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| --- |
| **3.1 Scheduled Banks' Liabilities and Assets\*** |
| (End period: Million Rupees) |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item** |  | **Dec-22R** | **Mar-23** | **Jun-23P** |
| **Assets** | | **36,185,736** | **39,063,232** | **41,190,125** |
| I. Currency and Deposits | | 1,911,697 | 2,563,604 | 3,145,879 |
| 1. Currency | | 504,466 | 572,480 | 606,313 |
| 2. Transferable Deposits | | 1,208,126 | 1,698,944 | 2,235,440 |
| 3. Restricted/ compulsory deposits | | 52,508 | 64,499 | 67,121 |
| 4 Other Deposits | | 146,596 | 227,681 | 237,005 |
| II. Securities(other than shares) | | 18,001,795 | 19,432,925 | 20,972,221 |
| 1. Short-term | | 3,740,267 | 4,038,250 | 5,222,184 |
| 2. Long-term | | 14,261,527 | 15,394,675 | 15,750,038 |
| III. Loans extended (Advances) | | 13,405,996 | 13,765,756 | 13,555,377 |
| 1. Short-term | | 8,416,260 | 8,791,190 | 8,028,597 |
| A) Money at call | | 166,672 | 114,653 | 174,486 |
| B) Reverse Repo | | 907,253 | 1,361,195 | 639,590 |
| C) Bills purchased and discounted | | 310,387 | 343,622 | 370,030 |
| D) Other short-term advances | | 7,031,947 | 6,971,720 | 6,844,491 |
| 2. Long-term | | 4,989,736 | 4,974,566 | 5,526,781 |
| IV. Shares and other equity | | 504,179 | 545,370 | 572,165 |
| 1. Quoted | | 187,847 | 181,304 | 189,070 |
| 2. Non quoted | | 313,566 | 359,955 | 379,216 |
| 3. Investment fund shares | | 2,766 |  | 3,879 |
| V. Insurance Technical Reserve | | - | - | - |
| VI. Financial Derivatives | | 17,044 | 40,815 | 13,398 |
| VII. Other accounts receivable | | 1,228,236 | 1,547,074 | 1,703,872 |
| 1. Trade credit and advances | | - | - | - |
| 2. Others | | 1,228,236 | 1,547,074 | 1,703,872 |
| A) Dividends receivable resident sector | | 167 | 774 | 206 |
| B) Settlement accounts resident sector | | 33,251 | 28,864 | 34,232 |
| C) Items in the process of collection | | 692 | 2,559 | 546 |
| D) Miscellaneous assets residents sector | | 1,188,427 | 1,507,302 | 1,661,066 |
| E) Other non- resident accounts receivable | | 5,699 | 7,575 | 7,822 |
| VIII. Non-financial assets | | 1,116,790 | 1,167,689 | 1,227,213 |
| 1. Produced assets | | 839,318 | 860,057 | 907,454 |
| A) Tangible fixed assets | | 737,593 | 755,987 | 799,128 |
| a) Dwellings | | 144,043 | 146,504 | 151,096 |
| i) Building on freehold land | | 5,699 | 5,712 | 5,758 |
| ii) Building on leasehold land | | 138,344 | 140,792 | 145,338 |
| b) Other buildings and structures | | 275,431 | 281,737 | 306,957 |
| i) Building on freehold land | | 90,098 | 89,941 | 90,984 |
| ii) Building on leasehold land | | 185,333 | 191,796 | 215,974 |
| c) Machinery and equipment | | 259,900 | 268,943 | 278,048 |
| i) Transport equipments | | 20,222 | 20,901 | 22,589 |
| ii) Furniture & Fixtures | | 36,272 | 37,014 | 36,648 |
| iii) Office equipments | | 153,733 | 158,836 | 164,142 |
| iv) Other machinery & equipments | | 49,673 | 52,191 | 54,669 |
| d) Other tangible fixed assets n.e.s | | 58,220 | 58,804 | 63,026 |
| B) Intangible fixed assets | | 96,238 | 97,858 | 100,029 |
| a) Computer software | | 60,749 | 62,473 | 64,641 |
| b) Other intangible fixed assets n.e.s | | 35,489 | 35,385 | 35,389 |
| C) Inventories | | 5,487 | 6,212 | 8,296 |
| D) Valuables | | - | - | - |
| 2. Non-produced assets | | 277,472 | 307,631 | 319,759 |
| A) Tangible non-produced assets | | 254,948 | 285,495 | 297,960 |
| a) Land | | 164,710 | 190,170 | 196,164 |
| i) Land underlying Buildings and structures | | 157,876 | 183,336 | 196,164 |
| 1. Freehold land | | 59,832 | 79,657 | 78,955 |
| 2. Leasehold land | | 98,044 | 103,679 | 117,208 |
| ii) Recreational land | | 6,834 | 6,834 | - |
| iii) Other land n.e.s | | - | - | - |
| b) Other tangible non-produced assets n.e.s | | 90,238 | 95,325 | 101,796 |
| B) Intangible non-produced assets | | 22,524 | 22,136 | 21,799 |
| a) Leases and other transferable contracts | | 16,032 | 16,269 | 16,179 |
| b) Purchased goodwill | | 2,213 | 2,213 | 2,213 |
| c) Other intangible non-produced assets n.e.s | | 4,279 | 3,654 | 3,407 |
|  | |  |  |  |

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| **3.1 Scheduled Banks' Liabilities and Assets\*** |
| ( End period: Million Rupees) |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item** |  | **Dec-22R** | **Mar-23** | **Jun-23P** |
| **Liabilities** | | **36,185,736** | **39,063,232** | **41,190,125** |
| I. Deposits | | 23,309,382 | 24,270,048 | 26,363,171 |
| 1. Transferable Deposits | | 18,369,590 | 19,285,525 | 21,070,748 |
| 2. Restricted/ compulsory deposits | | 565,239 | 607,274 | 575,720 |
| 3. Other deposits | | 4,374,553 | 4,377,250 | 4,716,704 |
| II. Securities (other than shares bonds/ debentures etc.) | | 126,983 | 126,838 | 129,486 |
| 1. Short-term | | - | - | - |
| 2. Long-term | | 126,983 | 126,838 | 129,486 |
| III. Loans (Borrowings) | | 7,706,503 | 9,356,336 | 9,080,649 |
| 1. Short-term | | 7,280,928 | 8,871,336 | 8,210,779 |
| A) Money at call | | 188,716 | 156,376 | 146,673 |
| B) Repurchase agreements (Repo) | | 5,262,414 | 6,602,394 | 6,120,235 |
| C) Other short-term borrowings | | 1,829,798 | 2,112,566 | 1,943,871 |
| 2. Long-term borrowings | | 425,575 | 485,000 | 869,871 |
| IV. Financial Derivatives | | 28,749 | 45,971 | 34,708 |
| V. Other accounts payable | | 2,817,810 | 3,040,105 | 2,786,787 |
| 1. Provision for losses | | 750,371 | 781,775 | 772,089 |
| A) Provision for loan losses-Specific | | 678,077 | 700,990 | 691,678 |
| B) Provision for loan losses-General | | 45,525 | 52,374 | 43,569 |
| C) Provision for other losses | | 26,769 | 28,411 | 36,842 |
| 2. Accumulated Depreciation | | 327,047 | 337,066 | 346,376 |
| 3. Other accounts payable other resident Sectors | | 1,721,469 | 1,899,402 | 1,624,258 |
| A) Dividends payable | | 15,735 | 22,971 | 9,993 |
| B) Settlement accounts | | 17,200 | 48,747 | 73,569 |
| C) Items in the process of collection | | 8,373 | 9,221 | 12,120 |
| D) Miscellaneous liability items | | 1,680,160 | 1,818,463 | 1,528,577 |
| a) Suspense account | | 81,883 | 69,551 | 94,163 |
| b) Provision for expected costs | | 105,783 | 142,494 | 140,471 |
| c) Deferred tax liabilities | | 10,790 | 17,611 | 14,539 |
| d) Accrued wages | | 8,621 | 8,084 | 9,314 |
| e) Accrued rent | | 504 | 525 | 560 |
| f) Accrued taxes | | 497,991 | 522,105 | 534,923 |
| g) Other miscellaneous liability items | | 974,589 | 1,058,093 | 734,606 |
| 4. Other non- resident accounts payable | | 18,923 | 21,862 | 44,064 |
| A) Dividends payable non-residents | | 8,551 | 11,324 | 33,637 |
| B) Settlement accounts non-residents | | - | - | - |
| C) Items in the process of collection | | - | - | - |
| D) Miscellaneous liability items - non-residents | | 10,372 | 10,538 | 10,426 |
| VI. Insurance, pension, and standardized guarantee schemes | | - | - | 327,824 |
| VII. Shares and other equity | | 2,196,308 | 2,223,933 | 2,467,499 |
| 1. Quoted | | 386,281 | 386,171 | 399,145 |
| 2. Non quoted | | 249,310 | 260,299 | 263,942 |
| 3. Investment fund shares | | - | - | - |
| 4. Retained earnings | | 430,988 | 598,546 | 544,142 |
| 5. Current year result | | 495,824 | 325,963 | 499,348 |
| 6. General and special reserve | | 537,060 | 569,327 | 602,236 |
| 7. Valuation adjustments | | 96,845 | 83,627 | 158,686 |
|  | |  |  |  |
|  | |  |  |  |
| **IX. Contingencies and Commitments** | | **14,963,609** | **16,705,969** | **16,842,070** |
| 1. Guarantees | | 2,834,599 | 3,243,411 | 3,212,210 |
| 2. Commitments | | 11,892,576 | 13,276,369 | 13,444,164 |
| A) Letter of Credit | | 3,982,318 | 4,096,991 | 4,625,867 |
| B) Forward Foreign Exchange Transactions | | 6,209,169 | 7,325,441 | 7,001,352 |
| C) Forward government Securities Transections | | 342,855 | 312,692 | 270,816 |
| D) Derivatives | | 79,940 | 113,761 | 114,389 |
| E) Forward lending | | 395,307 | 495,233 | 399,537 |
| F) Operating leases | | 340 | 318 | 299 |
| G) Commitments for acquisition of : | | 38,493 | 39,717 | 38,460 |
| i.Fixed assets | | 28,617 | 28,440 | 30,956 |
| ii. Intangible assets | | 9,876 | 11,277 | 7,504 |
| H) Other commitments | | 844,153 | 892,217 | 993,445 |
| 3. Other contingent liabilities | | 236,435 | 186,189 | 185,695 |
|  | |  |  |  |

Source: Core Statistics Department

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

\* This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.2 Classification of Scheduled Banks' Deposits** | | | | | | | | |
| **by Type of Accounts** | | | | | | | | |
| (Amount in Million Rupees)  (No. of Accounts in Unit) | | | | | | | | |
| **END OF PERIOD** | **2022** | | | | **2023** | | | |
| **Jun** | | **Dec** | | **Mar** | | **JunP** | |
| **No. of Accounts** | **Amount** | **No. of Accounts** | **Amount** | **No. of Accounts** | **Amount** | **No. of Accounts** | **Amount** |
| **Current Deposits** | **47,035,068** | **7,816,902.7** | **55,804,736** | **7,788,266.0** | **60,689,469** | **8,495,614.9** | **62,400,727** | **8,986,948.4** |
| **Call Deposits** | **378,285** | **342,069.9** | **343,437** | **334,225.6** | **314,481** | **372,155.7** | **307,811** | **503,164.0** |
| **Other Deposits Accounts** | **148,052** | **535,874.4** | **124,991** | **642,840.8** | **105,137** | **551,983.5** | **160,692** | **681,292.1** |
| **Saving Deposits** | **19,065,793** | **9,132,503.5** | **20,505,889** | **9,016,848.0** | **21,515,723** | **9,314,708.9** | **21,858,684** | **10,055,785.8** |
|  |  |  |  |  |  |  |  |  |
| **FIXED DEPOSITS** | **895,905** | **4,146,037.1** | **1,193,048** | **4,259,484.4** | **946,194** | **4,114,430.5** | **857,579** | **4,456,225.9** |
| Less Than 6 months | 108,156 | 1,746,165.9 | 475,370 | 1,443,855.6 | 138,788 | 1,257,821.0 | 104,788 | 1,462,652.9 |
| For 6 months & over but less than 1 year | 47,788 | 440,025.3 | 60,239 | 427,296.1 | 55,185 | 543,299.2 | 38,920 | 543,614.0 |
| For 1 year & over but less than 2 years | 364,913 | 1,569,575.3 | 402,899 | 1,941,655.4 | 414,102 | 1,876,817.0 | 426,308 | 1,960,481.4 |
| For 2 years & over but less than 3 years | 35,436 | 30,908.7 | 36,553 | 87,340.5 | 29,978 | 69,006.4 | 22,402 | 64,566.7 |
| For 3 years & over but less than 4 years | 63,811 | 87,247.9 | 34,121 | 99,050.3 | 29,561 | 83,971.9 | 32,290 | 80,404.6 |
| For 4 years & over but less than 5 years | 21,393 | 5,722.9 | 5,538 | 4,432.8 | 22,298 | 5,736.5 | 35,898 | 48,218.1 |
| For 5 years & over | 254,408 | 266,391.1 | 178,328 | 255,853.7 | 256,282 | 277,778.5 | 196,973 | 296,288.4 |
|  |  |  |  |  |  |  |  |  |
| **All Deposits** | **67,523,103** | **21,973,387.6** | **77,972,101** | **22,041,664.7** | **83,571,004** | **22,848,893.5** | **85,585,493** | **24,683,416.3** |
| Note: Source: Core Statistics Department | | | | | | | | |
| This Data is being published on quarterly basis w.e.f. March, 2023. | | | | | | | | |

