	-	-	-	-	-	-	-	1,351	-	1,351
24.25		-	-	-	-	-	-	840	-	-	-	840
24.50		-	700	-	-	-	-	-	-	700	-	700
24.75		-	3,000	-	-	-	-	-	-	3,000	-	3,000
25.00 & above		-	100	-	-	-	-	1,020	-	675	-	1,695
Total		96,478	369,824	-	-	2,153	2,591	4,517	315	443,448	7	453,032
Weighted Average		16.2	10.09	-	-	11.16	18.91	18.84	21.96	10.22	1.95	10.37

*01.00 stands for 00.25 to 01.00

*08.00 stands for 07.25 to 08.00

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Mar-23		Jun-23							Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	
00.00	553,797	741,151	22	1,045	45,423	8,328	725,682	1,618	35,318	7	817,421	817,443
01.00*	7,622	8,418	-	166	-	180	6,246	962	144	-	7,698	7,698
02.00*	163,233	178,165	-	24	-	260	172,769	554	7,477	2	181,087	181,087
03.00*	263,131	336,216	-	-	-	-	277,833	814	54,355	1	333,003	333,003
04.00*	237,394	198,818	-	-	61	6	147,355	148	53,106	2	200,678	200,678
05.00*	412,262	361,788	-	645	218	-	190,205	518	163,024	45	354,655	354,655
06.00*	54,260	44,643	-	29	43	178	35,666	4	9,030	-	44,950	44,950
07.00*	44,941	76,808	-	-	10,296	-	22,559	-	33,866	-	66,720	66,720
08.00*	46,604	321,376	-	371,788	-	9,472	22,850	-	704	-	404,813	404,813
08.25	7,128	6,898	-	-	10,110	-	6,346	-	3	-	16,459	16,459
08.50	4,642	3,268	-	-	-	1	1,767	-	822	-	2,590	2,590
08.75	5,777	4,203	-	-	-	-	3,721	-	29	-	3,750	3,750
09.00	23,696	24,103	-	-	24,881	0	14,197	-	518	-	39,595	39,595
09.25	53,934	12,144	-	-	-	-	2,377	-	234	-	2,610	2,610
09.50	76,035	18,557	-	-	-	2	1,460	-	2,587	70	4,119	4,119
09.75	50,029	9,158	-	-	-	-	885	-	215	-	1,100	1,100
10.00	414,224	105,679	-	-	-	-	7,169	-	3,462	-	10,631	10,631
10.25	8,530	5,290	-	-	12,998	-	1,191	-	541	-	14,730	14,730
10.50	8,029	2,059	-	-	14,329	4	1,246	-	303	-	15,883	15,883
10.75	55,151	37,891	-	-	50,074	-	1,254	-	896	-	52,224	52,224
11.00	128,494	153,243	-	51	12,233	-	5,320	-	14,301	-	31,905	31,905
11.25	28,517	1,852	-	-	-	-	193	-	706	-	899	899
11.50	33,069	51,659	-	-	156,901	-	237	-	1,952	-	159,090	159,090
11.75	13,258	2,780	-	-	-	-	1,565	-	433	-	1,998	1,998
12.00	36,827	25,491	-	-	11,261	10	19,911	-	2,687	-	33,870	33,870
12.25	9,185	4,141	-	-	-	21	1,319	-	1,400	-	2,740	2,740
12.50	8,983	18,857	-	-	7,776	-	2,872	-	1,932	-	12,580	12,580
12.75	11,683	26,773	-	-	18,877	-	13,185	634	3,167	-	35,863	35,863
13.00	88,469	57,500	-	-	15,626	400	29,627	-	3,551	95	49,298	49,298
13.25	77,515	85,334	-	223	64,899	248	17,817	-	3,219	-	86,407	86,407
13.50	14,674	19,795	-	-	-	-	19,204	-	3,999	-	23,202	23,202
13.75	29,399	17,858	-	35,710	-	50	11,784	27	4,357	-	51,928	51,928
14.00	71,015	117,237	-	-	33,101	-	87,139	-	10,864	-	131,105	131,105
14.25	11,657	5,116	-	-	-	-	393	-	1,440	-	1,832	1,832
14.50	147,955	60,797	-	-	32,607	-	2,429	-	4,321	-	39,356	39,356
14.75	169,273	24,728	-	-	-	-	6,729	-	1,492	-	8,221	8,221
15.00	52,227	31,790	-	-	8,626	-	14,293	-	4,571	-	27,490	27,490
15.25	126,666	74,356	-	9,309	19,486	29,991	368	-	3,457	8	62,618	62,618
15.50	102,929	14,378	-	-	-	-	7,114	-	2,999	-	10,114	10,114
15.75	761,941	72,199	-	35,000	-	10,060	9,582	-	2,594	-	57,236	57,236
16.00	640,736	88,045	-	2,000	18,871	-	18,968	5	5,030	-	44,873	44,873
16.25	557,146	124,357	-	-	26,109	530	50,387	-	20,397	-	97,423	97,423
16.50	714,399	297,292	-	8	49,003	410	88,481	-	3,634	-	141,536	141,536
16.75	582,266	160,066	-	53	21,666	5	39,479	-	2,562	-	63,765	63,765
17.00	522,836	825,272	-	5,000	6,223	304	198,848	-	5,968	840	217,183	217,183
17.25	562,609	487,692	-	5,018	1,807	4,699	77,439	54	2,972	-	91,988	91,988
17.50	725,359	448,449	-	56,636	19,708	3,061	157,034	-	4,248	-	240,687	240,687
17.75	390,584	352,561	-	-	2,068	581	60,236	-	4,824	-	67,709	67,709
18.00	626,402	419,839	-	28,484	34,586	187	225,034	4	5,491	-	293,786	293,786
18.25	229,116	245,846	-	-	23,613	1,723	70,598	3	7,518	-	103,455	103,455
18.50	143,218	267,205	-	595	2,014	1,279	49,458	19	8,443	-	61,809	61,809
18.75	199,867	173,673	-	-	2,464	243	31,988	-	11,611	295	46,602	46,602
19.00	142,145	234,572	-	14	34,905	4,068	49,521	6	12,436	-	100,950	100,950
19.25	130,666	182,333	-	294	6,259	103	32,423	4	17,197	-	56,281	56,281
19.50	41,926	364,008	-	16,619	-	56	14,076	98	5,832	-	36,682	36,682
19.75	63,856	183,513	-	-	-	17	18,205	29	15,588	-	33,839	33,839
20.00	57,631	359,671	-	64	44	4,603	63,841	-	13,074	2	81,628	81,628
20.25	44,279	187,941	-	-	3	17	15,536	-	20,145	1	35,701	35,701
20.50	47,429	258,656	-	-	-	1,753	14,875	-	4,719	0	21,347	21,347
20.75	45,784	224,720	-	125	-	35,083	50,882	-	18,668	1	104,758	104,758
21.00	61,766	229,746	-	-	4,915	29,500	45,322	9	7,249	468	87,462	87,462
21.25	63,177	144,740	-	-	-	264	40,965	180	18,673	0	60,082	60,082
21.50	25,658	141,208	-	130	70,049	1,996	48,384	-	8,546	-	129,105	129,105
21.75	24,267	79,163	-	97	63,812	14,884	210,394	-	9,582	-	298,769	298,769
22.00	56,975	264,300	-	458,973	46,861	33,335	317,463	849	8,201	48	865,729	865,729
22.25	48,615	189,535	-	32,015	37,442	69,931	310,972	278	12,284	-	462,923	462,923
22.50	8,205	330,925	-	42,998	106,928	11,558	391,918	630	9,562	-	563,593	563,593
22.75	6,822	63,215	-	28,320	58,597	18,921	408,796	670	4,550	-	519,855	519,855
23.00	6,103	151,953	-	71,015	170,013	8,047	398,876	400	8,549	43	656,943	656,943
23.25	11,279	36,863	-	199,714	20,200	4,932	205,055	31	7,175	2	437,108	437,108
23.50	130,019	160,028	-	164,857	157,335	3,851	212,648	1,896	131,734	-	672,320	672,320
23.75	18,735	32,835	-	25,044	5,360	1,563	121,106	1,799	2,498	138	157,509	157,509
24.00	24,082	42,526	-	112,237	26,973	3,067	231,712	134	12,104	141	386,367	386,367
24.25	2,182	14,954	-	139,426	10	470	75,753	63	3,948	1	219,671	219,671
24.50	742	20,711	-	33,087	57,853	1,916	89,855	100	6,265	-	189,076	189,076
24.75	4,032	7,872	-	2,383	-	1,296	36,141	833	3,066	-	43,719	43,719
25.00 & above	188,957	296,322	-	8,068	32,318	6,545	423,938	249	242,066	12	713,195	713,195
Total	11,564,031	11,455,120	22	1,887,264	1,657,833	330,009	6,790,466	13,621	1,126,480	2,221	11,807,895	11,807,917

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Mar-23		Jun-23							
	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	123,108	305,549	-	-	41,270	2,758	251,961	-	2,330	-	298,319	298,319
01.00*	569	199	-	-	-	-	1,266	-	-	-	1,266	1,266
02.00*	9,978	9,687	-	-	-	10	9,582	-	-	-	9,592	9,592
03.00*	24,608	23,716	-	-	-	-	19,154	-	4,184	-	23,338	23,338
04.00*	15,243	15,582	-	-	-	-	13,808	-	1,419	-	15,228	15,228
05.00*	130,356	131,051	-	645	-	-	45,056	-	91,845	-	137,546	137,546
06.00*	15,925	9,855	-	-	-	-	10,003	-	394	-	10,397	10,397
07.00*	7,626	8,482	-	-	-	-	6,640	-	6,154	-	12,795	12,795
08.00*	11,610	13,349	-	-	-	9,472	4,012	-	172	-	13,655	13,655
08.25	171	156	-	-	-	-	106	-	-	-	106	106
08.50	342	357	-	-	-	1	320	-	-	-	321	321
08.75	4	-	-	-	-	-	-	-	-	-	-	-
09.00	4,947	6,749	-	-	-	-	4,184	-	78	-	4,262	4,262
09.25	5,947	2,785	-	-	-	-	-	-	-	-	-	-
09.50	2,792	515	-	-	-	-	195	-	-	-	195	195
09.75	1,847	204	-	-	-	-	-	-	-	-	-	-
10.00	21,015	7,893	-	-	-	-	203	-	0	-	203	203
10.25	116	65	-	-	-	-	20	-	-	-	20	20
10.50	1,026	12	-	-	-	-	1	-	-	-	1	1
10.75	34,727	33,352	-	-	39,977	-	416	-	-	-	40,393	40,393
11.00	3,301	3,329	-	51	-	-	373	-	14	-	438	438
11.25	43	42	-	-	-	-	41	-	-	-	41	41
11.50	21,286	43,746	-	-	115,574	-	55	-	2	-	115,631	115,631
11.75	11	6	-	-	-	-	1	-	0	-	2	2
12.00	26,148	16,517	-	-	-	-	18,623	-	0	-	18,624	18,624
12.25	203	143	-	-	-	-	104	-	0	-	104	104
12.50	1,652	1,565	-	-	-	-	718	-	1	-	719	719
12.75	125	384	-	-	-	-	290	-	3	-	293	293
13.00	11,233	12,259	-	-	-	-	13,565	-	31	-	13,597	13,597
13.25	65,051	68,019	-	77	64,899	-	3,084	-	5	-	68,065	68,065
13.50	152	636	-	-	-	-	908	-	21	-	929	929
13.75	255	1,133	-	35,710	-	-	1,088	-	0	-	36,799	36,799
14.00	28,546	15,184	-	-	-	-	13,578	-	1	-	13,579	13,579
14.25	1,203	225	-	-	-	-	102	-	21	-	123	123
14.50	125	49	-	-	-	-	4	-	5	-	9	9
14.75	7,815	6,064	-	-	-	-	5,525	-	16	-	5,541	5,541
15.00	1,531	6,057	-	-	-	-	4,770	-	1	-	4,771	4,771
15.25	79,962	25,583	-	9,309	19,486	-	0	-	11	-	28,805	28,805
15.50	7,004	5,515	-	-	-	-	5,348	-	4	-	5,352	5,352
15.75	51,872	7,060	-	-	-	-	6,968	-	4	-	6,973	6,973
16.00	73,656	30,267	-	2,000	18,871	-	11,556	-	84	-	32,510	32,510
16.25	43,822	7,555	-	-	-	-	3,150	-	3	-	3,153	3,153
16.50	88,844	44,645	-	-	10,000	162	28,323	-	27	-	38,512	38,512
16.75	45,427	32,497	-	-	998	-	3,001	-	14	-	4,013	4,013
17.00	39,822	64,315	-	-	2,242	287	16,360	-	162	840	19,890	19,890
17.25	84,315	62,992	-	-	-	-	45,812	-	394	-	46,206	46,206
17.50	353,568	230,390	-	56,571	19,708	-	123,945	-	54	-	200,277	200,277
17.75	63,949	52,224	-	-	-	-	26,486	-	193	-	26,679	26,679
18.00	170,363	134,485	-	28,484	31,100	150	49,318	-	146	-	109,198	109,198
18.25	27,746	32,302	-	-	-	-	18,155	-	1,480	-	19,635	19,635
18.50	24,799	32,557	-	595	155	-	17,919	16	663	-	19,348	19,348
18.75	34,867	26,360	-	-	7	12	3,823	-	1,095	295	5,233	5,233
19.00	47,111	59,799	-	-	31,094	3,778	15,091	-	400	-	50,363	50,363
19.25	29,406	40,691	-	94	5	70	15,942	-	1,008	-	17,119	17,119
19.50	4,587	21,978	-	-	-	-	1,540	-	253	-	1,794	1,794
19.75	10,835	9,403	-	-	-	-	1,065	9	1,494	-	2,567	2,567
20.00	12,867	26,988	-	-	-	-	5,762	-	423	-	6,184	6,184
20.25	12,173	8,448	-	-	-	5	4,222	-	1,464	-	5,691	5,691
20.50	5,566	10,746	-	-	-	-	2,483	-	107	-	2,590	2,590
20.75	12,981	66,079	-	-	-	-	2,295	-	1,054	-	3,349	3,349
21.00	46,683	28,407	-	-	-	-	18,121	-	404	467	18,992	18,992
21.25	7,067	10,037	-	-	-	-	1,715	-	4,383	-	6,098	6,098
21.50	960	12,478	-	-	10,400	-	2,281	-	55	-	12,737	12,737
21.75	2,656	3,962	-	-	3,997	-	3,532	-	127	-	7,656	7,656
22.00	35,730	46,230	-	308,995	8,000	-	39,979	-	378	46	357,400	357,400
22.25	27,847	9,158	-	46	2,236	-	12,278	-	2,414	-	16,974	16,974
22.50	5,743	37,279	-	1,000	-	250	31,527	583	5,965	-	39,325	39,325
22.75	1,081	2,076	-	25,000	1,403	-	28,319	-	16	-	54,738	54,738
23.00	230	7,785	-	3,380	61,629	4,363	34,771	-	466	-	104,609	104,609
23.25	4,623	6,130	-	171	-	1,901	19,498	-	1,470	-	23,040	23,040
23.50	125,864	129,805	-	-	38,616	267	12,082	-	126,930	-	177,894	177,894
23.75	14,687	11,165	-	-	-	190	13,555	280	14	120	14,159	14,159
24.00	16,309	7,481	-	324	686	388	22,800	-	105	-	24,304	24,304
24.25	55	1,639	-	-	-	13	5,290	-	289	-	5,592	5,592
24.50	207	2,580	-	-	7,343	57	9,748	-	244	-	17,393	17,393
24.75	15	113	-	-	-	-	3,371	833	263	-	4,467	4,467
25.00 & above	28,118	66,269	-	-	5,972	443	133,139	-	17,118	-	156,672	156,672
Total	2,224,053	2,160,305	-	472,454	535,669	24,576	1,230,328	1,721	277,876	1,768	2,544,393	2,544,393