|  |  |  |  |  |  |
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| **3.3 Classification of Scheduled Banks' Deposits** | | | | | |
| **by Category of Deposit Holders** | | | | | |
| (End period: Million Rupees) | | | | | |
| **CATEGORY OF DEPOSIT HOLDERS** | **2021** | **2022** | | **2023** | |
| **Dec** | **Jun** | **Dec** | **Mar** | **Junp** |
|  |  |  | | |  |
| **1. FOREIGN CONSTITUENTS** | **502,351.3** | **607,448.8** | **633,129.3** | **719,196.4** | **737,621.2** |
| I. Official | 83,938.6 | 97,008.3 | 104,984.3 | 121,568.3 | 120,785.3 |
| II. Business | 119,382.9 | 138,700.9 | 144,249.3 | 165,519.9 | 163,295.0 |
| III. Personal | 299,029.8 | 371,739.6 | 383,895.7 | 432,108.2 | 453,540.9 |
| **2. DOMESTIC CONSTITUENTS** | **19,764,519.4** | **21,365,938.8** | **21,408,535.3** | **22,129,697.1** | **23,945,795.1** |
| **I. GOVERNMENT** | **2,995,839.3** | **3,286,173.8** | **3,560,351.9** | **3,525,215.9** | **3,704,080.5** |
| a. Federal Government | 1,836,797.2 | 2,020,071.1 | 2,326,070.6 | 2,233,998.9 | 2,360,642.2 |
| b. Provincial Governments | 1,022,776.3 | 1,114,521.9 | 1,085,122.4 | 1,141,724.0 | 1,185,944.1 |
| c. Local Bodies | 136,265.9 | 151,580.8 | 149,158.9 | 149,493.1 | 157,494.3 |
| **II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)** | **1,339,213.9** | **1,403,799.2** | **1,115,764.0** | **1,250,952.6** | **1,424,483.6** |
| a. Agriculture, hunting and forestry | 1,602.8 | 1,595.5 | 1,066.9 | 1,009.1 | 1,066.3 |
| b. Services | 143,925.8 | 153,596.7 | 29,809.3 | 33,858.1 | 34,717.6 |
| c. Utilities | 424,346.0 | 461,501.2 | 466,094.5 | 524,895.9 | 604,960.4 |
| d. Transport, storage and communications | 232,022.2 | 264,783.1 | 105,832.1 | 123,066.1 | 136,827.7 |
| e. Manufacturing | 197,593.6 | 186,228.9 | 220,330.3 | 250,155.4 | 293,337.8 |
| f. Mining and Quarrying | 172,016.9 | 159,593.3 | 161,911.2 | 184,596.4 | 193,345.5 |
| g. Construction | 34,025.3 | 36,697.9 | 40,320.6 | 40,110.5 | 38,797.5 |
| h. Commerce and Trade | 42,474.8 | 57,641.4 | 24,247.7 | 43,181.3 | 51,234.2 |
| i. Others | 91,206.5 | 82,161.1 | 66,151.4 | 50,079.9 | 70,196.6 |
| **III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)** | **1,011,035.0** | **1,053,942.5** | **759,435.6** | **852,769.6** | **905,655.3** |
| a. Mutual Funds and AMCs | 509,210.7 | 635,418.3 | 387,121.3 | 404,384.6 | 397,796.5 |
| b. Insurance & Pension Funds | 204,120.4 | 145,274.4 | 135,326.3 | 239,239.6 | 170,438.7 |
| c. MFIs and DFIs | 74,467.2 | 55,296.4 | 23,968.5 | 27,026.5 | 37,635.4 |
| d. Stock Exchange & Brokerage Houses | 52,637.6 | 43,329.3 | 69,038.6 | 44,890.0 | 38,830.1 |
| e. Modarabas | 3,053.4 | 3,662.4 | 3,937.7 | 3,671.2 | 3,689.1 |
| f. Other NBFIs | 167,545.6 | 170,961.7 | 140,043.1 | 133,557.8 | 257,265.5 |
| **IV. PRIVATE SECTOR (BUSINESS)** | **4,417,796.5** | **4,902,456.4** | **4,813,365.6** | **5,071,746.5** | **5,536,064.2** |
| a. Agriculture, forestry and fishing | 234,498.8 | 197,808.5 | 181,099.9 | 170,921.3 | 196,117.3 |
| 01. Crop and animal production, hunting and related service activities | 231,913.4 | 194,070.7 | 176,164.4 | 164,662.8 | 189,587.6 |
| i. Growing of Wheat, Rice, Sugar Cane & Cotton | 137,070.9 | 117,757.6 | 100,699.3 | 95,658.7 | 98,573.1 |
| ii. Growing of tropical, subtropical, pome and stone fruits & vegetables | 8,910.2 | 8,341.6 | 7,574.1 | 7,046.5 | 6,940.8 |
| iii. Growing of other fruits, vegetables and crops | 39,276.9 | 33,038.6 | 31,873.6 | 27,243.4 | 27,775.2 |
| iv. Raising of livestock and other related activities | 24,834.0 | 24,558.4 | 25,173.9 | 24,585.6 | 44,205.1 |
| v. Other agricultural support activities | 21,695.6 | 10,266.5 | 10,780.1 | 10,083.0 | 11,986.4 |
| vi. Hunting, trapping and related service activities | 125.8 | 108.0 | 63.3 | 45.7 | 107.1 |
| 02 - Forestry and logging | 552.7 | 680.2 | 1,018.6 | 1,072.2 | 1,325.3 |
| 03 - Fishing and aquaculture | 2,032.7 | 3,057.7 | 3,916.9 | 5,186.3 | 5,204.4 |
| b. Mining and quarrying | 175,900.1 | 214,697.4 | 219,145.4 | 240,417.5 | 229,882.3 |
| 01 - Mining of coal and lignite | 42,197.8 | 49,696.7 | 64,824.2 | 74,351.3 | 52,311.9 |
| 02 - Extraction of crude petroleum and natural gas | 119,240.5 | 141,739.0 | 135,007.4 | 146,531.2 | 150,598.0 |
| 03 - Mining of metal ores | 2,254.3 | 2,817.0 | 2,882.0 | 3,196.6 | 4,887.2 |
| 04-Other mining and quarrying | 11,865.2 | 20,100.2 | 15,921.8 | 15,894.9 | 21,135.0 |
| 05- Mining support service activities | 342.2 | 344.5 | 510.0 | 443.5 | 950.2 |
| c. Manufacturing | 1,316,337.8 | 1,457,180.1 | 1,337,137.6 | 1,378,114.1 | 1,563,155.6 |
| 01 - Manufacture of food products | 201,766.9 | 201,665.0 | 216,959.9 | 245,299.6 | 269,507.1 |
| 02 - Manufacture of beverages | 27,567.4 | 32,361.3 | 45,590.2 | 47,988.2 | 60,967.3 |
| 03 - Manufacture of tobacco products | 18,464.7 | 20,790.7 | 15,523.7 | 20,628.4 | 53,599.6 |
| 04 - Manufacture of textiles | 201,051.2 | 215,873.0 | 212,198.8 | 212,179.2 | 200,970.2 |
| i. Preparation and spinning of textile fibers | 67,056.1 | 66,695.6 | 57,898.6 | 53,685.4 | 54,757.1 |
| ii. Weaving of textiles | 21,953.9 | 27,436.0 | 24,583.5 | 28,107.3 | 24,808.6 |
| iii. Finishing of textiles | 21,054.6 | 27,934.9 | 35,438.1 | 23,925.3 | 19,955.2 |
| iv. Manufacture of knitted and crocheted fabrics | 12,660.7 | 11,960.8 | 13,423.9 | 16,353.1 | 14,177.5 |
| v. Manufacture of made-up textile articles, except apparel | 25,897.5 | 29,206.0 | 29,262.4 | 29,025.5 | 29,497.3 |
| vi. Manufacture of carpets and rugs | 1,215.5 | 1,031.4 | 1,313.2 | 2,416.3 | 1,927.3 |
| vii. Manufacture of other textiles n.e.c. | 51,212.9 | 51,608.5 | 50,279.2 | 58,666.2 | 55,847.3 |
| 05 - Manufacture of wearing apparel | 44,459.9 | 52,092.3 | 58,140.3 | 65,605.4 | 72,031.8 |
| 06 - Manufacture of leather and related products | 17,718.0 | 17,193.0 | 18,862.1 | 21,277.1 | 23,072.4 |
| i. Tanning and dressing of leather; dressing and dyeing of fur | 4,509.5 | 4,420.1 | 4,212.3 | 5,849.9 | 6,019.9 |
| ii. Manufacture of luggage, handbags and the like, saddlery and harness | 2,285.5 | 3,000.0 | 3,019.7 | 3,404.1 | 3,365.0 |
| iii. Manufacture of footwear | 10,922.9 | 9,772.9 | 11,630.1 | 12,023.1 | 13,687.5 |
| a). Leather wear | 9,729.6 | 8,461.6 | 10,386.5 | 10,091.9 | 11,631.1 |
| b). Rubber and Plastic wear | 1,193.3 | 1,311.4 | 1,243.5 | 1,931.2 | 2,056.4 |
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| --- | --- | --- | --- | --- | --- |
| **3.3 Classification of Scheduled Banks' Deposits** | | | | | |
| **by Category of Deposit Holders** | | | | | |
| (End period: Million Rupees) | | | | | |
| **CATEGORY OF DEPOSIT HOLDERS** | **2021** | **2022** | | **2023** | |
| **Dec** | **Jun** | **Dec** | **Mar** | **Junp** |
|  |  |
| 07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 3,062.7 | 3,246.0 | 2,706.4 | 3,164.7 | 3,357.2 |
| 08 - Manufacture of paper and paper products | 10,768.3 | 9,043.0 | 11,565.3 | 12,260.6 | 15,736.5 |
| 09 - Printing and reproduction of recorded media | 11,988.8 | 14,886.4 | 13,763.7 | 15,065.4 | 16,679.6 |
| 10 - Manufacture of coke and refined petroleum products | 94,056.2 | 175,295.3 | 157,449.2 | 147,340.1 | 138,227.3 |
| 11 - Manufacture of chemicals and chemical products | 182,061.4 | 150,755.2 | 129,753.3 | 128,744.4 | 168,162.2 |
| 12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 50,535.5 | 67,092.2 | 58,008.7 | 52,390.5 | 52,478.9 |
| 13 - Manufacture of rubber and plastics products | 17,506.8 | 16,833.2 | 15,587.9 | 21,111.3 | 23,770.4 |
| 14 - Manufacture of other non-metallic mineral products | 35,232.9 | 31,608.5 | 27,359.3 | 29,016.3 | 25,794.9 |
| 15 - Manufacture of basic metals | 37,954.1 | 47,181.4 | 43,785.5 | 41,284.2 | 48,008.2 |
| 16. Manufacture of fabricated metal products, except machinery and equipment | 9,586.7 | 10,517.2 | 9,870.0 | 10,771.2 | 12,637.2 |
| 17 - Manufacture of computer, electronic and optical products | 22,025.4 | 26,191.1 | 33,864.3 | 29,633.0 | 26,262.0 |
| 18 - Manufacture of electrical equipment | 51,611.5 | 58,128.0 | 51,545.1 | 58,806.2 | 79,269.4 |
| 19 - Manufacture of machinery and equipment | 26,650.1 | 21,791.9 | 21,274.3 | 20,402.6 | 41,984.6 |
| 20 - Manufacture of motor vehicles, trailers and semi-trailers | 147,216.5 | 177,500.4 | 68,668.6 | 72,851.5 | 95,205.5 |
| 21 - Manufacture of other transport equipment | 10,241.8 | 8,142.6 | 10,758.7 | 11,100.1 | 11,888.8 |
| 22 - Manufacture of furniture | 2,898.6 | 3,019.6 | 3,550.5 | 4,396.9 | 4,773.1 |
| 23. Other manufacturing | 90,014.5 | 94,650.1 | 109,138.1 | 104,008.2 | 115,826.9 |
| 24 - Repair and installation of machinery and equipment | 1,898.2 | 1,322.7 | 1,213.9 | 2,788.9 | 2,944.4 |
| d. Electricity, gas, steam and air conditioning supply | 192,738.8 | 289,433.0 | 246,316.7 | 354,279.6 | 364,822.4 |
| e. Water supply; sewerage, waste management and remediation activities | 7,633.7 | 10,689.0 | 11,812.5 | 15,343.1 | 13,584.1 |
| f. Construction | 361,598.3 | 437,486.1 | 347,132.2 | 322,043.8 | 427,324.4 |
| 01 - Construction of buildings | 210,587.5 | 248,445.1 | 189,161.7 | 167,891.4 | 214,957.1 |
| 02 - Civil engineering | 111,068.2 | 145,320.2 | 108,532.2 | 109,300.4 | 159,994.2 |
| 03 - Specialized construction activities | 39,942.6 | 43,720.8 | 49,438.3 | 44,852.1 | 52,373.1 |
| g. Wholesale and retail trade; repair of motor vehicles and motorcycles | 710,973.8 | 761,380.8 | 814,748.7 | 852,578.3 | 953,156.9 |
| 01 - Wholesale and retail trade and repair of motor vehicles and motorcycles | 44,582.9 | 41,339.8 | 48,375.7 | 50,041.3 | 50,059.8 |
| 02 - Wholesale trade, except of motor vehicles and motorcycles | 229,288.7 | 253,991.8 | 274,968.6 | 293,854.1 | 339,612.3 |
| 03 - Retail trade, except of motor vehicles and motorcycles | 437,102.2 | 466,049.2 | 491,404.4 | 508,682.9 | 563,484.8 |
| h. Transportation and storage | 171,409.3 | 259,837.4 | 384,153.4 | 409,532.9 | 427,767.1 |
| i. Accommodation and food service activities | 23,758.1 | 24,977.6 | 28,983.3 | 27,999.8 | 29,824.1 |
| j. Information and communication | 161,043.7 | 175,424.2 | 185,111.9 | 198,416.8 | 211,348.3 |
| k. Real estate activities | 207,963.0 | 220,924.8 | 231,998.9 | 223,396.7 | 209,150.3 |
| l. Professional, scientific and technical activities | 113,664.6 | 124,656.2 | 124,198.6 | 123,592.1 | 134,405.4 |
| 01 - Legal and accounting activities | 31,455.4 | 14,578.5 | 15,287.9 | 19,588.4 | 16,010.6 |
| 02 - Activities of head offices; management consultancy activities | 3,349.6 | 9,662.5 | 8,544.9 | 9,869.0 | 12,075.9 |
| 03 - Architectural and engineering activities; technical testing and analysis | 20,975.3 | 23,558.4 | 22,907.9 | 25,026.3 | 29,354.7 |
| 04 - Scientific research and development | 6,288.1 | 7,624.8 | 4,732.0 | 9,268.6 | 10,651.7 |
| 05 - Advertising and market research | 11,629.9 | 13,270.0 | 12,571.0 | 12,161.7 | 13,857.8 |
| 06 - Other professional, scientific and technical activities | 39,015.1 | 54,750.2 | 58,990.7 | 46,427.3 | 51,260.2 |
| 07 - Veterinary activities | 951.1 | 1,211.8 | 1,164.2 | 1,250.7 | 1,194.5 |
| m. Administrative and support service activities | 105,837.0 | 96,951.4 | 99,829.4 | 103,065.8 | 112,274.0 |
| 01 - Rental and leasing activities | 2,831.5 | 3,400.6 | 3,499.0 | 3,186.2 | 3,309.5 |
| 02 - Employment activities | 775.3 | 1,221.0 | 1,697.7 | 1,439.9 | 1,175.2 |
| 03 - Travel agency, tour operator, reservation service and related activities | 18,382.0 | 16,299.1 | 20,448.6 | 21,231.1 | 25,228.8 |
| 04 - Security and investigation activities | 3,522.9 | 4,420.4 | 4,573.9 | 4,130.7 | 3,822.2 |
| 05. Services to buildings and landscape activities | 3,182.8 | 3,186.7 | 3,189.9 | 2,448.0 | 3,698.5 |
| 06 - Office administrative, office support and other business support activities | 77,142.5 | 68,423.5 | 66,420.4 | 70,629.9 | 75,039.7 |
| n. Education | 99,498.6 | 105,797.6 | 105,941.9 | 123,029.7 | 111,355.1 |
| o. Human health and social work activities | 82,607.2 | 76,308.2 | 69,891.1 | 75,002.6 | 81,213.4 |
| p. Arts, entertainment and recreation | 1,854.3 | 3,156.1 | 3,518.2 | 2,285.8 | 2,499.9 |
| q. Other service activities | 450,479.4 | 445,747.7 | 422,345.7 | 451,726.5 | 468,183.6 |
| **V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS** | **517,331.6** | **562,512.4** | **592,179.0** | **590,525.8** | **615,919.8** |
| **VI. PERSONAL** | **9,443,867.1** | **10,091,015.0** | **10,512,179.3** | **10,790,437.3** | **11,695,312.4** |
| **VII. OTHER** | **39,435.9** | **66,039.6** | **55,260.0** | **48,049.5** | **64,279.3** |
| **TOTAL** | **20,266,870.8** | **21,973,387.6** | **22,041,664.6** | **22,848,893.5** | **24,683,416.4** |
| Source: Core Statistics Department  Note:  This Data is being published on quarterly basis w.e.f. March 2023. | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.4 Classification of Scheduled Banks' Deposits** | | | | | | | | | | |
| **by Category of Deposit Holder and Size of Account** | | | | | | | | | | |
| As on 30th June, 2023 (Provisional) | | | | | | | | | | |
| (Amount in Million Rupees)  (Number of Accounts in Unit) | | | | | | | | | | |
|  | **FOREIGN CONSTITUENTS** | | **DOMESTIC CONSTITUENTS** | | | | | | | |
| **SIZE OF ACCOUNTS** | **Government** | | **Non-Financial** | | **NBFC’s** | | **Private Sector** | |
| **(Rs.)** |  | | **Public Sector** | | **Business** | |
|  | **No of** |  | **No. of** |  | **No. of** |  | **No. of** |  | **No of** |  |
|  | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
|  |  |  |  |  |  |  |  |  |  |  |
| Less Than 25,000 | 730,336 | 1,908.3 | 293,421 | 1,082.4 | 14,984 | 13.5 | 37,335 | 52.1 | 7,844,434 | 21,332.5 |
| 25,000 to 50,000 | 58,309 | 2,064.1 | 42,340 | 1,516.6 | 570 | 19.7 | 1,657 | 58.3 | 501,434 | 17,558.9 |
| 50,000 to 100,000 | 51,733 | 3,736.7 | 45,448 | 3,190.5 | 548 | 39.2 | 1,384 | 98.8 | 309,361 | 21,101.7 |
| 100,000 to 150,000 | 30,578 | 3,768.9 | 21,753 | 2,632.1 | 276 | 34.2 | 1,046 | 130.1 | 164,757 | 19,955.9 |
| 150,000 to 200,000 | 17,911 | 3,113.3 | 12,558 | 2,103.7 | 225 | 38.8 | 661 | 115.2 | 94,923 | 15,873.2 |
| 200,000 to 300,000 | 26,065 | 6,415.4 | 12,535 | 3,044.3 | 275 | 68.1 | 929 | 227.1 | 129,904 | 31,495.0 |
| 300,000 to 400,000 | 16,608 | 5,738.8 | 7,459 | 2,574.6 | 204 | 70.0 | 599 | 208.6 | 79,956 | 27,683.0 |
| 400,000 to 500,000 | 14,218 | 6,412.5 | 5,186 | 2,327.5 | 132 | 58.5 | 391 | 175.3 | 54,319 | 24,114.3 |
| 500,000 to 750,000 | 23,248 | 13,950.3 | 9,488 | 5,723.8 | 310 | 193.0 | 828 | 504.3 | 103,669 | 62,510.1 |
| 750,000 to 1,000,000 | 13,262 | 11,758.8 | 5,539 | 4,806.3 | 222 | 195.8 | 552 | 477.7 | 57,510 | 50,031.0 |
| 1,000,000 to 2,000,000 | 27,107 | 37,633.2 | 15,469 | 22,586.7 | 553 | 801.3 | 1,314 | 1,882.6 | 127,328 | 174,727.9 |
| 2,000,000 to 3,000,000 | 12,433 | 30,587.3 | 6,070 | 14,800.4 | 452 | 1,153.4 | 694 | 1,702.7 | 55,829 | 134,562.4 |
| 3,000,000 to 4,000,000 | 7,113 | 24,508.5 | 3,402 | 11,717.2 | 220 | 767.8 | 401 | 1,370.7 | 32,025 | 109,890.2 |
| 4,000,000 to 5,000,000 | 5,209 | 23,375.6 | 2,225 | 9,947.5 | 163 | 731.2 | 412 | 1,888.4 | 20,985 | 93,302.4 |
| 5,000,000 to 6,000,000 | 4,270 | 23,010.5 | 1,946 | 10,619.2 | 129 | 703.9 | 321 | 1,741.0 | 18,339 | 98,215.6 |
| 6,000,000 to 7,000,000 | 2,908 | 18,702.1 | 1,358 | 8,790.7 | 106 | 684.6 | 177 | 1,154.2 | 11,419 | 73,807.9 |
| 7,000,000 to 8,000,000 | 2,212 | 16,424.9 | 1,044 | 7,770.7 | 89 | 664.8 | 162 | 1,217.9 | 8,679 | 64,699.2 |
| 8,000,000 to 9,000,000 | 1,650 | 13,945.0 | 1,099 | 9,391.3 | 68 | 572.8 | 138 | 1,168.4 | 6,955 | 58,731.9 |
| 9,000,000 to 10,000,000 | 1,422 | 13,549.1 | 804 | 7,657.3 | 56 | 531.6 | 95 | 893.8 | 5,928 | 56,223.2 |
| 10,000,000 to 100,000,000 | 11,725 | 279,129.0 | 11,489 | 374,704.3 | 1,451 | 57,320.8 | 1,961 | 61,443.9 | 65,016 | 1,542,310.1 |
| 100,000,000 to 500,000,000 | 540 | 98,495.3 | 3,631 | 731,778.1 | 723 | 165,478.8 | 531 | 110,482.9 | 4,719 | 936,877.0 |
| 500,000,000 to 1,000,000,000 | 39 | 26,164.9 | 793 | 572,804.0 | 226 | 147,367.8 | 108 | 73,182.2 | 579 | 386,082.6 |
| 1,000,000,000 to 5,000,000,000 | 21 | 40,172.7 | 598 | 1,088,338.7 | 318 | 611,731.6 | 208 | 375,607.7 | 448 | 784,510.4 |
| 5,000,000,000 to10,000,000,000 | 2 | 13,503.9 | 65 | 576,525.6 | 21 | 210,673.1 | 19 | 131,881.2 | 55 | 358,200.7 |
| 10,000,000,000 & Over | 1 | 19,552.2 | 14 | 227,647.1 | 16 | 224,569.3 | 9 | 137,989.9 | 20 | 372,267.1 |
| **TOTAL** | **1,058,920** | **737,621.2** | **505,734** | **3,704,080.6** | **22,337** | **1,424,483.6** | **51,932** | **905,655.3** | **9,698,591** | **5,536,064.2** |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.4 Classification of Scheduled Banks' Deposits** | | | | | | | | | | |
| **by Category of Deposit Holder and Size of Account** | | | | | | | | | | |
| As on 30th June, 2023 (Provisional) | | | | | | | | | | |
| (Amount in Million Rupees)  (Number of Accounts in Unit) | | | | | | | | | | |
| **SIZE OF ACCOUNTS** | **DOMESTIC CONSTITUENTS** | | | | | | | | **TOTAL** | |
| **(Rs.)** | **Trust Funds** | | **Personal** | | **Others** | | **Sub Total** | |
|  |
|  | **No of** |  | **No. of** |  | **No. of** |  | **No. of** |  | **No of** |  |
|  | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
|  |  |  |  |  |  |  |  |  |  |  |
| Less Than 25,000 | 503,490 | 5,127.4 | 48,530,155 | 136,524.6 | 128,214 | 747.2 | 57,352,033 | 164,879.7 | 58,082,369 | 166,788.0 |
| 25,000 to 50,000 | 5,570 | 199.6 | 4,849,489 | 174,660.5 | 33,256 | 611.5 | 5,434,316 | 194,625.2 | 5,492,625 | 196,689.3 |
| 50,000 to 100,000 | 7,113 | 512.1 | 5,697,242 | 409,122.4 | 20,501 | 935.1 | 6,081,597 | 434,999.7 | 6,133,330 | 438,736.4 |
| 100,000 to 150,000 | 3,266 | 390.8 | 3,470,651 | 424,201.3 | 8,812 | 972.0 | 3,670,561 | 448,316.4 | 3,701,139 | 452,085.3 |
| 150,000 to 200,000 | 3,484 | 338.7 | 2,341,557 | 406,455.1 | 4,976 | 220.3 | 2,458,384 | 425,145.1 | 2,476,295 | 428,258.4 |
| 200,000 to 300,000 | 7,214 | 1,780.5 | 2,718,000 | 658,890.7 | 12,539 | 3,006.2 | 2,881,396 | 698,511.9 | 2,907,461 | 704,927.2 |
| 300,000 to 400,000 | 1,574 | 543.7 | 1,420,823 | 489,700.5 | 3,343 | 1,171.8 | 1,513,958 | 521,952.1 | 1,530,566 | 527,690.9 |
| 400,000 to 500,000 | 1,339 | 604.0 | 871,437 | 389,561.7 | 3,851 | 1,637.0 | 936,655 | 418,478.4 | 950,873 | 424,890.9 |
| 500,000 to 750,000 | 2,739 | 1,637.8 | 1,178,571 | 711,476.0 | 3,405 | 1,921.7 | 1,299,010 | 783,966.8 | 1,322,258 | 797,917.2 |
| 750,000 to 1,000,000 | 1,872 | 1,619.1 | 587,140 | 510,827.2 | 1,420 | 1,207.1 | 654,255 | 569,164.2 | 667,517 | 580,923.0 |
| 1,000,000 to 2,000,000 | 5,073 | 7,448.1 | 922,676 | 1,265,926.5 | 4,398 | 5,867.3 | 1,076,811 | 1,479,240.4 | 1,103,918 | 1,516,873.6 |
| 2,000,000 to 3,000,000 | 2,848 | 6,993.8 | 325,282 | 782,100.1 | 1,073 | 2,557.3 | 392,248 | 943,870.1 | 404,681 | 974,457.3 |
| 3,000,000 to 4,000,000 | 2,444 | 8,463.4 | 153,181 | 523,658.9 | 211 | 724.5 | 191,884 | 656,592.7 | 198,997 | 681,101.2 |
| 4,000,000 to 5,000,000 | 1,395 | 6,240.7 | 90,874 | 405,618.9 | 125 | 544.7 | 116,179 | 518,273.8 | 121,388 | 541,649.4 |
| 5,000,000 to 6,000,000 | 1,424 | 7,545.7 | 71,602 | 384,144.1 | 150 | 823.3 | 93,911 | 503,792.9 | 98,181 | 526,803.4 |
| 6,000,000 to 7,000,000 | 687 | 4,473.7 | 39,939 | 257,554.2 | 209 | 1,346.6 | 53,895 | 347,812.1 | 56,803 | 366,514.2 |
| 7,000,000 to 8,000,000 | 520 | 3,870.4 | 30,556 | 227,619.3 | 44 | 330.2 | 41,094 | 306,172.4 | 43,306 | 322,597.3 |
| 8,000,000 to 9,000,000 | 376 | 3,189.7 | 23,215 | 196,271.6 | 36 | 307.0 | 31,887 | 269,632.5 | 33,537 | 283,577.5 |
| 9,000,000 to 10,000,000 | 399 | 3,807.3 | 18,461 | 175,171.6 | 28 | 263.8 | 25,771 | 244,548.5 | 27,193 | 258,097.6 |