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Mar-23		Jun-23							Total	
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total		
00.00	428,792	433,712	-	1,045	4,153	5,570	471,962	1,618	32,855	7	517,209	517,209	
01.00*	7,053	8,219	-	166	-	180	4,980	962	144	-	6,432	6,432	
02.00*	153,255	168,478	-	24	-	249	163,187	554	7,477	2	171,495	171,495	
03.00*	238,171	312,160	-	-	-	-	258,679	814	49,804	1	309,298	309,298	
04.00*	222,103	183,184	-	-	61	6	133,547	148	51,626	2	185,390	185,390	
05.00*	281,873	230,704	-	-	218	-	145,149	518	71,147	45	217,077	217,077	
06.00*	38,326	34,775	-	29	43	178	25,663	4	8,619	-	34,536	34,536	
07.00*	37,315	68,326	-	-	10,296	-	15,919	-	27,711	-	53,926	53,926	
08.00*	34,993	24,235	-	-	-	-	18,838	-	532	-	19,370	19,370	
08.25	6,958	6,743	-	-	10,110	-	6,240	-	3	-	16,353	16,353	
08.50	4,300	2,910	-	-	-	-	1,447	-	-	-	2,269	2,269	
08.75	5,774	4,203	-	-	-	-	3,721	-	29	-	3,750	3,750	
09.00	18,749	17,354	-	-	24,881	0	10,013	-	440	-	35,333	35,333	
09.25	47,987	9,259	-	-	-	-	2,377	-	234	-	2,610	2,610	
09.50	73,243	18,042	-	-	-	2	1,265	-	2,587	70	3,924	3,924	
09.75	48,182	8,954	-	-	-	-	885	-	215	-	1,100	1,100	
10.00	393,209	97,786	-	-	-	-	6,966	-	3,462	-	10,428	10,428	
10.25	8,414	5,225	-	-	12,998	-	1,171	-	541	-	14,710	14,710	
10.50	7,003	2,048	-	-	14,329	4	1,245	-	303	-	15,881	15,881	
10.75	20,425	4,540	-	-	10,097	-	839	-	896	-	11,831	11,831	
11.00	125,193	149,914	-	-	12,233	-	4,947	-	14,287	-	31,467	31,467	
11.25	28,471	1,810	-	-	-	-	152	-	706	-	858	858	
11.50	11,783	7,913	-	-	41,327	-	182	-	1,950	-	43,459	43,459	
11.75	13,247	2,774	-	-	-	-	1,564	-	432	-	1,996	1,996	
12.00	10,679	8,974	-	-	11,261	10	1,288	-	2,687	-	15,246	15,246	
12.25	6,983	3,998	-	-	-	21	1,216	-	1,400	-	2,636	2,636	
12.50	7,332	17,292	-	-	7,776	-	2,154	-	1,931	-	11,861	11,861	
12.75	10,713	26,469	-	-	18,877	-	12,895	634	3,164	-	35,570	35,570	
13.00	77,236	45,241	-	-	15,626	400	16,061	-	3,519	95	35,701	35,701	
13.25	12,464	17,316	-	146	-	248	14,733	-	3,214	-	18,342	18,342	
13.50	14,523	19,159	-	-	-	-	18,296	-	3,977	-	22,273	22,273	
13.75	26,144	16,726	-	-	-	50	10,695	27	4,356	-	15,129	15,129	
14.00	42,469	102,053	-	-	33,101	-	73,562	-	10,863	-	117,526	117,526	
14.25	10,454	4,891	-	-	-	-	291	-	1,418	-	1,709	1,709	
14.50	147,830	60,748	-	-	32,607	-	2,424	-	4,316	-	39,347	39,347	
14.75	161,458	18,664	-	-	-	-	1,204	-	1,475	-	2,679	2,679	
15.00	50,696	25,733	-	-	8,626	-	9,523	-	4,570	-	22,718	22,718	
15.25	46,704	48,773	-	-	-	29,991	368	-	3,446	8	33,813	33,813	
15.50	94,425	8,863	-	-	-	-	1,767	-	2,995	-	4,762	4,762	
15.75	692,118	65,140	-	35,000	-	10,060	2,614	-	2,590	-	50,263	50,263	
16.00	564,123	57,379	-	-	-	-	7,412	5	4,946	-	12,363	12,363	
16.25	598,424	116,779	-	-	26,109	530	47,237	-	20,394	-	94,269	94,269	
16.50	615,270	250,626	-	8	39,003	248	60,158	-	3,607	-	103,024	103,024	
16.75	526,152	127,569	-	53	20,668	5	36,478	-	2,548	-	59,752	59,752	
17.00	476,141	751,353	-	5,000	3,981	17	181,089	-	5,807	-	195,893	195,893	
17.25	472,686	415,787	-	5,018	1,807	4,699	31,627	54	2,578	-	45,782	45,782	
17.50	358,989	216,926	-	65	-	3,061	33,089	-	4,194	-	40,410	40,410	
17.75	326,469	294,309	-	-	2,068	581	33,650	-	4,631	-	40,930	40,930	
18.00	444,784	274,586	-	-	3,486	37	169,415	4	5,345	-	178,287	178,287	
18.25	200,970	212,749	-	-	23,613	1,723	51,998	3	6,038	-	83,375	83,375	
18.50	118,137	229,425	-	-	1,859	1,279	30,258	3	7,781	-	41,180	41,180	
18.75	163,441	147,241	-	-	2,456	232	28,165	-	10,516	-	41,369	41,369	
19.00	95,034	173,187	-	14	3,811	290	32,844	6	12,037	-	49,001	49,001	
19.25	100,194	138,962	-	200	6,254	33	16,181	4	16,189	-	38,861	38,861	
19.50	37,339	338,326	-	16,619	-	56	12,248	98	5,578	-	34,601	34,601	
19.75	53,021	169,821	-	-	-	17	16,842	20	14,094	-	30,973	30,973	
20.00	44,764	329,946	-	64	44	4,603	57,955	-	12,651	2	75,319	75,319	
20.25	32,106	171,558	-	-	3	12	11,314	-	18,681	1	30,010	30,010	
20.50	41,863	246,033	-	-	-	-	1,753	12,153	-	4,612	0	18,518	18,518
20.75	32,803	158,635	-	125	-	35,083	43,784	-	17,614	1	96,606	96,606	
21.00	15,084	201,339	-	-	4,915	29,500	27,201	9	6,844	1	68,470	68,470	
21.25	56,110	133,156	-	-	-	264	38,750	180	14,290	0	53,484	53,484	
21.50	24,699	127,230	-	130	59,649	1,996	45,533	-	8,491	-	115,799	115,799	
21.75	21,611	75,202	-	97	59,815	14,884	198,752	-	9,455	-	283,003	283,003	
22.00	21,244	218,070	-	149,978	38,861	33,335	271,191	849	7,822	1	502,038	502,038	
22.25	20,768	176,232	-	31,470	35,206	69,931	284,619	278	9,870	-	431,373	431,373	
22.50	2,462	293,645	-	41,998	106,928	11,308	353,178	47	3,598	-	517,056	517,056	
22.75	5,741	583,447	-	3,320	57,194	18,921	369,937	670	4,535	-	454,576	454,576	
23.00	5,872	144,042	-	67,635	108,384	3,684	358,033	400	8,084	43	546,263	546,263	
23.25	6,656	30,733	-	199,542	20,200	3,032	185,557	31	5,705	2	414,069	414,069	
23.50	4,156	30,223	-	164,857	118,718	3,584	200,337	1,896	4,804	-	494,197	494,197	
23.75	4,048	21,670	-	25,044	5,360	1,373	107,551	1,519	2,484	18	143,350	143,350	
24.00	7,773	35,044	-	111,913	26,287	2,679	207,561	134	11,998	141	360,712	360,712	
24.25	2,128	13,315	-	139,426	10	458	69,623	63	3,658	1	213,239	213,239	
24.50	536	17,431	-	33,087	50,510	1,859	79,407	100	6,020	-	170,983	170,983	
24.75	4,017	4,759	-	2,383	-	1,296	29,770	-	2,803	-	36,252	36,252	
25.00 & above	160,840	229,953	-	8,068	26,347	6,101	289,104	249	224,948	12	554,828	554,828	
Total	9,243,500	8,924,991	-	1,042,522	1,122,164	305,433	5,480,026	11,900	847,994	453	8,810,492	8,810,492	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Mar-23		Jun-23							Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	
00.00	1,897	1,890	22	-	-	-	1,759	-	134	-	1,893	1,915
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	352	340	-	-	-	-	-	-	367	-	367	367
04.00*	48	52	-	-	-	-	-	-	61	-	61	61
05.00*	33	34	-	-	-	-	-	-	32	-	32	32
06.00*	8	13	-	-	-	-	-	-	17	-	17	17
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	283,792	-	371,788	-	-	-	-	-	-	371,788	371,788
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	3	-	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-
12.25	2,000	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-
12.75	845	-	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-
13.75	3,000	-	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-
15.50	1,500	-	-	-	-	-	-	-	-	-	-	-
15.75	17,951	-	-	-	-	-	-	-	-	-	-	-
16.00	2,958	400	-	-	-	-	-	-	-	-	-	-
16.25	4,900	23	-	-	-	-	-	-	-	-	-	-
16.50	10,286	2,021	-	-	-	-	-	-	-	-	-	-
16.75	10,686	-	-	-	-	-	-	-	-	-	-	-
17.00	6,873	9,604	-	-	-	-	1,400	-	-	-	1,400	1,400
17.25	5,608	8,913	-	-	-	-	-	-	-	-	-	-
17.50	12,802	1,133	-	-	-	-	-	-	-	-	-	-
17.75	166	6,028	-	-	-	-	100	-	-	-	100	100
18.00	11,256	10,769	-	-	-	-	6,300	-	-	-	6,300	6,300
18.25	400	795	-	-	-	-	445	-	-	-	445	445
18.50	281	5,222	-	-	-	-	1,281	-	-	-	1,281	1,281
18.75	1,558	72	-	-	-	-	-	-	-	-	-	-
19.00	-	1,587	-	-	-	-	1,587	-	-	-	1,587	1,587
19.25	1,066	2,681	-	-	-	-	300	-	-	-	300	300
19.50	-	3,795	-	-	-	-	287	-	-	-	287	287
19.75	-	4,289	-	-	-	-	299	-	-	-	299	299
20.00	-	2,737	-	-	-	-	125	-	-	-	125	125
20.25	-	7,934	-	-	-	-	-	-	-	-	-	-
20.50	-	1,877	-	-	-	-	239	-	-	-	239	239
20.75	-	7	-	-	-	-	4,803	-	-	-	4,803	4,803
21.00	-	-	-	-	-	-	-	-	-	-	-	-
21.25	-	1,547	-	-	-	-	500	-	-	-	500	500
21.50	-	1,500	-	-	-	-	569	-	-	-	569	569
21.75	-	-	-	-	-	-	8,109	-	-	-	8,109	8,109
22.00	-	-	-	-	-	-	6,292	-	-	-	6,292	6,292
22.25	-	4,145	-	500	-	-	14,076	-	-	-	14,576	14,576
22.50	-	-	-	-	-	-	7,213	-	-	-	7,213	7,213
22.75	-	2,792	-	-	-	-	10,541	-	-	-	10,541	10,541
23.00	-	125	-	-	-	-	6,072	-	-	-	6,072	6,072
23.25	-	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	229	-	-	-	229	229
23.75	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	1,351	-	-	-	1,351	1,351
24.25	-	-	-	-	-	-	840	-	-	-	840	840
24.50	-	700	-	-	-	-	700	-	-	-	700	700
24.75	-	3,000	-	-	-	-	3,000	-	-	-	3,000	3,000
25.00 & above	-	100	-	-	-	-	1,695	-	-	-	1,695	1,695
Total	96,478	369,824	22	372,288	-	-	80,112	-	611	-	453,011	453,032

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	-	-	24	-	25	-	51	0	97,458	666
25,000 to 50,000	-	-	1	0	-	-	1	0	97,781	3,869
50,000 to 100,000	-	-	-	-	5	0	4	0	101,212	7,685
100,000 to 150,000	-	-	1	0	-	-	7	1	93,714	11,415
150,000 to 200,000	-	-	1	0	2	0	9	2	56,817	9,753
200,000 to 300,000	-	-	-	-	5	1	11	3	192,212	47,919
300,000 to 400,000	-	-	-	-	1	0	16	6	78,819	26,605
400,000 to 500,000	-	-	-	-	4	2	20	10	50,951	22,841
500,000 to 750,000	-	-	1	1	3	2	34	21	70,557	42,294
750,000 to 1,000,000	-	-	1	1	4	3	50	52	47,645	42,544
1,000,000 to 2,000,000	-	-	4	2,005	18	26	411	659	63,921	90,009
2,000,000 to 3,000,000	-	-	6	14	15	38	102	255	28,700	71,136
3,000,000 to 4,000,000	-	-	1	4	17	58	47	162	12,847	44,522
4,000,000 to 5,000,000	-	-	1	5	8	35	37	167	10,321	47,017
5,000,000 to 6,000,000	-	-	1	6	11	61	20	108	7,048	37,977
6,000,000 to 7,000,000	-	-	2	13	7	45	15	97	7,205	46,670
7,000,000 to 8,000,000	-	-	2	15	12	89	13	96	4,531	33,905
8,000,000 to 9,000,000	-	-	2	18	6	51	8	68	3,734	31,542
9,000,000 to 10,000,000	-	-	-	-	7	66	7	67	3,630	34,756
10,000,000 to 100,000,000	1	22	52	2,542	155	6,181	211	7,602	37,692	1,206,360
100,000,000 to 500,000,000	-	-	50	12,169	154	41,794	124	29,471	9,028	1,943,677
500,000,000 to 1,000,000,000	-	-	13	8,298	58	40,700	48	31,036	1,358	913,540
1,000,000,000 to 5,000,000,000	-	-	34	75,277	107	240,071	55	108,804	947	1,767,888
5,000,000,000 to 10,000,000,000	-	-	8	55,901	50	320,939	9	62,102	37	229,726
10,000,000,000 & Over	-	-	40	1,730,996	48	1,007,669	6	89,221	6	76,150
Total	1	22	245	1,887,264	722	1,657,833	1,316	330,009	1,078,171	6,790,466

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

of Accounts and Borrowers
Banks
30th June, 2023

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		Size of Account * (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
4	-	1,027,882	9,435	515	9	1,125,959	10,109	1,125,959	10,109	Less Than 25,000
-	-	835,723	29,946	1,986	133	935,492	33,949	935,492	33,949	25,000 to 50,000
2	0	357,516	23,713	1,639	25	460,378	31,424	460,378	31,424	50,000 to 100,000
-	-	165,626	20,334	494	5	259,842	31,754	259,842	31,754	100,000 to 150,000
3	1	119,361	20,713	216	30	176,409	30,500	176,409	30,500	150,000 to 200,000
1	0	162,286	40,183	457	98	354,972	88,203	354,972	88,203	200,000 to 300,000
3	1	80,218	27,585	227	76	159,284	54,272	159,284	54,272	300,000 to 400,000
2	1	58,201	25,914	132	54	109,310	48,822	109,310	48,822	400,000 to 500,000
6	4	222,430	145,928	31	20	293,062	188,269	293,062	188,269	500,000 to 750,000
15	21	73,570	64,742	36	36	121,321	107,399	121,321	107,399	750,000 to 1,000,000
33	50	171,257	236,585	149	46	235,793	329,380	235,793	329,380	1,000,000 to 2,000,000
13	34	39,848	96,775	5	0	68,689	168,252	68,689	168,252	2,000,000 to 3,000,000
7	24	15,588	53,519	11	15	28,518	98,305	28,518	98,305	3,000,000 to 4,000,000
11	51	10,215	45,701	5	6	20,598	92,983	20,598	92,983	4,000,000 to 5,000,000
5	27	8,131	44,609	-	-	15,216	82,787	15,216	82,787	5,000,000 to 6,000,000
9	56	3,971	25,620	-	-	11,209	72,502	11,209	72,502	6,000,000 to 7,000,000
6	46	2,886	21,483	-	-	7,450	55,635	7,450	55,635	7,000,000 to 8,000,000
4	35	2,394	20,180	2	16	6,150	51,911	6,150	51,911	8,000,000 to 9,000,000
2	19	3,657	35,063	-	-	7,303	69,971	7,303	69,971	9,000,000 to 10,000,000
72	3,591	6,107	120,604	11	592	44,300	1,347,472	44,301	1,347,494	10,000,000 to 100,000,000
20	4,297	73	11,579	7	1,060	9,456	2,044,047	9,456	2,044,047	100,000,000 to 500,000,000
7	4,363	2	1,250	-	-	1,486	999,187	1,486	999,187	500,000,000 to 1,000,000,000
1	1,000	2	5,018	-	-	1,146	2,198,058	1,146	2,198,058	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	104	668,668	104	668,668	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	100	2,904,037	100	2,904,037	10,000,000,000 & Over
226	13,621	3,366,944	1,126,480	5,923	2,221	4,453,547	11,807,895	4,453,548	11,807,917	Total