| 10,000,000 to 100,000,000 | 5,187 | 147,843.5 | 118,023 | 2,428,039.3 | 445 | 13,205.8 | 203,572 | 4,624,867.7 | 215,297 | 4,903,996.7 |
| 100,000,000 to 500,000,000 | 849 | 172,379.8 | 2,666 | 457,702.0 | 99 | 14,863.2 | 13,218 | 2,589,562.0 | 13,758 | 2,688,057.3 |
| 500,000,000 to 1,000,000,000 | 121 | 73,939.4 | 151 | 98,006.4 | 1 | 918.0 | 1,979 | 1,352,300.4 | 2,018 | 1,378,465.3 |
| 1,000,000,000 to 5,000,000,000 | 91 | 151,823.0 | 70 | 126,658.2 | 5 | 10,097.7 | 1,738 | 3,148,767.4 | 1,759 | 3,188,940.0 |
| 5,000,000,000 to10,000,000,000 | 1 | 5,147.5 | - | - | - | - | 161 | 1,282,428.1 | 163 | 1,295,932.0 |
| 10,000,000,000 & Over | - | - | 1 | 55,421.8 | - | - | 60 | 1,017,894.2 | 61 | 1,037,446.4 |
| **TOTAL** | **559,076** | **615,919.8** | **73,461,762** | **11,695,312.9** | **227,141** | **64,279.3** | **84,526,573** | **23,945,794.7** | **85,585,493** | **24,683,415.9** |
| Source: Core Statistics Department | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.5 Province/Region and Categories of Deposit Holders** | | | | | | | | | | |
| Period end Position | | | | | | | | | | |
|  | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/**  **Regions** | **Category** | **Dec-2022** | | | **Mar-2023** | | | **Jun-2023P** | | |
| **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Overall** | Foreign Constituents | 32.62 | 600.51 | 633.13 | 39.55 | 679.65 | 719.20 | 46.32 | 691.31 | 737.62 |
| Government | 84.63 | 3,475.72 | 3,560.35 | 110.26 | 3,414.96 | 3,525.22 | 91.30 | 3,612.78 | 3,704.08 |
| Non-Financial Public Sector Enterprises | 9.53 | 1,106.24 | 1,115.76 | 24.49 | 1,226.47 | 1,250.95 | 13.93 | 1,410.56 | 1,424.48 |
| NBFCs & Financial Auxiliaries | 1.75 | 757.68 | 759.44 | 1.36 | 851.41 | 852.77 | 2.80 | 902.85 | 905.66 |
| Private Sector (Business) | 285.85 | 4,527.52 | 4,813.37 | 282.94 | 4,788.81 | 5,071.75 | 383.95 | 5,152.11 | 5,536.06 |
| Trust Funds & Non Profit Organizations | 7.81 | 584.37 | 592.18 | 6.35 | 584.17 | 590.53 | 13.18 | 602.74 | 615.92 |
| Personal/Individuals | 1,618.05 | 8,894.13 | 10,512.18 | 1,632.81 | 9,157.63 | 10,790.44 | 1,815.69 | 9,879.62 | 11,695.31 |
| Others | 5.26 | 50.00 | 55.26 | 11.47 | 36.58 | 48.05 | 15.43 | 48.85 | 64.28 |
| **Total** | **2,045.50** | **19,996.17** | **22,041.66** | **2,109.22** | **20,739.67** | **22,848.89** | **2,382.61** | **22,300.81** | **24,683.42** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Punjab** | Foreign Constituents | 24.67 | 215.25 | 239.92 | 29.53 | 242.21 | 271.74 | 34.32 | 269.94 | 304.27 |
| Government | 22.52 | 1,341.07 | 1,363.58 | 43.63 | 1,386.16 | 1,429.79 | 26.24 | 1,471.36 | 1,497.60 |
| Non-Financial Public Sector Enterprises | 2.81 | 613.60 | 616.41 | 20.76 | 686.72 | 707.48 | 4.49 | 761.90 | 766.39 |
| NBFCs & Financial Auxiliaries | 0.35 | 130.94 | 131.30 | 0.30 | 113.82 | 114.12 | 0.36 | 127.29 | 127.65 |
| Private Sector (Business) | 166.55 | 1,757.06 | 1,923.61 | 159.39 | 1,832.63 | 1,992.02 | 219.17 | 2,088.71 | 2,307.88 |
| Trust Funds & Non Profit Organizations | 3.83 | 217.90 | 221.74 | 2.80 | 208.57 | 211.37 | 7.21 | 222.16 | 229.38 |
| Personal/Individuals | 924.70 | 4,463.11 | 5,387.81 | 946.70 | 4,670.31 | 5,617.01 | 1,067.12 | 5,104.41 | 6,171.53 |
| Others | 0.87 | 11.13 | 12.00 | 1.81 | 9.86 | 11.67 | 0.78 | 10.07 | 10.85 |
| **Total** | **1,146.31** | **8,750.06** | **9,896.37** | **1,204.91** | **9,150.28** | **10,355.19** | **1,359.70** | **10,055.85** | **11,415.54** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Sindh** | Foreign Constituents | 1.52 | 288.35 | 289.87 | 2.10 | 325.30 | 327.40 | 2.15 | 315.93 | 318.08 |
| Government | 10.90 | 767.52 | 778.42 | 15.15 | 728.25 | 743.39 | 11.55 | 792.67 | 804.22 |
| Non-Financial Public Sector Enterprises | 4.85 | 229.95 | 234.80 | 1.66 | 247.56 | 249.22 | 6.68 | 285.61 | 292.29 |
| NBFCs & Financial Auxiliaries | 0.01 | 534.90 | 534.92 | 0.03 | 665.39 | 665.42 | 1.40 | 715.78 | 717.19 |
| Private Sector (Business) | 55.95 | 2,054.18 | 2,110.13 | 58.04 | 2,186.14 | 2,244.17 | 60.20 | 2,122.56 | 2,182.77 |
| Trust Funds & Non Profit Organizations | 1.38 | 259.80 | 261.18 | 1.48 | 274.93 | 276.41 | 1.80 | 274.11 | 275.91 |
| Personal/Individuals | 135.77 | 2,707.76 | 2,843.53 | 135.92 | 2,690.99 | 2,826.91 | 152.10 | 2,849.45 | 3,001.55 |
| Others | 0.02 | 10.29 | 10.30 | 0.07 | 3.90 | 3.97 | 0.06 | 7.97 | 8.03 |
| **Total** | **210.39** | **6,852.74** | **7,063.14** | **214.45** | **7,122.46** | **7,336.91** | **235.96** | **7,364.07** | **7,600.04** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Khyber Pakhtunkhwa** | Foreign Constituents | 3.07 | 16.52 | 19.58 | 3.59 | 17.57 | 21.16 | 4.31 | 17.43 | 21.74 |
| Government | 20.33 | 324.03 | 344.35 | 22.01 | 311.18 | 333.19 | 20.68 | 310.29 | 330.96 |
| Non-Financial Public Sector Enterprises | 0.73 | 27.02 | 27.75 | 0.54 | 41.84 | 42.37 | 0.62 | 29.76 | 30.37 |
| NBFCs & Financial Auxiliaries | 0.04 | 50.02 | 50.06 | 0.03 | 30.68 | 30.71 | 0.05 | 1.76 | 1.81 |
| Private Sector (Business) | 38.01 | 123.81 | 161.82 | 38.85 | 119.48 | 158.33 | 57.62 | 163.22 | 220.84 |
| Trust Funds & Non Profit Organizations | 1.39 | 14.19 | 15.58 | 1.06 | 19.96 | 21.02 | 1.55 | 21.07 | 22.62 |
| Personal/Individuals | 294.38 | 640.72 | 935.10 | 289.04 | 653.30 | 942.34 | 312.05 | 700.06 | 1,012.11 |
| Others | 2.16 | 21.18 | 23.35 | 1.97 | 16.02 | 17.99 | 0.48 | 12.65 | 13.13 |
| **Total** | **360.10** | **1,217.49** | **1,577.59** | **357.10** | **1,210.02** | **1,567.11** | **397.35** | **1,256.23** | **1,653.58** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Balochistan** | Foreign Constituents | 0.03 | 1.41 | 1.43 | 0.01 | 1.61 | 1.62 | 0.01 | 1.66 | 1.67 |
| Government | 19.00 | 125.61 | 144.61 | 17.39 | 131.20 | 148.59 | 17.41 | 133.36 | 150.77 |
| Non-Financial Public Sector Enterprises | 0.57 | 17.95 | 18.52 | 0.48 | 17.16 | 17.64 | 0.56 | 21.07 | 21.63 |
| NBFCs & Financial Auxiliaries | - | 1.45 | 1.45 | - | 1.24 | 1.24 | .. | 1.42 | 1.42 |
| Private Sector (Business) | 12.46 | 60.91 | 73.37 | 14.45 | 58.39 | 72.85 | 23.81 | 89.10 | 112.91 |
| Trust Funds & Non Profit Organizations | 0.13 | 4.72 | 4.84 | 0.09 | 4.73 | 4.82 | 0.23 | 4.70 | 4.92 |
| Personal/Individuals | 48.63 | 165.24 | 213.87 | 57.17 | 175.24 | 232.41 | 65.49 | 190.47 | 255.96 |
| Others | 2.07 | 0.64 | 2.71 | 7.29 | 0.89 | 8.18 | 14.09 | 0.78 | 14.87 |
| **Total** | **82.88** | **377.93** | **460.81** | **96.89** | **390.46** | **487.35** | **121.61** | **442.55** | **564.16** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Islamabad** | Foreign Constituents | 0.14 | 70.48 | 70.62 | 0.12 | 82.64 | 82.76 | 0.15 | 73.43 | 73.58 |
| Government | 3.12 | 882.36 | 885.48 | 1.66 | 822.35 | 824.01 | 7.74 | 861.08 | 868.83 |
| Non-Financial Public Sector Enterprises | 0.35 | 213.43 | 213.78 | .. | 228.33 | 228.33 | 0.97 | 304.80 | 305.77 |
| NBFCs & Financial Auxiliaries | - | 29.22 | 29.22 | - | 27.73 | 27.73 | - | 47.08 | 47.08 |
| Private Sector (Business) | 1.99 | 505.15 | 507.13 | 1.83 | 565.27 | 567.10 | 2.62 | 647.11 | 649.74 |
| Trust Funds & Non Profit Organizations | 0.58 | 86.09 | 86.67 | 0.49 | 74.20 | 74.69 | 0.48 | 77.32 | 77.80 |
| Personal/Individuals | 17.17 | 683.02 | 700.19 | 16.48 | 693.28 | 709.76 | 17.86 | 731.81 | 749.68 |
| Others | 0.12 | 6.72 | 6.84 | 0.16 | 5.89 | 6.05 | 0.01 | 17.35 | 17.36 |
| **Total** | **23.46** | **2,476.46** | **2,499.92** | **20.74** | **2,499.70** | **2,520.44** | **29.84** | **2,759.98** | **2,789.82** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Gilgit-Baltistan** | Foreign Constituents | 0.29 | 0.23 | 0.52 | 0.16 | 0.25 | 0.41 | 0.11 | 0.35 | 0.46 |
| Government | 7.73 | 13.02 | 20.75 | 8.50 | 11.96 | 20.46 | 6.59 | 14.56 | 21.14 |
| Non-Financial Public Sector Enterprises | 0.21 | 4.00 | 4.20 | 1.03 | 4.20 | 5.22 | 0.59 | 5.63 | 6.22 |
| NBFCs & Financial Auxiliaries | 1.29 | 4.91 | 6.20 | 0.94 | 7.09 | 8.03 | 0.93 | 3.45 | 4.38 |
| Private Sector (Business) | 4.03 | 5.64 | 9.67 | 3.50 | 5.67 | 9.16 | 5.27 | 10.93 | 16.20 |
| Trust Funds & Non Profit Organizations | 0.41 | 0.45 | 0.86 | 0.35 | 0.44 | 0.78 | 0.75 | 0.46 | 1.21 |
| Personal/Individuals | 17.21 | 27.52 | 44.73 | 14.64 | 36.89 | 51.53 | 17.66 | 36.68 | 54.34 |
| Others | 0.02 | 0.01 | 0.03 | 0.02 | 0.01 | 0.03 | 0.01 | 0.02 | 0.03 |
| **Total** | **31.19** | **55.78** | **86.97** | **29.13** | **66.50** | **95.63** | **31.91** | **72.08** | **104.00** |
|  |  |  |  |  |  |  |  |  |  |  |
|  | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.5 Province/Region and Categories of Deposits Holders** | | | | | | | | | | |
| Period end Position | | | | | | | | | | |
|  | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/**  **Regions** | **Category** | **Dec-2022** | | | **Mar-2023** | | | **Jun-2023P** | | |
| **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
|  |  |  |  |  |  |  |  |  |  |  |
| **AJK** | Foreign Constituents | 2.91 | 8.27 | 11.18 | 4.03 | 10.07 | 14.10 | 5.27 | 12.56 | 17.83 |
| Government | 1.05 | 22.11 | 23.16 | 1.92 | 23.87 | 25.78 | 1.10 | 29.46 | 30.56 |
| Non-Financial Public Sector Enterprises | 0.01 | 0.29 | 0.30 | 0.02 | 0.66 | 0.68 | 0.01 | 1.80 | 1.81 |
| NBFCs & Financial Auxiliaries | 0.06 | 6.23 | 6.29 | 0.06 | 5.45 | 5.51 | 0.06 | 6.08 | 6.14 |
| Private Sector (Business) | 6.86 | 20.77 | 27.63 | 6.88 | 21.23 | 28.11 | 15.25 | 30.48 | 45.73 |
| Trust Funds & Non Profit Organizations | 0.08 | 1.23 | 1.32 | 0.09 | 1.34 | 1.43 | 1.16 | 2.92 | 4.08 |
| Personal/Individuals | 180.19 | 206.77 | 386.96 | 172.86 | 237.62 | 410.48 | 183.41 | 266.74 | 450.15 |
| Others | .. | 0.02 | 0.03 | 0.15 | 0.01 | 0.16 | .. | 0.01 | 0.01 |
| **Total** | **191.16** | **265.70** | **456.86** | **185.99** | **300.26** | **486.25** | **206.25** | **350.04** | **556.29** |
|  |  |  |  |  |  |  |  |  |  |  |
| Source: Core Statistics Department | | | | | | | | | | |

**"Urban area”** means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

**"Outstanding deposits"** show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

**Foreign Constituents:** This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

**NFPSEs (Non-financial Public Sector Enterprises):** These are the non-financial resident corporations, which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

**NBFCs & Fin Aux:** NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

**Private Sector Business:** Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

**Trust Fund:** This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

**Personal:** This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

**Others:** This includes all those, which are not classified elsewhere.

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **3.6 Classification of Scheduled Banks' Deposits** | | | | | |
| **by Size of Accounts** | | | | | |
| **All Banks** | | | | | |
| (End period: Million Rupees) | | | | | |
| **SIZE OF ACCOUNTS** |  | **2023** | | | |
| **(Rs.)** |  | **Mar** | | **JunP** | |
|  |  | **No of** |  | **No of** |  |
|  |  | **Accounts** | **Amount** | **Accounts** | **Amount** |
|  |  | |  |  |  |
| Less Than 25,000 | 51,130,945 | | 126,291.8 | 58,082,369 | 166,788.0 |
| 25,000 to 50,000 | 7,823,318 | | 264,694.5 | 5,492,625 | 196,689.3 |
| 50,000 to 100,000 | 7,299,543 | | 517,202.6 | 6,133,330 | 438,736.4 |
| 100,000 to 150,000 | 3,645,320 | | 442,918.3 | 3,701,139 | 452,085.3 |
| 150,000 to 200,000 | 6,003,525 | | 1,112,410.1 | 2,476,295 | 428,258.4 |
| 200,000 to 300,000 | 2,114,565 | | 514,986.3 | 2,907,461 | 704,927.2 |
| 300,000 to 400,000 | 1,192,103 | | 410,174.6 | 1,530,566 | 527,690.9 |
| 400,000 to 500,000 | 774,841 | | 345,948.5 | 950,873 | 424,890.9 |
| 500,000 to 750,000 | 1,031,054 | | 616,993.0 | 1,322,258 | 797,917.2 |
| 750,000 to 1,000,000 | 516,883 | | 449,608.1 | 667,517 | 580,923.0 |
| 1,000,000 to 2,000,000 | 961,783 | | 1,324,099.3 | 1,103,918 | 1,516,873.6 |
| 2,000,000 to 3,000,000 | 360,810 | | 867,536.7 | 404,681 | 974,457.3 |
| 3,000,000 to 4,000,000 | 175,194 | | 601,396.7 | 198,997 | 681,101.2 |
| 4,000,000 to 5,000,000 | 108,123 | | 482,677.8 | 121,388 | 541,649.4 |
| 5,000,000 to 6,000,000 | 87,986 | | 472,081.3 | 98,181 | 526,803.4 |
| 6,000,000 to 7,000,000 | 50,903 | | 327,999.0 | 56,803 | 366,514.2 |
| 7,000,000 to 8,000,000 | 38,577 | | 287,185.1 | 43,306 | 322,597.3 |
| 8,000,000 to 9,000,000 | 30,371 | | 256,942.7 | 33,537 | 283,577.5 |
| 9,000,000 to 10,000,000 | 25,273 | | 239,942.1 | 27,193 | 258,097.6 |
| 10,000,000 to 100,000,000 | 184,002 | | 4,284,836.4 | 215,297 | 4,903,996.7 |
| 100,000,000 to 500,000,000 | 12,203 | | 2,334,299.4 | 13,758 | 2,688,057.3 |
| 500,000,000 to 1,000,000,000 | 1,837 | | 1,190,011.1 | 2,018 | 1,378,465.3 |
| 1,000,000,000 to 5,000,000,000 | 1,621 | | 2,925,376.1 | 1,759 | 3,188,940.0 |
| 5,000,000,000 to 10,000,000,000 | 141 | | 938,803.9 | 163 | 1,295,932.0 |
| 10,000,000,000 & Over | 83 | | 1,514,478.2 | 61 | 1,037,446.4 |
| **TOTAL** | **83,571,004** | | **22,848,893.5** | **85,585,493** | **24,683,415.9** |
| Source: Core Statistics Department, SBP  Notes:- | | | | | |
| 1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups. | | | | | |
| 2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000 | | | | | |
| 3. ‘No of Accounts’ represents the total number of deposits which fall in the respective class. | | | | | |
| 4. ‘Amount’ represents the total amount of all deposits falling in the particular class.  5. This Data is being published on quarterly basis w.e.f. March, 2023. | | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **3.7 Number of Banks' Accounts and Depositors in Pakistan1**  **All Banks** | | | | |
| (In Thousands) | | | | |
|  |  | **Jun-22R** | **Dec-22R** | **Jun-23P** |
| **No. of Accounts** | Total Accounts | 159,342 | 167,409 | 177,825 |
| Active Accounts | 108,050 | 108,138 | 110,380 |
| Dormant Accounts | 51,292 | 59,270 | 67,445 |
| Total Accounts-Male | 111,025 | 115,870 | 122,173 |
| Active Accounts-Male | 75,355 | 75,159 | 76,552 |
| Dormant Accounts-Male | 35,670 | 40,711 | 45,621 |
| Total Accounts-Female | 42,655 | 45,954 | 49,319 |
| Active Accounts-Female | 30,249 | 30,539 | 31,099 |
| Dormant Accounts-Female | 12,405 | 15,415 | 18,220 |
| Total Accounts-Transgender | 10 | 7 | 6 |
| Active Accounts-Transgender | 1 | 1 | 1 |
| Dormant Accounts-Transgender | 9 | 6 | 5 |
| **No. of Depositors2** | Total Depositors | 77,860 | 80,807 | 83,338 |
| Active Depositors | 63,773 | 64,348 | 64,856 |
| Dormant Depositors | 36,667 | 41,606 | 46,358 |
| Total Depositors-Male | 50,878 | 52,152 | 54,037 |
| Active Depositors-Male | 42,078 | 42,048 | 42,615 |
| Dormant Depositors-Male | 25,075 | 27,895 | 30,924 |
| Total Depositors-Female | 26,350 | 28,074 | 29,080 |
| Active Depositors-Female | 21,283 | 21,821 | 21,776 |
| Dormant Depositors-Female | 10,011 | 12,230 | 14,211 |
| Total Depositors-Transgender | 3 | 1 | 1 |
| Active Depositors-Transgender | .. | .. | .. |
| Dormant Depositors-Transgender | 3 | .. | .. |

P: Provisional, R: Revised Source: Core Statistics Department

|  |
| --- |
| 1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks   and Developed Finance institutions.   1. Any account holder having multiple accounts in same/different banks/MFBs/DFIs is counted once. |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **3.8 Classification of Scheduled Banks' Advances** | | | | | |
| **by Size of Accounts** | | | | | |
| **All Banks** | | | | | |
| ( End of Period : Million Rupees) | | | | | |
| **SIZE OF ACCOUNTS** | | **2023** | | | |
| **Mar** | | **JunP** | |
| **(Rs.)** | | **No. of** |  | **No. of** |  |
| **Accounts** | **Amount** | **Accounts** | **Amount** |
|  | |  |  |  |  |
| Less Than 25,000 | | 749,941 | 4,487.2 | 1,125,959 | 10,109.3 |
| 25,000 to 50,000 | | 1,141,660 | 38,349.8 | 935,492 | 33,948.8 |
| 50,000 to 100,000 | | 562,506 | 36,663.8 | 460,378 | 31,423.6 |
| 100,000 to 150,000 | | 249,163 | 30,309.9 | 259,842 | 31,754.3 |
| 150,000 to 200,000 | | 178,049 | 30,704.6 | 176,409 | 30,499.7 |
| 200,000 to 300,000 | | 260,940 | 63,448.4 | 354,972 | 88,203.5 |
| 300,000 to 400,000 | | 247,675 | 84,500.5 | 159,284 | 54,272.0 |
| 400,000 to 500,000 | | 104,809 | 46,717.1 | 109,310 | 48,822.1 |
| 500,000 to 750,000 | | 293,329 | 187,619.9 | 293,062 | 188,268.6 |
| 750,000 to 1,000,000 | | 108,007 | 94,700.0 | 121,321 | 107,398.9 |
| 1,000,000 to 2,000,000 | | 245,660 | 337,432.9 | 235,793 | 329,380.0 |
| 2,000,000 to 3,000,000 | | 70,259 | 172,259.1 | 68,689 | 168,251.8 |
| 3,000,000 to 4,000,000 | | 28,752 | 99,337.4 | 28,518 | 98,305.4 |
| 4,000,000 to 5,000,000 | | 20,538 | 92,208.2 | 20,598 | 92,982.8 |
| 5,000,000 to 6,000,000 | | 15,229 | 83,062.0 | 15,216 | 82,787.1 |
| 6,000,000 to 7,000,000 | | 8,198 | 53,115.3 | 11,209 | 72,501.7 |
| 7,000,000 to 8,000,000 | | 7,253 | 54,342.5 | 7,450 | 55,634.5 |
| 8,000,000 to 9,000,000 | | 8,334 | 70,063.4 | 6,150 | 51,910.7 |
| 9,000,000 to 10,000,000 | | 6,956 | 66,758.3 | 7,303 | 69,971.2 |
| 10,000,000 to 100,000,000 | | 45,879 | 1,383,383.8 | 44,301 | 1,347,493.9 |
| 100,000,000 to 500,000,000 | | 9,803 | 2,119,169.3 | 9,456 | 2,044,047.4 |
| 500,000,000 to 1,000,000,000 | | 1,570 | 1,071,648.6 | 1,486 | 999,186.9 |
| 1,000,000,000 to 5,000,000,000 | | 1,152 | 2,230,603.7 | 1,146 | 2,198,057.9 |
| 5,000,000,000 to 10,000,000,000 | | 116 | 747,200.5 | 104 | 668,667.8 |
| 10,000,000,000 & Over | | 89 | 2,257,033.4 | 100 | 2,904,036.9 |
|  | |  |  |  |  |
|  | **4,365,867** | **11,455,119.7** | **4,453,548** | **11,807,916.8** | **11,807,916.77** |

Source: Core Statistics Department

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.

2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000

3. ‘No of Accounts’ represents the total number of advances which fall in the respective class.

4. ‘Amount’ represents the total amount of all advances falling in the particular class.