3.6 Advances Classified by Tenure/Maturity

All Banks

(Million Rupees)

Loan Tenure	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,608,145	6,173,170	2,646,388	5,939,440	2,777,156	6,086,827
1.1. Overnight	17,766	235,900	25,240	333,889	198,148	394,826
1.2. 2 days to 7 days	2,275	123,654	2,457	44,945	3,049	81,766
1.3. For 8 days & above but < 1 month	24,277	251,301	26,436	296,047	36,714	509,609
1.4. For 1 month & above but < 3 months	610,025	657,451	726,727	670,902	568,245	919,779
1.5. For 3 months & over but < 6 months	86,074	1,303,497	66,312	1,040,207	71,437	1,044,171
1.6. For 6 months & over but < one year	1,867,728	3,601,366	1,799,216	3,553,451	1,899,563	3,136,676
2. Medium Term	407,367	1,219,552	337,114	1,014,243	395,399	1,109,875
2.1. For one year & over but < 2 years	165,726	830,712	115,341	497,452	174,314	533,994
2.2. For 2 years & over but < 3 years	241,641	388,840	221,773	516,791	221,085	575,881
3. Long Term	1,323,474	4,171,309	1,382,365	4,501,437	1,280,993	4,611,216
3.1. For 3 years & over but < 4 years	301,195	617,450	351,768	904,396	380,055	975,552
3.2. For 4 years & over but < 5 years	249,399	772,910	241,545	583,494	270,743	638,027
3.3. For 5 years & over but < 7 years	583,086	1,240,624	578,914	1,268,783	475,731	1,184,378
3.4. For 7 years & over but < 10 years	93,750	732,243	110,757	816,648	61,585	835,126
3.5. For 10 years & over but < 15 years	24,804	518,150	28,936	605,577	17,872	625,342
3.6. For 15 years & over but < 20 years	20,227	115,929	19,321	148,777	23,337	165,937
3.7. For 20 years & over but < 25 years	47,952	152,186	48,727	155,312	49,273	162,504
3.8. For 25 years & over but < 30 years	2,872	12,147	2,239	8,969	2,126	11,719
3.9. For 30 years and over	189	9,671	158	9,480	271	12,630
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,915,303	8,402,224	3,903,604	8,217,261	3,984,635	8,437,149
2. ISLAMIC	423,683	3,161,808	462,263	3,237,859	468,913	3,370,768
A. Ijara Finance	77,878	131,679	87,152	129,358	83,912	126,097
B. Diminishing Musharaka	83,094	857,516	80,715	830,349	77,859	857,209
C. Istisna	5,929	324,911	5,695	330,682	5,357	305,215
D. Mudaraba	74	1,634	74	1,634	74	1,866
E. Murabaha	12,570	135,486	11,550	177,000	12,164	229,237
F. Musawamah finance	25,565	129,245	25,531	105,643	25,653	68,439
G. Musharaka Finance	22,897	335,563	21,741	330,746	20,929	457,584
H. Salam Finance	1,596	40,805	1,266	59,615	1,318	60,456
I. Commodity Murabahah / Tawwaruq	142,314	12,574	173,936	15,955	187,756	16,984
J. Advance against financing	1,093	8,519	1,071	8,792	1,103	13,359
K. Other Islamic Modes of Financing	50,673	1,183,878	53,532	1,248,086	52,788	1,234,323
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

* Nature refers to Conventional/Islamic financing.

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	244,712	6,615	43,904	33,661	119,453	220,454	28,051	102	9,354	14,291	2,545
01.00*	3,073	345	971	-	614	1,801	294	-	-	180	-
02.00*	32,344	760	23,452	11,853	36,412	48,447	8,647	525	7,341	3,358	202
03.00*	77,351	8,518	60,493	29,866	31,912	74,843	22,232	50	9,980	7,392	1,717
04.00*	45,651	4,356	37,082	18,142	28,856	36,880	9,870	326	5,608	5,933	3,103
05.00*	87,845	6,111	41,868	36,515	22,963	75,697	15,250	96	4,818	5,192	3,468
06.00*	6,091	2,940	8,180	3,886	4,452	8,163	2,843	107	1,949	1,574	365
07.00*	33,963	128	1,545	2,549	6,283	7,664	4,964	69	4,041	1,548	473
08.00*	390,436	35	1,136	1,216	2,128	3,398	1,096	7	385	87	1
09.00*	44,487	164	7,407	5,678	1,381	1,365	521	20	591	142	8
10.00*	5,991	459	2,276	3,701	755	2,804	613	-	88	327	12
10.25	13,033	-	190	459	17	968	4	-	2	2	8
10.50	7,766	11	182	1,054	6,638	58	34	-	5	21	10
10.75	50,431	-	50	23	51	833	417	-	-	243	3
11.00	12,324	-	2,911	1,658	340	13,159	6	-	409	760	14
11.25	361	-	117	3	163	89	9	-	10	32	42
11.50	116,167	-	125	854	41,561	14	34	-	7	13	32
11.75	271	13	33	18	14	1,404	47	-	21	22	28
12.00	13,226	53	539	544	192	17,327	121	-	43	104	185
12.25	1,219	3	223	272	183	591	52	-	3	80	2
12.50	9,943	28	114	43	173	1,802	17	-	35	122	41
12.75	33,356	5	248	227	168	1,524	16	-	-	18	131
13.00	3,463	123	2,919	6,095	1,347	32,297	748	-	492	774	91
13.25	70,744	-	816	15	2,898	11,438	25	-	101	146	20
13.50	5,873	471	888	1,619	4,780	5,375	245	-	1,098	535	117
13.75	42,108	12	417	1,633	1,526	3,663	735	-	615	28	17
14.00	60,553	148	8,417	19,138	10,616	14,284	4,053	28	781	2,735	78
14.25	1,067	24	97	21	190	168	32	-	9	30	36
14.50	11,727	75	409	122	509	25,981	200	-	81	12	18
14.75	1,241	1	188	208	2,917	3,573	26	-	5	0	5
15.00	7,389	124	1,829	3,522	874	9,193	78	-	3,272	48	92
15.25	20,128	23	401	30,586	488	612	166	-	146	119	116
15.50	4,875	6	1,236	187	751	924	140	3	139	1,349	369
15.75	11,329	40	1,191	279	852	1,233	6,970	-	41	45	40
16.00	30,498	13	1,815	3,928	1,148	6,460	142	-	175	51	98
16.25	8,154	5	35,469	4,595	30,245	8,399	649	305	3,753	1,774	2,356
16.50	34,644	-	49,484	7,147	21,371	10,142	3,712	-	1,108	984	7,616
16.75	28,251	15	7,787	7,242	5,214	9,993	692	82	160	452	1,322
17.00	65,238	7,359	26,625	29,135	17,934	36,338	4,971	81	5,298	5,034	2,798
17.25	19,110	85	2,412	7,465	4,448	50,896	1,249	-	239	1,804	2,475
17.50	55,673	23	1,811	8,016	25,753	79,220	507	28	1,466	8,855	241
17.75	9,284	9	9,887	7,853	6,629	29,342	1,076	-	1,203	141	243
18.00	104,514	5,014	18,683	25,846	23,527	70,080	9,681	22	9,782	12,627	3,151
18.25	36,598	84	7,744	9,947	9,596	30,559	1,001	-	392	3,666	309
18.50	15,359	125	2,276	7,568	6,046	24,067	1,806	-	757	279	410
18.75	11,936	345	6,369	5,169	7,135	6,516	2,354	32	2,884	1,434	323
19.00	52,204	302	4,969	4,087	10,380	17,187	1,662	-	3,890	4,120	577
19.25	13,026	671	3,456	3,341	6,520	21,961	1,980	204	1,829	819	280
19.50	21,494	126	2,314	1,858	2,271	5,097	836	-	214	579	776
19.75	6,950	309	3,676	4,743	5,445	5,390	1,685	122	1,047	728	487
20.00	15,168	448	7,322	19,497	16,184	10,237	3,673	-	1,092	6,165	290
20.25	5,040	239	4,249	2,529	7,147	10,169	1,823	146	638	1,378	426
20.50	3,579	356	2,018	1,741	2,856	6,520	941	15	399	260	266
20.75	21,302	522	4,511	8,302	4,285	48,971	2,199	102	11,428	877	378
21.00	15,929	1,009	5,826	16,793	6,896	23,216	2,977	18	466	683	240
21.25	5,990	104	8,937	5,637	9,750	20,210	4,288	21	1,260	769	373
21.50	56,554	374	12,874	2,281	12,033	20,900	15,626	10	1,428	772	234
21.75	61,211	5,471	27,092	43,064	21,194	100,625	11,410	38	5,440	3,009	7,617
22.00	494,348	3,929	70,547	68,258	48,679	140,499	11,120	164	4,545	3,287	9,529
22.25	139,820	5,320	27,747	48,379	50,880	135,349	12,718	704	13,186	5,589	3,482
22.50	204,300	3,333	31,927	71,454	55,454	126,025	19,644	331	14,035	8,699	12,147
22.75	153,361	1,315	45,754	67,003	57,308	104,959	29,785	93	20,617	6,954	3,032
23.00	307,058	37,862	36,438	57,554	48,092	96,914	20,672	222	7,439	12,826	3,698
23.25	212,285	629	47,776	22,464	25,144	83,480	6,182	27	6,759	7,740	2,972
23.50	402,621	3,579	43,607	15,466	24,051	127,839	14,260	156	8,781	9,580	4,188
23.75	48,160	1,180	23,522	5,517	23,953	26,527	8,909	197	4,568	3,940	2,711
24.00	192,414	5,657	34,949	14,245	31,257	47,774	9,452	1,861	6,629	8,372	2,196
24.25	83,320	1,223	15,223	2,515	8,053	95,456	2,644	323	2,097	2,255	313
24.50	91,229	4,011	13,533	5,892	20,104	27,451	6,365	141	2,079	6,366	2,533
24.75	16,374	927	4,546	1,438	4,489	9,683	1,898	10	1,115	1,272	259
25.00 & over	229,307	50,112	68,861	11,774	142,261	102,777	36,503	1,127	18,565	14,382	13,504
Total	4,752,843	173,680	973,892	845,391	1,136,291	2,404,651	365,318	7,914	218,235	195,781	107,230