5. This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.9 Classification of Scheduled Banks' Advances** | | | | | | | | | | | | | | | | | | |
| **by Size of Accounts and Borrowers** | | | | | | | | | | | | | | | | | | |
| As on 30th June, 2023 (Provisional) | | | | | | | | | | | | | | | | | | |
| (Million Rupees) | | | | | | | | | | | | | | | | | | |
| **SIZE OF ACCOUNTS** | **Foreign** | | **Government** | | **Non-Financial Public Sector** | | **NBFCs** | | **Private Sector (Business)** | | **Trust Funds and Non-Profit Institutions** | | **Personal** | | **Others** | | **TOTAL** | |
| **(Rs.)** | **No. of A/C** | **Amount** | **No. of A/C** | **Amount** | **No. of A/C** | **Amount** | **No of A/C** | **Amount** | **No. of A/C** | **Amount** | **No. of A/C** | **Amount** | **No. of A/C** | **Amount** | **No. of A/C** | **Amount** | **No. of A/C** | **Amount** |
|  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less Than 25,000 | - | - | 24 | - | 25 | - | 51 | 0.0 | 97,458 | 665.9 | 4 | - | 1,027,882 | 9,434.8 | 515 | 8.5 | 1,125,959 | 10,109.3 |
| 25,000 to 50,000 | - | - | 1 | 0.0 | - | - | 1 | 0.0 | 97,781 | 3,869.3 | - | - | 835,723 | 29,946.0 | 1,986 | 133.4 | 935,492 | 33,948.8 |
| 50,000 to 100,000 | - | - | - | - | 5 | 0.4 | 4 | 0.3 | 101,212 | 7,684.8 | 2 | 0.2 | 357,516 | 23,712.8 | 1,639 | 25.2 | 460,378 | 31,423.6 |
| 100,000 to 150,000 | - | - | 1 | 0.1 | - | - | 7 | 0.9 | 93,714 | 11,414.7 | - | - | 165,626 | 20,333.9 | 494 | 4.7 | 259,842 | 31,754.3 |
| 150,000 to 200,000 | - | - | 1 | 0.2 | 2 | 0.3 | 9 | 1.5 | 56,817 | 9,753.4 | 3 | 0.5 | 119,361 | 20,713.4 | 216 | 30.3 | 176,409 | 30,499.7 |
| 200,000 to 300,000 | - | - | - | - | 5 | 1.2 | 11 | 2.9 | 192,212 | 47,918.6 | 1 | 0.2 | 162,286 | 40,182.7 | 457 | 97.9 | 354,972 | 88,203.5 |
| 300,000 to 400,000 | - | - | - | - | 1 | 0.4 | 16 | 5.7 | 78,819 | 26,604.6 | 3 | 0.9 | 80,218 | 27,584.7 | 227 | 75.7 | 159,284 | 54,272.0 |
| 400,000 to 500,000 | - | - | - | - | 4 | 1.8 | 20 | 9.6 | 50,951 | 22,841.3 | 2 | 1.3 | 58,201 | 25,914.3 | 132 | 53.8 | 109,310 | 48,822.1 |
| 500,000 to 750,000 | - | - | 1 | 0.6 | 3 | 1.9 | 34 | 20.8 | 70,557 | 42,293.7 | 6 | 3.7 | 222,430 | 145,928.0 | 31 | 19.8 | 293,062 | 188,268.6 |
| 750,000 to 1,000,000 | - | - | 1 | 0.9 | 4 | 3.3 | 50 | 51.7 | 47,645 | 42,543.8 | 15 | 20.6 | 73,570 | 64,742.2 | 36 | 36.5 | 121,321 | 107,398.9 |
| 1,000,000 to 2,000,000 | - | - | 4 | 2,004.6 | 18 | 26.5 | 411 | 658.8 | 63,921 | 90,008.7 | 33 | 50.5 | 171,257 | 236,585.3 | 149 | 45.6 | 235,793 | 329,380.0 |
| 2,000,000 to 3,000,000 | - | - | 6 | 14.2 | 15 | 37.8 | 102 | 254.9 | 28,700 | 71,136.1 | 13 | 33.6 | 39,848 | 96,775.1 | 5 | 0.0 | 68,689 | 168,251.8 |
| 3,000,000 to 4,000,000 | - | - | 1 | 3.8 | 17 | 58.1 | 47 | 162.4 | 12,847 | 44,522.5 | 7 | 23.7 | 15,588 | 53,519.4 | 11 | 15.5 | 28,518 | 98,305.4 |
| 4,000,000 to 5,000,000 | - | - | 1 | 4.9 | 8 | 35.5 | 37 | 167.0 | 10,321 | 47,017.5 | 11 | 50.7 | 10,215 | 45,700.9 | 5 | 6.3 | 20,598 | 92,982.8 |
| 5,000,000 to 6,000,000 | - | - | 1 | 5.9 | 11 | 60.7 | 20 | 107.9 | 7,048 | 37,976.6 | 5 | 27.4 | 8,131 | 44,608.7 | - | - | 15,216 | 82,787.1 |
| 6,000,000 to 7,000,000 | - | - | 2 | 12.7 | 7 | 45.0 | 15 | 97.1 | 7,205 | 46,670.1 | 9 | 56.5 | 3,971 | 25,620.5 | - | - | 11,209 | 72,501.7 |
| 7,000,000 to 8,000,000 | - | - | 2 | 15.0 | 12 | 89.3 | 13 | 96.3 | 4,531 | 33,905.2 | 6 | 45.6 | 2,886 | 21,483.1 | - | - | 7,450 | 55,634.5 |
| 8,000,000 to 9,000,000 | - | - | 2 | 17.9 | 6 | 51.0 | 8 | 68.2 | 3,734 | 31,542.2 | 4 | 35.0 | 2,394 | 20,180.1 | 2 | 16.4 | 6,150 | 51,910.7 |
| 9,000,000 to 10,000,000 | - | - | - | - | 7 | 66.2 | 7 | 66.5 | 3,630 | 34,756.2 | 2 | 19.1 | 3,657 | 35,063.2 | - | - | 7,303 | 69,971.2 |
| 10,000,000 to 100,000,000 | 1 | 21.5 | 52 | 2,542.5 | 155 | 6,181.0 | 211 | 7,602.4 | 37,692 | 1,206,359.7 | 72 | 3,591.1 | 6,107 | 120,603.9 | 11 | 591.7 | 44,301 | 1,347,493.9 |
| 100,000,000 to 500,000,000 | - | - | 50 | 12,169.1 | 154 | 41,793.6 | 124 | 29,471.4 | 9,028 | 1,943,677.2 | 20 | 4,297.0 | 73 | 11,579.2 | 7 | 1,059.8 | 9,456 | 2,044,047.4 |
| 500,000,000 to 1,000,000,000 | - | - | 13 | 8,298.1 | 58 | 40,699.7 | 48 | 31,036.0 | 1,358 | 913,539.8 | 7 | 4,363.2 | 2 | 1,250.1 | - | - | 1,486 | 999,186.9 |
| 1,000,000,000 to 5,000,000,000 | - | - | 34 | 75,276.6 | 107 | 240,071.4 | 55 | 108,804.1 | 947 | 1,767,888.1 | 1 | 1,000.0 | 2 | 5,017.7 | - | - | 1,146 | 2,198,057.9 |
| 5,000,000,000 to 10,000,000,000 | - | - | 8 | 55,901.0 | 50 | 320,938.7 | 9 | 62,102.0 | 37 | 229,726.0 | - | - | - | - | - | - | 104 | 668,667.8 |
| 10,000,000,000 & Over | - | - | 40 | 1,730,996.3 | 48 | 1,007,669.4 | 6 | 89,221.0 | 6 | 76,150.2 | - | - | - | - | - | - | 100 | 2,904,036.9 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **1** | **21.5** | **245** | **1,887,264.3** | **722** | **1,657,833.3** | **1,316** | **330,009.4** | **1,078,171** | **6,790,466.4** | **226** | **13,620.9** | **3,366,944** | **1,126,479.9** | **5,923** | **2,221.1** | **4,453,548** | **11,807,916.8** |
| Source: Core Statistics Department | | | | | | | | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.10 Classification of Scheduled Banks' Advances** | | | | | | | |
| **by Borrowers** | | | | | | | |
| **All Banks** | | | | | | | |
| (End period: Million Rupees) | | | | | | | |
|  | **2023** | | | | **2023** | | |
| **BORROWERS** | **Mar** | | | | **JunP** | | |
| **All Banks** | | **Commercial Banks** | **Specialized Banks** | **All Banks** | **Commercial Banks** | **Specialized Banks** |
|  |  |  |  |  |  |  |  |
| **1. FOREIGN CONSTITUENTS** |  | 20.2 | 20.2 | - | 21.5 | 21.5 | - |
| **2. DOMESTIC CONSTITUENTS** |  | 11,455,099.5 | 11,332,174.3 | 122,925.2 | 11,807,895.3 | 11,680,126.4 | 127,768.9 |
| **I. GOVERNMENT** |  | 1,435,968.8 | 1,435,753.7 | 215.1 | 1,887,264.3 | 1,885,264.3 | 2,000.0 |
| a. Federal Government |  | 868,719.3 | 868,719.3 | - | 1,035,269.5 | 1,035,269.5 | - |
| 01. Commodity Operations |  | 511,271.5 | 511,271.5 | - | 590,909.7 | 590,909.7 | - |
| 02. Others |  | 357,447.7 | 357,447.7 | - | 444,359.8 | 444,359.8 | - |
| b. Provincial Governments |  | 567,249.6 | 567,034.4 | 215.1 | 851,994.8 | 849,994.8 | 2,000.0 |
| 01. Commodity Operations |  | 560,314.4 | 560,099.3 | 215.1 | 845,000.7 | 843,000.7 | 2,000.0 |
| 02. Others |  | 6,935.2 | 6,935.2 | - | 6,994.1 | 6,994.1 | - |
| c. Local Bodies |  | - | - | - | - | - | - |
| **II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)** |  | 1,506,538.8 | 1,506,538.8 | - | 1,657,833.3 | 1,657,833.3 | - |
| 01. Agriculture, hunting and forestry |  | - | - | - | - | - | - |
| 02. Services |  | 1,089.3 | 1,089.3 | - | 1,145.0 | 1,145.0 | - |
| 03. Utilities |  | 555,681.9 | 555,681.9 | - | 583,517.7 | 583,517.7 | - |
| 04. Transport, storage and communications |  | 404,058.8 | 404,058.8 | - | 450,384.2 | 450,384.2 | - |
| 05. Manufacturing |  | 74,775.3 | 74,775.3 | - | 99,530.1 | 99,530.1 | - |
| 06. Mining and Quarrying |  | 64,899.1 | 64,899.1 | - | 64,899.1 | 64,899.1 | - |
| 07. Construction |  | 18,253.5 | 18,253.5 | - | 15,551.1 | 15,551.1 | - |
| 08. Commerce and Trade |  | 383,015.4 | 383,015.4 | - | 440,386.1 | 440,386.1 | - |
| 09. Others |  | 4,765.4 | 4,765.4 | - | 2,419.9 | 2,419.9 | - |
| **III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)** |  | 340,944.2 | 340,733.6 | 210.5 | 330,009.4 | 329,859.4 | 149.9 |
| 01. Mutual Funds and AMCs |  | 3,743.7 | 3,743.7 | - | 6,948.2 | 6,948.2 | - |
| 02. Insurance & Pension Funds |  | 3,812.6 | 3,812.6 | - | 3,678.4 | 3,678.4 | - |
| 03. MFIs and DFIs |  | 252,499.4 | 252,499.4 | - | 217,496.1 | 217,496.1 | - |
| 04. Stock Exchange & Brokerage Houses |  | 15,280.3 | 15,280.3 | - | 15,817.3 | 15,817.3 | - |
| 05. Modarabas |  | 5,615.5 | 5,615.5 | - | 5,859.1 | 5,859.1 | - |
| 06. Other NBFIs |  | 59,992.7 | 59,782.1 | 210.5 | 80,210.3 | 80,060.4 | 149.9 |
| **IV. PRIVATE SECTOR (BUSINESS)** |  | 7,025,312.6 | 6,905,041.8 | 120,270.8 | 6,790,466.4 | 6,667,221.2 | 123,245.2 |
| a. Agriculture, forestry and fishing |  | 338,498.1 | 239,246.5 | 99,251.6 | 343,915.6 | 242,109.2 | 101,806.5 |
| 01. Crop and animal production, hunting and related service activities |  | 337,079.5 | 237,903.5 | 99,176.0 | 342,167.6 | 240,435.5 | 101,732.1 |
| i. Growing of Wheat, Rice, Sugar Cane & Cotton |  | 169,059.1 | 144,458.8 | 24,600.3 | 158,972.8 | 133,768.1 | 25,204.7 |
| ii. Growing of tropical, subtropical, pome and stone fruits & vegetables. |  | 12,001.9 | 3,288.5 | 8,713.4 | 11,426.6 | 3,337.4 | 8,089.2 |
| iii. Growing of other fruits, vegetables and crops |  | 12,359.6 | 11,428.5 | 931.1 | 13,288.2 | 12,363.7 | 924.5 |
| iv. Raising of livestock and other related activities |  | 110,407.7 | 51,156.4 | 59,251.3 | 113,216.4 | 52,562.9 | 60,653.5 |
| v. Other agricultural support activities |  | 33,247.7 | 27,567.8 | 5,679.9 | 45,255.9 | 38,395.6 | 6,860.2 |
| vi. Hunting, trapping and related service activities |  | 3.5 | 3.5 | - | 7.8 | 7.8 | - |
| 02 - Forestry and logging |  | 25.9 | 9.9 | 15.9 | 26.4 | 9.1 | 17.3 |
| 03 - Fishing and aquaculture |  | 1,392.7 | 1,333.0 | 59.7 | 1,721.6 | 1,664.6 | 57.0 |
| b. Mining and quarrying |  | 67,188.5 | 67,179.5 | 9.1 | 77,015.4 | 77,006.4 | 9.1 |
| 01. Mining of coal and lignite |  | 50,877.6 | 50,877.6 | 0.0 | 52,308.5 | 52,308.5 | 0.0 |
| 02. Extraction of crude petroleum and natural gas |  | 14,242.6 | 14,242.6 | - | 18,110.9 | 18,110.9 | - |
| 03. Mining of metal ores |  | 607.1 | 607.1 | - | 605.7 | 605.7 | - |
| 04. Other mining and quarrying |  | 1,439.3 | 1,430.3 | 9.0 | 5,969.6 | 5,960.5 | 9.0 |
| 05. Mining support service activities |  | 22.0 | 22.0 | - | 20.8 | 20.8 | - |
| c. Manufacturing |  | 4,621,086.3 | 4,608,035.9 | 13,050.4 | 4,416,698.1 | 4,403,452.8 | 13,245.4 |
| 01. Manufacture of food products |  | 1,101,218.2 | 1,089,252.7 | 11,965.5 | 1,009,712.4 | 997,518.8 | 12,193.6 |
| 02. Manufacture of beverages |  | 49,000.2 | 48,976.5 | 23.7 | 51,088.0 | 51,064.3 | 23.7 |
| 03. Manufacture of tobacco products |  | 3,650.9 | 3,612.1 | 38.8 | 3,014.8 | 2,977.4 | 37.4 |
| 04. Manufacture of textiles |  | 1,576,542.6 | 1,576,385.6 | 157.0 | 1,518,435.8 | 1,518,283.9 | 151.9 |
| i. Preparation and spinning of textile fibers |  | 545,421.4 | 545,421.0 | 0.4 | 533,280.7 | 533,280.3 | 0.4 |
| ii. Weaving of textiles |  | 322,561.8 | 322,486.3 | 75.5 | 315,299.7 | 315,224.7 | 74.9 |
| iii. Finishing of textiles |  | 297,958.5 | 297,948.7 | 9.8 | 281,286.2 | 281,276.4 | 9.8 |
| iv. Manufacture of knitted and crocheted fabrics |  | 52,341.4 | 52,300.8 | 40.7 | 51,895.2 | 51,854.6 | 40.7 |
| v. Manufacture of made-up textile articles, except apparel |  | 194,583.8 | 194,580.3 | 3.5 | 186,275.4 | 186,273.0 | 2.4 |
| vi. Manufacture of carpets and rugs |  | 1,154.7 | 1,151.8 | 2.9 | 1,117.7 | 1,114.8 | 2.9 |
| vii. Manufacture of other textiles n.e.c. |  | 162,520.9 | 162,496.7 | 24.2 | 149,280.8 | 149,260.1 | 20.7 |
| 05. Manufacture of wearing apparel |  | 208,042.5 | 207,811.5 | 231.1 | 213,732.8 | 213,509.1 | 223.7 |
| 06. Manufacture of leather and related products |  | 49,398.4 | 49,330.5 | 67.9 | 47,627.8 | 47,561.3 | 66.5 |
| i. Tanning and dressing of leather; dressing and dyeing of fur |  | 7,586.0 | 7,560.7 | 25.3 | 7,757.3 | 7,732.1 | 25.3 |
| ii. Manufacture of luggage, handbags and the like, saddlery and harness |  | 1,939.9 | 1,939.9 | - | 2,098.5 | 2,098.5 | - |
| iii. Manufacture of footwear |  | 39,872.4 | 39,829.8 | 42.6 | 37,772.0 | 37,730.8 | 41.2 |
| a). Leather wear |  | 32,030.6 | 31,988.0 | 42.6 | 29,949.6 | 29,908.4 | 41.2 |
| b). Rubber and Plastic wear |  | 7,841.8 | 7,841.8 | - | 7,822.4 | 7,822.4 | - |
|  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.10 Classification of Scheduled Banks' Advances** | | | | | | | |
| **by Borrowers** | | | | | | | |
| **All Banks** | | | | | | | |
| (End period: Million Rupees) | | | | | | | |
|  | **2023** | | | | **2023** | | |
| **BORROWERS** | **Mar** | | | | **JunP** | | |
| **All Banks** | | **Commercial Banks** | **Specialized Banks** | **All Banks** | **Commercial Banks** | **Specialized Banks** |
|  |  |  |  |  |  |  |  |
| 07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials |  | 7,643.1 | 7,631.5 | 11.6 | 8,298.2 | 8,286.7 | 11.5 |
| 08. Manufacture of paper and paper products |  | 99,728.4 | 99,694.4 | 34.0 | 95,559.1 | 95,525.9 | 33.2 |
| 09. Printing and reproduction of recorded media |  | 16,315.1 | 16,299.9 | 15.1 | 17,134.8 | 17,120.0 | 14.8 |
| 10. Manufacture of coke and refined petroleum products |  | 147,424.0 | 147,424.0 | - | 145,230.6 | 145,230.6 | - |
| 11. Manufacture of chemicals and chemical products |  | 318,191.5 | 318,099.0 | 92.5 | 317,907.7 | 317,815.2 | 92.5 |
| 12. Manufacture of basic pharmaceutical products and pharmaceutical preparations |  | 102,060.6 | 102,055.3 | 5.3 | 107,041.6 | 107,036.3 | 5.3 |
| 13. Manufacture of rubber and plastics products |  | 84,234.2 | 84,198.2 | 36.0 | 73,468.2 | 73,435.0 | 33.2 |
| 14. Manufacture of other non-metallic mineral products |  | 297,692.9 | 297,657.3 | 35.6 | 299,995.4 | 299,961.1 | 34.3 |
| 15. Manufacture of basic metals |  | 208,442.0 | 208,347.7 | 94.3 | 201,643.7 | 201,551.3 | 92.4 |
| 16. Manufacture of fabricated metal products, except machinery and equipment |  | 32,511.5 | 32,502.7 | 8.8 | 29,075.0 | 29,066.6 | 8.4 |
| 17. Manufacture of computer, electronic and optical products |  | 8,554.5 | 8,553.6 | 0.9 | 9,411.5 | 9,410.6 | 0.9 |
| 18. Manufacture of electrical equipment |  | 131,069.4 | 131,053.4 | 16.0 | 114,263.3 | 114,247.8 | 15.5 |
| 19. Manufacture of machinery and equipment |  | 20,945.5 | 20,928.8 | 16.7 | 20,173.8 | 20,162.1 | 11.7 |
| 20. Manufacture of motor vehicles, trailers and semi-trailers |  | 88,548.6 | 88,545.7 | 2.9 | 66,697.5 | 66,694.7 | 2.8 |
| 21. Manufacture of other transport equipment |  | 14,347.6 | 14,347.5 | 0.1 | 13,711.2 | 13,711.1 | 0.1 |
| 22. Manufacture of furniture |  | 5,967.3 | 5,890.9 | 76.4 | 6,069.5 | 5,993.4 | 76.1 |
| 23 Other manufacturing |  | 47,282.0 | 47,161.9 | 120.1 | 45,132.0 | 45,016.0 | 116.0 |
| 24. Repair and installation of machinery and equipment |  | 2,275.1 | 2,275.1 | - | 2,273.6 | 2,273.6 | - |
| d. Electricity, gas, steam and air conditioning supply |  | 603,507.3 | 603,501.5 | 5.8 | 570,493.5 | 570,487.8 | 5.7 |
| e. Water supply; sewerage, waste management and remediation activities |  | 13,805.8 | 13,805.7 | 0.1 | 14,546.7 | 14,546.6 | 0.1 |
| f. Construction |  | 195,182.3 | 194,945.3 | 237.0 | 190,232.7 | 190,006.1 | 226.7 |
| 01. Construction of buildings |  | 143,542.6 | 143,340.5 | 202.2 | 139,806.4 | 139,609.5 | 196.9 |
| 02. Civil engineering |  | 48,346.8 | 48,312.0 | 34.8 | 47,155.9 | 47,126.1 | 29.8 |
| 03. Specialized construction activities |  | 3,292.9 | 3,292.9 | - | 3,270.4 | 3,270.4 | - |
| g. Wholesale and retail trade; repair of motor vehicles and motorcycles |  | 472,900.2 | 469,082.1 | 3,818.1 | 434,272.1 | 430,497.8 | 3,774.3 |
| 01. Wholesale and retail trade and repair of motor vehicles and motorcycles |  | 31,578.7 | 31,202.2 | 376.5 | 28,640.1 | 28,279.0 | 361.1 |
| 02. Wholesale trade, except of motor vehicles and motorcycles |  | 275,343.3 | 275,197.5 | 145.8 | 242,155.6 | 242,014.5 | 141.1 |
| 03. Retail trade, except of motor vehicles and motorcycles |  | 165,978.2 | 162,682.4 | 3,295.8 | 163,476.4 | 160,204.2 | 3,272.1 |
| h. Transportation and storage |  | 117,579.0 | 114,311.1 | 3,267.9 | 116,975.3 | 113,421.5 | 3,553.8 |
| i. Accommodation and food service activities |  | 36,937.6 | 36,795.3 | 142.3 | 36,929.8 | 36,789.2 | 140.7 |
| j. Information and communication |  | 310,201.9 | 310,167.1 | 34.9 | 328,024.0 | 327,989.8 | 34.2 |
| k. Real estate activities |  | 35,566.2 | 35,565.4 | 0.8 | 36,253.8 | 36,252.9 | 0.8 |
| l. Professional, scientific and technical activities |  | 54,084.8 | 54,077.5 | 7.3 | 58,825.7 | 58,818.3 | 7.3 |
| m. Administrative and support service activities |  | 50,176.7 | 49,920.1 | 256.6 | 48,304.6 | 48,026.6 | 278.0 |
| n. Education |  | 32,382.5 | 32,264.2 | 118.3 | 33,435.0 | 33,322.1 | 113.0 |
| o. Human health and social work activities |  | 16,787.8 | 16,736.8 | 51.0 | 16,964.8 | 16,933.9 | 30.9 |
| p. Arts, entertainment and recreation |  | 1,683.7 | 1,677.9 | 5.8 | 1,889.4 | 1,883.9 | 5.4 |
| q. Other service activities |  | 57,743.7 | 57,730.0 | 13.7 | 65,689.8 | 65,676.5 | 13.3 |
| **V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS** |  | 14,552.6 | 14,552.6 | - | 13,620.9 | 13,620.9 | - |
| **VI. PERSONAL** |  | 1,128,932.4 | 1,127,182.2 | 1,750.2 | 1,126,479.9 | 1,124,619.3 | 1,860.7 |
| a. Bank Employees |  | 249,198.1 | 247,456.8 | 1,741.2 | 266,050.4 | 264,199.0 | 1,851.4 |
| b. Consumer Financing |  | 879,015.5 | 879,006.5 | 9.0 | 859,736.4 | 859,727.1 | 9.3 |
| 01. For house building |  | 214,900.1 | 214,900.1 | - | 212,314.9 | 212,314.9 | - |
| 02. For transport i.e., purchase of car etc |  | 316,919.7 | 316,917.8 | 1.9 | 293,728.1 | 293,726.0 | 2.1 |
| 03. Credit cards |  | 89,151.9 | 89,151.9 | - | 93,786.4 | 93,786.4 | - |
| 04. Consumers durable |  | 6,873.2 | 6,867.6 | 5.6 | 7,280.5 | 7,274.7 | 5.8 |
| 05. Personal loans |  | 251,170.6 | 251,169.2 | 1.4 | 252,626.6 | 252,625.2 | 1.4 |
| c. Other |  | 718.8 | 718.8 | - | 693.1 | 693.1 | - |
| **VII. OTHER** |  | 2,850.2 | 2,371.7 | 478.6 | 2,221.1 | 1,708.0 | 513.1 |
| **TOTAL** |  | **11,455,119.7** | **11,332,194.5** | **122,925.2** | **11,807,916.8** | **11,680,147.9** | **127,768.9** |
| Source: Core Statistics Department | | | | | | | |

Note: This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **3.11 Classification of Scheduled Banks' Advances** | | | | | | |
| **by Securities Pledged** | | | | | | |
| **All Banks** | | | | | | |
| (End of Period: Million Rupees) | | | | | | |
| **SECURITIES** | **2023** | | | **2023** | | |
| **Mar** | | | **JunP** | | |
| **All Banks** | **Commercial Banks** | **Specialized Banks** | **All Banks** | **Commercial Banks** | **Specialized Banks** |
| **I. Gold, Bullion, Gold & Silver  Ornaments and Precious Metals** | 101,980.2 | 101,980.2 |  | 94,555.3 | 94,555.3 |  |
| **II. Securities, Shares and Other  Financial Instruments:** | 164,744.8 | 164,743.3 | 1.4 | 144,593.3 | 144,592.6 | 0.7 |
| **A. Quoted on the Stock Exchange:** | 69,021.9 | 69,021.9 |  | 74,020.6 | 74,020.6 |  |
| 1. To Stock Brokers and Dealers: | 38,752.0 | 38,752.0 |  | 39,011.6 | 39,011.6 |  |
| (a) Government and Other Trustee Securities | 10,587.7 | 10,587.7 |  | 11,453.0 | 11,453.0 |  |
| (b) Shares and Debentures | 26,573.7 | 26,573.7 |  | 25,204.5 | 25,204.5 |  |
| (c) Participation Term Certificates | - | - |  | - | - |  |
| (d) Others | 1,590.6 | 1,590.6 |  | 2,354.0 | 2,354.0 |  |
| 2. To Others: | 30,269.9 | 30,269.9 |  | 35,009.0 | 35,009.0 |  |
| (a) Government and Other Trustee Securities | 1,324.9 | 1,324.9 |  | 6,047.3 | 6,047.3 |  |
| (b) Shares and Debentures | 19,315.3 | 19,315.3 |  | 19,071.0 | 19,071.0 |  |
| (c) Participation Term Certificates | 9.6 | 9.6 |  | 8.4 | 8.4 |  |
| (d) Others | 9,620.1 | 9,620.1 |  | 9,882.3 | 9,882.3 |  |
| **B. Unquoted on the Stock Exchange:** | 95,722.9 | 95,721.4 | 1.4 | 70,572.7 | 70,572.0 | 0.7 |
| 1. To Stock Brokers and Dealers: | 11,850.2 | 11,850.2 |  | 11,450.6 | 11,450.6 |  |
| (a) Government and Other Trustee Securities | 0.4 | 0.4 |  | 0.3 | 0.3 |  |
| (b) Shares and Debentures | 11,559.2 | 11,559.2 |  | 11,168.3 | 11,168.3 |  |
| (c) Participation Term Certificates | - | - |  | - | - |  |
| (d) Others | 290.5 | 290.5 |  | 282.0 | 282.0 |  |
| 2. To Others: | 83,872.7 | 83,871.3 | 1.4 | 59,122.1 | 59,121.4 | 0.7 |
| (a) Government and Other Trustee Securities | 28,184.3 | 28,182.9 | 1.4 | 8,386.3 | 8,385.6 | 0.7 |
| (b) Shares and Debentures | 2,379.3 | 2,379.3 |  | 2,186.5 | 2,186.5 |  |
| (c) Participation Term Certificates | - | - |  | - | - |  |
| (d) Others | 53,309.1 | 53,309.1 |  | 48,549.4 | 48,549.4 |  |
| **III. Merchandise** | 3,001,915.7 | 3,001,700.5 | 215.2 | 2,777,642.9 | 2,775,642.9 | 2,000.1 |
| **A. Food Items:** | 949,630.2 | 949,415.1 | 215.2 | 819,941.4 | 817,941.4 | 2,000.1 |
| 1. Wheat | 383,305.2 | 383,090.1 | 215.1 | 349,488.9 | 347,488.9 | 2,000.0 |
| 2. Rice and Paddy | 139,485.2 | 139,485.2 |  | 103,956.2 | 103,956.2 |  |
| 3. Other Grains & Pulses: | 9,686.0 | 9,685.9 | 0.1 | 8,320.9 | 8,320.8 | 0.1 |
| (a) Indigenous | 7,762.9 | 7,762.9 | 0.1 | 6,936.1 | 6,936.0 | 0.1 |
| (b) Imported | 1,923.0 | 1,923.0 |  | 1,384.8 | 1,384.8 |  |
| 4. Edible Oils: | 92,209.0 | 92,209.0 |  | 92,358.2 | 92,358.2 |  |
| (a) Indigenous | 87,393.1 | 87,393.1 |  | 87,077.8 | 87,077.8 |  |
| (b) Imported | 4,815.9 | 4,815.9 |  | 5,280.5 | 5,280.5 |  |
| 5. Sugar: | 239,849.5 | 239,849.5 |  | 184,128.4 | 184,128.4 |  |
| (a) Indigenous | 236,650.6 | 236,650.6 |  | 182,808.8 | 182,808.8 |  |
| (b) Imported | 3,198.9 | 3,198.9 |  | 1,319.6 | 1,319.6 |  |
| 6. Kariana And Spices | 3,333.9 | 3,333.9 |  | 2,761.3 | 2,761.3 |  |
| 7. Fish And Fish Preparations | 1,342.6 | 1,342.6 |  | 538.1 | 538.1 |  |
| 8. Other Food Items: | 80,419.0 | 80,419.0 |  | 78,389.3 | 78,389.3 |  |
| (a) Indigenous | 79,524.9 | 79,524.9 |  | 77,389.7 | 77,389.7 |  |
| (b) Imported | 894.1 | 894.1 |  | 999.6 | 999.6 |  |
| **B. Raw Materials:** | 729,049.4 | 729,049.4 |  | 691,689.7 | 691,689.7 |  |
| 1. Cotton Raw: | 175,545.9 | 175,545.9 |  | 165,219.7 | 165,219.7 |  |
| (a) Indigenous | 156,888.8 | 156,888.8 |  | 146,386.2 | 146,386.2 |  |
| (b) Imported | 18,657.1 | 18,657.1 |  | 18,833.5 | 18,833.5 |  |
| 2. Synthetic Fibers: | 15,639.0 | 15,639.0 |  | 14,531.9 | 14,531.9 |  |
| (a) Indigenous | 13,402.9 | 13,402.9 |  | 13,498.8 | 13,498.8 |  |
| (b) Imported | 2,236.1 | 2,236.1 |  | 1,033.1 | 1,033.1 |  |
| 3. Fertilizers: | 67,444.1 | 67,444.1 |  | 68,266.8 | 68,266.8 |  |
| (a) Indigenous | 61,248.8 | 61,248.8 |  | 63,257.0 | 63,257.0 |  |
| (b) Imported | 6,195.3 | 6,195.3 |  | 5,009.8 | 5,009.8 |  |
| 4. Petroleum Crude: | 175,378.8 | 175,378.8 |  | 149,959.0 | 149,959.0 |  |
| (a) Indigenous | 127,686.1 | 127,686.1 |  | 106,138.5 | 106,138.5 |  |
| (b) Imported | 47,692.7 | 47,692.7 |  | 43,820.5 | 43,820.5 |  |
| 5. Iron and Steel: | 125,650.7 | 125,650.7 |  | 123,239.1 | 123,239.1 |  |
| (a) Indigenous | 82,149.9 | 82,149.9 |  | 82,144.5 | 82,144.5 |  |
| (b) Imported | 43,500.8 | 43,500.8 |  | 41,094.6 | 41,094.6 |  |
| 6. Wool & Goat Hair | 14.8 | 14.8 |  | 14.8 | 14.8 |  |
| 7. Hides & Skins | 5,481.1 | 5,481.1 |  | 4,996.1 | 4,996.1 |  |
| 8. Oil Seeds | 11,721.2 | 11,721.2 |  | 10,971.3 | 10,971.3 |  |
| 9. Pesticides & Insecticides: | 6,153.1 | 6,153.1 |  | 6,729.0 | 6,729.0 |  |
| (a) Indigenous | 5,142.5 | 5,142.5 |  | 6,231.7 | 6,231.7 |  |
| (b) Imported | 1,010.6 | 1,010.6 |  | 497.3 | 497.3 |  |
| 10. Other Raw Materials: | 146,020.6 | 146,020.6 |  | 147,762.0 | 147,762.0 |  |
| (a) Indigenous | 132,707.4 | 132,707.4 |  | 137,202.7 | 137,202.7 |  |
| (b) Imported | 13,313.2 | 13,313.2 |  | 10,559.3 | 10,559.3 |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **3.11 Classification of Scheduled Banks' Advances** | | | | | | |
| **by Securities Pledged** | | | | | | |
| **All Banks** | | | | | | |
| (End of Period: Million Rupees) | | | | | | |
| **SECURITIES** | **2023** | | | **2023** | | |
| **Mar** | | | **JunP** | | |
| **All Banks** | **Commercial Banks** | **Specialized Banks** | **All Banks** | **Commercial Banks** | **Specialized Banks** |
| **C. Finished/Manufactured Goods:** | 1,323,236.0 | 1,323,236.0 |  | 1,266,011.7 | 1,266,011.7 |  |
| 1. Cotton Textiles: | 292,430.9 | 292,430.9 |  | 296,950.2 | 296,950.2 |  |
| (a) Indigenous | 281,539.0 | 281,539.0 |  | 286,444.6 | 286,444.6 |  |
| (b) Imported | 10,891.9 | 10,891.9 |  | 10,505.6 | 10,505.6 |  |
| 2. Cotton Yarn: | 92,688.4 | 92,688.4 |  | 89,549.3 | 89,549.3 |  |
| (a) Indigenous | 90,979.8 | 90,979.8 |  | 88,077.3 | 88,077.3 |  |
| (b) Imported | 1,708.6 | 1,708.6 |  | 1,472.0 | 1,472.0 |  |
| 3. Other Textiles: | 227,078.2 | 227,078.2 |  | 232,392.6 | 232,392.6 |  |
| (a) Indigenous | 225,083.8 | 225,083.8 |  | 228,626.8 | 228,626.8 |  |
| (b) Imported | 1,994.4 | 1,994.4 |  | 3,765.7 | 3,765.7 |  |
| 4. Machinery: | 70,177.6 | 70,177.6 |  | 55,334.8 | 55,334.8 |  |
| (a) Indigenous | 34,278.9 | 34,278.9 |  | 32,308.7 | 32,308.7 |  |
| (b) Imported | 35,898.7 | 35,898.7 |  | 23,026.1 | 23,026.1 |  |
| 5. Handloom Products | 37.6 | 37.6 |  | 64.4 | 64.4 |  |
| 6. Carpets & Rugs | 957.8 | 957.8 |  | 916.9 | 916.9 |  |
| 7. Readymade Garments | 100,150.4 | 100,150.4 |  | 93,333.2 | 93,333.2 |  |
| 8. Cement and Cement Products: | 141,796.9 | 141,796.9 |  | 147,194.4 | 147,194.4 |  |
| (a) Indigenous | 138,486.5 | 138,486.5 |  | 144,501.8 | 144,501.8 |  |
| (b) Imported | 3,310.4 | 3,310.4 |  | 2,692.6 | 2,692.6 |  |
| 9. Sports Goods | 2,685.7 | 2,685.7 |  | 1,585.9 | 1,585.9 |  |
| 10. Surgical Instruments | 8,821.5 | 8,821.5 |  | 7,472.2 | 7,472.2 |  |
| 11. Chemicals & Dyes | 62,269.5 | 62,269.5 |  | 61,568.0 | 61,568.0 |  |
| 12. Other Finished Goods: | 324,141.3 | 324,141.3 |  | 279,650.0 | 279,650.0 |  |
| (a) Indigenous | 307,156.6 | 307,156.6 |  | 270,273.4 | 270,273.4 |  |
| (b) Imported | 16,984.7 | 16,984.7 |  | 9,376.6 | 9,376.6 |  |
| **IV. Fixed Assets Including Machinery** | 2,152,521.7 | 2,151,856.9 | 664.8 | 2,160,034.7 | 2,159,351.5 | 683.2 |
| A. Transport Equipments | 817,170.6 | 816,649.6 | 521.0 | 781,707.3 | 781,172.2 | 535.0 |
| B. Furniture & Fixtures | 15,888.9 | 15,888.9 |  | 15,349.9 | 15,349.9 |  |
| C. Office Equipments | 46,170.3 | 46,170.3 |  | 46,523.3 | 46,523.3 |  |
| D. Other Machinery & Equipments | 1,273,292.0 | 1,273,148.2 | 143.8 | 1,316,454.3 | 1,316,306.2 | 148.1 |
| **V. Real Estate** | 1,701,059.4 | 1,586,653.7 | 114,405.7 | 1,704,775.7 | 1,587,308.7 | 117,467.0 |
| **A. Land** | 580,999.8 | 467,979.5 | 113,020.4 | 569,125.6 | 452,908.7 | 116,216.9 |
| 1. Residential | 223,356.6 | 222,607.5 | 749.1 | 212,340.8 | 211,530.8 | 810.0 |
| (a) House | 213,457.0 | 212,707.9 | 749.1 | 206,207.4 | 205,397.5 | 810.0 |
| (b) Flat | 9,899.6 | 9,899.6 |  | 6,133.4 | 6,133.4 |  |
| 2. Non-Residential | 357,643.2 | 245,372.0 | 112,271.3 | 356,784.8 | 241,377.9 | 115,406.9 |
| (a) Commercial | 171,687.6 | 171,684.8 | 2.8 | 165,285.7 | 165,284.6 | 1.1 |
| (b) Industrial | 36,214.4 | 36,214.4 |  | 36,643.5 | 36,643.5 |  |
| c) Agriculture | 139,442.8 | 27,174.3 | 112,268.5 | 143,617.9 | 28,212.2 | 115,405.8 |
| (c) Others | 10,298.4 | 10,298.4 |  | 11,237.6 | 11,237.6 |  |
| **B. Buildings:** | 1,120,059.6 | 1,118,674.3 | 1,385.3 | 1,135,650.1 | 1,134,400.0 | 1,250.1 |
| 1. Residential | 644,172.4 | 643,556.4 | 616.0 | 663,681.2 | 663,130.0 | 551.3 |
| (a) House | 558,063.0 | 557,447.0 | 616.0 | 578,157.7 | 577,606.4 | 551.3 |
| (b) Flat | 86,109.4 | 86,109.4 |  | 85,523.5 | 85,523.5 |  |
| 2. Non-Residential | 475,887.2 | 475,117.9 | 769.3 | 471,968.9 | 471,270.1 | 698.8 |
| (a) Commercial | 231,841.9 | 231,278.2 | 563.7 | 230,634.7 | 230,129.4 | 505.3 |
| (b) Industrial | 180,074.8 | 179,886.1 | 188.8 | 179,628.6 | 179,449.7 | 178.9 |
| c) Agriculture | 35,995.1 | 35,978.3 | 16.8 | 36,826.7 | 36,812.1 | 14.6 |
| (c) Others | 27,975.3 | 27,975.3 |  | 24,878.9 | 24,878.9 |  |
| **VI. Fixed Deposits and Insurance Policies** | 463,341.8 | 463,275.3 | 66.5 | 456,415.8 | 456,415.7 | 0.1 |
| **A. Bank Deposits** | 461,087.4 | 461,020.9 | 66.4 | 454,713.3 | 454,713.3 |  |
| **1. Security Deposits** | 31,296.6 | 31,296.6 |  | 55,533.4 | 55,533.4 |  |
| **2. Term Deposits (TDRs)** | 401,984.4 | 401,918.0 | 66.4 | 359,707.9 | 359,707.9 |  |
| **3. Other Deposits** | 27,806.3 | 27,806.3 |  | 39,472.0 | 39,472.0 |  |
| **B. Insurance Policies** | 2,254.4 | 2,254.4 | 0.1 | 1,702.5 | 1,702.5 | 0.1 |
| **VII. Others** | 3,663,177.2 | 3,658,580.0 | 4,597.3 | 4,258,728.2 | 4,254,110.5 | 4,617.7 |
| **A. Other Secured Advances** | 1,629,014.8 | 1,628,637.7 | 377.1 | 1,659,541.4 | 1,659,161.8 | 379.6 |
| 1. Receivables | 607,276.7 | 607,276.7 |  | 524,758.7 | 524,608.7 | 149.9 |
| 2. Employees Benefits | 573.9 | 573.9 |  | 598.9 | 598.9 |  |
| 3. Others | 1,021,164.2 | 1,020,787.0 | 377.1 | 1,134,183.8 | 1,133,954.1 | 229.7 |
| **B. Advances Secured by Guarantee(s)** | 2,034,162.4 | 2,029,942.3 | 4,220.1 | 2,599,186.8 | 2,594,948.7 | 4,238.1 |
| 1. Institutional Guarantee(s) | 1,821,513.2 | 1,821,393.7 | 119.6 | 2,386,070.5 | 2,385,931.8 | 138.7 |
| 2. Individual Guarantee(s) | 212,649.2 | 208,548.7 | 4,100.6 | 213,116.3 | 209,016.9 | 4,099.4 |
| **VIII. Unsecured Advances** | 206,378.8 | 203,404.4 | 2,974.4 | 211,170.9 | 208,170.6 | 3,000.2 |
| 1. Credit Cards | 89,212.5 | 89,212.5 |  | 93,756.0 | 93,756.0 |  |
| 2. Personal Loan | 109,232.4 | 109,232.4 |  | 109,093.8 | 109,093.8 |  |
| 3. Others | 7,933.9 | 4,959.6 | 2,974.4 | 8,321.1 | 5,320.8 | 3,000.2 |
| **TOTAL** | **11,455,119.7** | **11,332,194.5** | **122,925.2** | **11,807,916.8** | **11,680,147.9** | **127,768.9** |