*01.00 stands for 00.25 to 01.00
 *10.00 stands for 09.25 to 10.00

of Interest/Return and Rate of Margin

Banks

30th June, 2023

													(Million Rupees)	
Rate of Margin													Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total			
67,675	3,001	6,742	3,416	2,350	3,554	1,877	901	1,335	707	385	815,084	00.00		
-	-	203	-	-	-	-	37	136	45	-	7,698	01.00*		
1,769	2,005	448	1,141	922	41	63	888	457	0	10	181,087	02.00*		
3,090	630	955	1,738	114	557	237	249	215	550	313	333,003	03.00*		
2,342	122	57	284	230	383	37	102	582	214	519	200,678	04.00*		
47,822	1,337	2,323	892	1,022	305	257	144	135	134	461	354,655	05.00*		
2,109	5	1,190	81	39	47	111	213	251	283	62	44,942	06.00*		
2,681	265	161	125	88	152	154	25	-	-	61	66,442	07.00*		
717	-	-	-	1	133	35	-	-	-	4,000	404,813	08.00*		
19	9	-	140	116	4	2	239	-	85	16	62,395	09.00*		
27	10	18	187	226	509	92	350	6	10	-	18,461	10.00*		
18	3	10	1	15	-	-	1	-	-	0	14,730	10.25		
12	27	27	8	6	20	3	-	1	0	-	15,883	10.50		
157	4	1	5	2	2	1	1	0	-	-	52,224	10.75		
83	56	83	18	18	13	41	4	2	5	1	31,905	11.00		
2	24	0	0	-	20	2	22	1	-	-	899	11.25		
7	26	25	51	6	60	4	4	70	0	30	159,090	11.50		
17	1	1	8	36	6	5	50	2	1	0	1,998	11.75		
1,208	63	111	23	40	14	6	18	15	40	0	33,870	12.00		
2	17	10	6	6	1	-	28	1	1	41	2,740	12.25		
36	32	45	29	13	56	36	7	-	8	0	12,580	12.50		
15	74	7	1	19	44	1	1	6	2	-	35,863	12.75		
37	24	44	696	25	21	20	5	62	12	2	49,298	13.00		
35	73	29	1	13	31	10	11	-	2	-	86,407	13.25		
145	76	13	102	21	4	5	-	7	2	1,828	23,202	13.50		
871	105	45	20	8	16	6	95	3	1	3	51,928	13.75		
7,597	229	159	28	839	27	42	42	85	1,224	0	131,105	14.00		
46	8	10	22	-	12	1	0	0	-	59	1,832	14.25		
99	20	5	43	5	21	27	1	1	0	0	39,356	14.50		
-	-	7	1	-	0	30	5	14	0	-	8,221	14.75		
110	853	55	18	1	6	1	15	1	7	1	27,490	15.00		
9,373	65	133	59	50	120	24	3	5	0	3	62,618	15.25		
39	5	3	6	5	39	13	1	13	11	-	10,114	15.50		
35,014	57	12	4	10	15	7	28	18	51	-	57,236	15.75		
106	168	145	35	23	18	43	2	1	3	0	44,871	16.00		
596	182	406	64	262	107	14	24	36	21	7	97,422	16.25		
19	105	2,581	1,636	57	36	8	801	4	82	0	141,536	16.50		
2,324	19	39	43	17	17	24	10	24	28	10	63,765	16.75		
4,238	1,186	6,311	720	258	913	747	970	379	261	385	217,178	17.00		
142	10	17	1,566	8	37	0	23	1	0	-	91,987	17.25		
58,685	34	89	89	49	98	42	7	1	1	0	240,687	17.50		
671	397	184	16	405	300	1	4	31	31	0	67,709	17.75		
1,300	2,128	2,745	915	1,080	944	311	423	254	138	616	293,782	18.00		
123	64	1,147	91	445	11	614	766	212	13	-	103,382	18.25		
2,641	21	143	3	83	63	38	25	31	23	46	61,809	18.50		
926	93	252	51	99	256	44	13	66	46	260	46,602	18.75		
483	366	199	164	149	31	32	87	32	21	1	100,942	19.00		
432	319	308	242	445	103	96	144	60	31	13	56,280	19.25		
161	87	125	308	92	74	68	48	131	20	4	36,682	19.50		
713	504	320	395	267	484	160	56	291	53	14	33,839	19.75		
438	249	197	143	136	169	34	35	68	78	7	81,628	20.00		
477	171	308	224	338	93	112	52	99	27	15	35,701	20.25		
1,265	114	382	173	56	50	110	53	164	25	2	21,345	20.50		
622	347	286	212	96	80	97	85	34	18	2	104,758	20.75		
11,661	292	129	88	89	76	118	74	136	17	724	87,458	21.00		
1,000	283	182	452	313	157	99	115	10	130	3	60,082	21.25		
1,043	110	4,400	106	147	40	16	59	49	41	7	129,105	21.50		
1,474	612	342	2,326	7,586	75	51	72	28	8	17	298,763	21.75		
3,006	3,847	2,285	778	288	319	50	37	77	121	10	865,723	22.00		
4,815	4,153	5,607	230	280	1,033	560	446	1,049	174	751	462,273	22.25		
3,190	2,295	4,418	4,170	520	78	238	14	578	623	120	563,592	22.50		
11,061	3,705	1,235	1,586	449	817	1,495	135	111	479	8,540	519,794	22.75		
12,440	620	3,188	1,335	469	761	1,950	1,093	1,924	1,271	3,085	656,910	23.00		
3,671	1,973	2,264	310	497	259	1,099	633	128	427	277	436,995	23.25		
2,278	1,484	8,438	1,600	740	933	847	602	623	186	427	672,288	23.50		
1,874	2,577	1,399	69	82	419	478	518	112	350	434	157,497	23.75		
6,501	2,676	1,573	2,350	930	1,294	3,470	487	850	825	1,048	376,808	24.00		
1,724	168	1,067	342	561	1,263	432	215	429	27	45	219,667	24.25		
1,144	206	3,040	591	511	489	735	1,720	507	233	185	189,064	24.50		
298	198	224	262	173	148	61	182	47	144	5	43,455	24.75		
12,876	3,979	5,218	2,858	2,561	3,271	1,658	1,913	1,516	1,089	580	726,693	25.00 & over		
339,593	44,970	74,127	35,698	26,808	21,543	19,101	15,429	13,518	10,457	25,438	11,807,917	Total		

**3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023**

(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	112,624	28,247	9	10	-	-	112,633	28,256
05.00	-	-	13	8	-	-	13	8
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,586	6,658	254	542	-	-	16,840	7,200
25.00	11,341	16,391	2,979	2,333	-	-	14,320	18,723
35.00	2,126	2,289	10,089	5,610	-	-	12,215	7,899
45.00	13,344	1,196	1	0	-	-	13,345	1,197
55.00	70,479	31,061	-	-	-	-	70,479	31,061
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	492	208	-	-	492	208
99.99	-	-	-	-	-	-	-	-
Total	226,500	85,841.7	13,838	8,713.6	-	-	240,338	94,555.3
Weighted Average		25.77		29.52				26.12
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	70	2,778	-	-	70	2,778
05.00	-	-	101	122	-	-	101	122
10.00	-	-	121	10,946	-	-	121	10,946
15.00	-	-	6	2,600	-	-	6	2,600
20.00	-	-	16	5,994	-	-	16	5,994
25.00	3	806	5	10,927	-	-	8	11,733
35.00	6	947	39	4,890	-	-	45	5,837
45.00	3	461	21	4,222	-	-	24	4,683
55.00	1	-	15	1,924	-	-	16	1,924
65.00	-	-	4	3,673	-	-	4	3,673
75.00	-	-	1	20	-	-	1	20
85.00	-	-	-	-	-	-	-	-
95.00	1	50	-	-	-	-	1	50
99.99	3	102	-	-	-	-	3	102
Total	17	2,366.5	399	48,095.6	-	-	416	50,462.2
Weighted Average		35.04		24.94				25.42
Securities Shares and Other Financial Instruments - To Others								
00.00	47	329	16	3,183	-	-	63	3,513
05.00	-	-	28	18	-	-	28	18
10.00	21	11,134	48	2,643	-	-	69	13,777
15.00	3	1,141	12	1,254	-	-	15	2,395
20.00	9	2,170	34	4,209	-	-	43	6,378
25.00	129	33,627	15	7,107	-	-	144	40,734
35.00	14	1,934	72	10,920	-	-	86	12,853
45.00	3	17	23	2,180	-	-	26	2,197
55.00	4	62	19	1,288	-	-	23	1,350
65.00	-	-	8	10,914	-	-	8	10,914
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	2	1	-	-	2	1
99.99	-	-	1	0	-	-	1	0
Total	230	50,413.1	278	43,717.3	-	-	508	94,130.4
Weighted Average		21.31		33.44				26.95
Merchandise - Food Items								
00.00	26	37,726	4,074	116,212	-	-	4,100	153,938
05.00	-	-	1,869	16,746	-	-	1,869	16,746
10.00	8	144	2,075	125,483	-	-	2,083	125,627
15.00	34	4,213	1,667	45,838	-	-	1,701	50,050
20.00	264	9,603	1,512	51,721	-	-	1,776	61,324
25.00	547	43,111	3,101	171,797	-	-	3,648	214,909
35.00	65	2,547	2,808	38,122	-	-	2,873	40,669
45.00	50	1,285	397	16,101	-	-	447	17,386
55.00	158	78,527	164	44,020	-	-	322	122,547
65.00	-	-	150	9,735	-	-	150	9,735
75.00	-	-	89	2,189	-	-	89	2,189
85.00	1	250	87	1,357	-	-	88	1,607
95.00	6	167	17	1,022	-	-	23	1,189
99.99	2	26	-	-	-	-	2	26
Total	1,161	177,599.2	18,010	640,342.2	-	-	19,171	817,941.4
Weighted Average		30.60		19.46				21.88

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023

(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	106	9,875	2,167	141,071	1	48	2,274	150,995
05.00	-	-	970	9,359	-	-	970	9,359
10.00	29	2,128	774	36,258	-	-	803	38,386
15.00	20	94	992	91,496	1	685	1,013	92,275
20.00	254	7,741	728	37,652	-	-	982	45,394
25.00	12,004	121,820	1,146	90,574	-	-	13,150	212,394
35.00	157	4,120	786	55,413	-	-	943	59,533
45.00	58	416	404	47,898	-	-	462	48,315
55.00	560	7,223	149	12,607	-	-	709	19,830
65.00	1	100	90	6,287	-	-	91	6,387
75.00	1	-	20	4,336	2	380	23	4,716
85.00	1	200	36	1,680	-	-	37	1,880
95.00	11	1,011	97	1,103	-	-	108	2,114
99.99	3	75	6	13	-	-	9	89
Total	13,205	154,802.7	8,365	535,749.0	4	1,113.1	21,574	691,664.7
Weighted Average		24.92		19.10		34.84		20.43
Merchandise - Finished/Manufactured Goods								
00.00	54	2,286	2,629	198,718	17	1,025	2,700	202,029
05.00	-	-	528	9,440	-	-	528	9,440
10.00	55	1,662	1,651	85,565	-	-	1,706	87,227
15.00	80	5,022	1,836	155,453	-	-	1,916	160,475
20.00	726	15,333	3,328	127,925	-	-	4,054	143,257
25.00	1,515	113,655	5,270	304,669	-	-	6,785	418,325
35.00	140	7,076	2,645	102,987	-	-	2,785	110,063
45.00	92	3,890	1,286	49,098	-	-	1,378	52,988
55.00	454	14,423	316	26,251	-	-	770	40,674
65.00	2	1,002	164	21,640	-	-	166	22,642
75.00	6	1,371	189	4,475	-	-	195	5,847
85.00	10	1,924	242	3,626	-	-	252	5,550
95.00	23	1,544	180	3,302	-	-	203	4,846
99.99	48	507	29	2,128	4	15	81	2,650
Total	3,205	169,695.8	20,293	1,095,276.2	21	1,039.8	23,519	1,266,011.7
Weighted Average		28.55		20.67		1.45		21.71
Fixed Assets Including Machinery								
00.00	8,111	82,029	108,623	187,152	86	150	116,820	269,331
05.00	2	5	4,514	24,349	-	-	4,516	24,354
10.00	211	1,885	63,187	157,972	-	-	63,398	159,857
15.00	11,265	17,278	8,313	176,412	-	-	19,578	193,689
20.00	6,204	29,183	41,163	290,172	-	-	47,367	319,355
25.00	7,956	122,491	54,425	712,835	3	2,441	62,384	837,767
35.00	24,818	18,001	20,830	131,176	-	-	45,648	149,177
45.00	9,043	7,171	14,513	62,631	-	-	23,556	69,802
55.00	341	17,637	12,169	44,937	-	-	12,510	62,574
65.00	50	1,755	7,186	29,717	-	-	7,236	31,472
75.00	28	416	5,285	11,012	-	-	5,313	11,428
85.00	40	1,569	3,847	12,306	-	-	3,887	13,875
95.00	68	1,668	2,522	3,705	-	-	2,590	5,374
99.99	68	2,729	423	8,566	-	-	491	11,295
Total	68,205	303,817.4	347,000	1,852,942.8	89	2,591.3	415,294	2,159,351.5
Weighted Average		20.87		22.60		23.55		22.36
Real Estate - Land								
00.00	2,191	16,879	716	9,750	19	579	2,926	27,208
05.00	1	19	30	145	-	-	31	165
10.00	31	647	2,712	13,816	-	-	2,743	14,463
15.00	690	1,306	1,643	37,618	-	-	2,333	38,924
20.00	114	9,214	6,570	49,547	-	-	6,684	58,761
25.00	3,606	65,476	7,322	113,865	2	680	10,930	180,021
35.00	650	8,135	5,164	67,290	2	160	5,816	75,585
45.00	761	4,364	2,202	17,819	-	-	2,963	22,183
55.00	246	3,992	10,665	19,930	-	-	10,911	23,922
65.00	29	64	544	3,692	-	-	573	3,756
75.00	26	134	348	3,942	-	-	374	4,076
85.00	44	122	200	833	-	-	244	955
95.00	54	208	647	1,475	-	-	701	1,682
99.99	32	36	270	1,173	-	-	302	1,209
Total	8,475	110,595.1	39,033	340,894.5	23	1,419.1	47,531	452,908.7
Weighted Average		22.85		27.24		15.93		26.13

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023

(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	7,007	54,357	19,169	131,543	133	365	26,309	186,264
05.00	15	120	1,728	15,130	-	-	1,743	15,250
10.00	146	1,398	12,526	96,397	-	-	12,672	97,796
15.00	8,017	6,965	8,671	130,470	3	24	16,691	137,459
20.00	1,039	19,079	10,414	166,958	8	53	11,461	186,090
25.00	865	57,490	10,849	153,338	3	2,657	11,717	213,486
35.00	141	14,532	7,844	92,220	-	-	7,985	106,751
45.00	258	7,009	3,202	66,238	-	-	3,460	73,247
55.00	30,353	53,296	1,380	16,368	-	-	31,733	69,664
65.00	100	2,985	992	15,734	-	-	1,092	18,719
75.00	160	2,133	862	8,720	-	-	1,022	10,853
85.00	151	3,958	678	5,691	-	-	829	9,648
95.00	197	3,716	653	3,364	-	-	850	7,080
99.99	166	1,329	139	764	-	-	305	2,093
Total	48,615	228,367.3	79,107	902,934.4	147	3,098.4	127,869	1,134,400.0
Weighted Average		28.31		21.27		21.89		22.69
Against Fixed Deposits								
00.00	13	10	1,610	6,279	2	315	1,625	6,604
05.00	-	-	331	3,838	-	-	331	3,838
10.00	10	82	11,985	363,309	1	0	11,996	363,391
15.00	38	1,447	249	6,096	-	-	287	7,543
20.00	47	2,434	1,975	20,611	-	-	2,022	23,044
25.00	131	8,002	3,020	13,833	-	-	3,151	21,834
35.00	8	495	360	9,004	-	-	368	9,499
45.00	29	247	309	3,289	-	-	338	3,536
55.00	8	36	387	721	-	-	395	757
65.00	4	3	149	258	-	-	153	261
75.00	-	-	101	7,844	-	-	101	7,844
85.00	1	0	99	331	-	-	100	331
95.00	-	-	123	1,062	-	-	123	1,062
99.99	6	0	88	5,169	-	-	94	5,169
Total	295	12,754.9	20,786	441,643.2	3	315.2	21,084	454,713.3
Weighted Average		23.52		13.96		0.00		14.21
Against Insurance Policies								
00.00	-	-	6	6	-	-	6	6
05.00	-	-	3	4	-	-	3	4
10.00	4	9	3	729	-	-	7	738
15.00	-	-	1	8	-	-	1	8
20.00	3	6	10	34	-	-	13	41
25.00	10	25	39	588	-	-	49	613
35.00	7	27	3	1	-	-	10	28
45.00	2	1	2	37	-	-	4	38
55.00	20	79	10	147	-	-	30	226
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	46	147.1	77	1,555.4	-	-	123	1,702.5
Weighted Average		38.55		20.86		-		22.39
Other Secured Advances								
00.00	2,115	41,797	45,119	501,379	39	377,633	47,273	920,809
05.00	-	-	43,936	94,371	-	-	43,936	94,371
10.00	713	713	6,372	60,955	7	7	7,092	61,674
15.00	136	1,634	1,852	158,334	-	-	1,988	159,968
20.00	4,675	9,021	1,355	154,161	9	6,825	6,039	170,008
25.00	328	49,950	1,984	152,157	33	12,701	2,345	214,808
35.00	14	2,100	920	11,318	3	143	957	13,560
45.00	232	650	573	6,775	-	-	805	7,425
55.00	704	6,857	196	3,120	-	-	900	9,977
65.00	-	-	57	2,156	-	-	57	2,156
75.00	-	-	41	1,052	-	-	41	1,052
85.00	1	5	63	451	-	-	64	457
95.00	-	-	36	105	-	-	36	105
99.99	2	-	31	2,793	-	-	33	2,793
Total	8,920	112,727.7	102,535	1,149,125.5	91	397,308.6	111,546	1,659,161.8
Weighted Average		16.88		10.19		1.15		8.48

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023

(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	228,257	993,577	151,146	1,555,232	76	46,139	379,479	2,594,949
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	228,257	993,577.5	151,146	1,555,232.0	76	46,139.3	379,479	2,594,948.7
Weighted Average								
Unsecured Advances								
00.00	74,423	13,918	2,472,349	194,271	18	7	2,546,790	208,196
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	74,423	13,918.0	2,472,349	194,270.7	18	7.4	2,546,790	208,196.1
Weighted Average		0.02						0.00
Grand Total	681,554	2,416,624	3,273,216	8,810,492	472	453,032	3,955,242	11,680,148
Weighted Average		14.50		15.53		1.44		14.77

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										
2022	Dec	17.72 (17.72)	15.47 (15.38)	14.17 (13.90)	13.83 (13.32)	12.91 (12.90)	14.12 (13.97)	16.29 (16.74)	31.49 (31.49)	15.0 (14.70)
	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
2023	Jun	13.89 (13.89)	21.03 (20.72)	16.27 (15.97)	17.52 (16.97)	15.02 (15.00)	18.15 (17.85)	18.09 (19.32)	30.84 (30.84)	17.44 (17.22)
	Mar	(13.22)	(17.68)	(14.70)	(15.14)	(13.49)	(15.46)	(17.73)	(30.85)	(15.66)
Islamic Banking										
2022	Dec	-	14.64 (14.58)	13.06 (12.73)	14.03 (13.89)	12.79 (12.63)	11.25 (11.04)	14.64 (13.25)	27.70 (27.70)	13.76 (13.17)
	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
2023	Jun	-	21.31 (21.10)	16.30 (16.03)	17.28 (16.95)	15.01 (14.78)	12.57 (12.39)	20.49 (17.45)	30.68 (30.68)	17.81 (16.29)
	Mar	-	(18.11)	(14.61)	(15.81)	(13.68)	(11.13)	(15.23)	(30.20)	(14.90)
Overall Banking										
2022	Dec	17.72 (17.72)	15.41 (15.32)	13.87 (13.58)	13.89 (13.52)	12.87 (12.81)	13.80 (13.66)	15.82 (15.87)	31.24 (31.24)	14.66 (14.28)
	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
2023	Jun	13.89 (13.89)	21.05 (20.75)	16.28 (15.99)	17.45 (16.96)	15.02 (14.93)	17.35 (17.11)	18.76 (18.79)	30.82 (30.82)	17.50 (16.95)
	Mar	(13.22)	(17.71)	(14.68)	(15.38)	(13.55)	(14.94)	(17.05)	(30.78)	(15.44)

* 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	Dec-22		Mar-23		23-Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,862	864,756	9,498	846,780	8,829	839,401
1.1. Export finance schemes	5,800	712,889	5,398	675,806	5,032	688,442
1.2. Others	4,062	151,867	4,100	170,974	3,797	150,959
2. Import financing	10,937	519,946	9,560	543,759	8,131	617,398
3. Government self employment schemes	40,644	37,583	42,488	39,198	44,361	43,144
4. Working capital/short term	2,852,052	5,293,470	2,871,857	5,269,936	2,964,294	5,062,597
4.1. Small Loans	1,150,856	371,531	1,133,962	370,251	1,208,865	380,722
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)	1,727	25,056	241	4,951	596	18,523
4.4. Others	1,699,469	4,896,883	1,737,654	4,894,734	1,754,833	4,663,352
5. Fixed investment/long term	1,425,491	4,848,276	1,432,464	4,755,446	1,427,933	5,245,376
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041	23,029	660,035	23,258	643,259
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048	2,218	89,338	2,317	88,836
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,267	45	1,109	46	1,099
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524	1,211	3,607	1,210	3,424
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420	144	3,326	135	3,584
5.6. Small Loans	302,302	248,753	311,732	243,901	309,833	240,647
5.7. Others	984,817	3,152,101	981,258	3,037,351	977,839	3,542,931
5.8. Financing for Construction Purposes	111,631	643,714	112,193	662,236	112,646	662,660
5.9. Machinery	676	51,409	634	54,542	649	58,935
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917