Note: This Data is being published on quarterly basis w.e.f. March 2023. Source: Core Statistics Department

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.12 Classification of Scheduled Banks' Advances** | | | | | | | | | | |
| **by Rates of Margin** | | | | | | | | | | |
| (End period: Million Rupees) | | | | | | | | | | |
| **RATES OF MARGIN**  **(%)** | **2021** | | **2022** | | | | **2023** | | | |
| **Dec** | | **Jun** | | **DecR** | | **Mar** | | **JunP** | |
| **No. of A/Cs.** | **Amount** | **No. of A/Cs.** | **Amount** | **No. of A/Cs.** | **Amount** | **No. of A/Cs.** | **Amount** | **No. of A/Cs.** | **Amount** |
| 0 | 1,726,997 | 2,944,784.4 | 1,838,669 | 3,112,000.3 | 2,080,080 | 3,459,023.7 | 2,595,960 | 4,110,893.1 | 3,328,577 | 4,752,843.1 |
| 5 | 54,259 | 212,582.7 | 55,753 | 208,837.6 | 58,261 | 207,075.8 | 60,328 | 181,354.0 | 56,825 | 173,680.0 |
| 10 | 332,931 | 899,489.8 | 808,356 | 840,303.7 | 360,070 | 807,590.6 | 669,417 | 1,028,479.6 | 124,632 | 973,892.3 |
| 15 | 23,770 | 583,295.8 | 41,379 | 965,357.9 | 676,090 | 1,386,089.2 | 46,406 | 869,947.9 | 46,856 | 845,390.7 |
| 20 | 1,168,136 | 1,227,867.0 | 638,322 | 1,364,702.1 | 534,700 | 1,353,876.3 | 505,818 | 1,208,752.0 | 478,657 | 1,136,291.0 |
| 25 | 348,720 | 2,621,924.1 | 340,808 | 2,562,583.1 | 99,676 | 2,402,734.6 | 181,796 | 2,336,742.5 | 129,761 | 2,404,650.8 |
| 30 | 88,253 | 300,864.5 | 85,285 | 334,614.2 | 74,533 | 402,214.6 | 65,786 | 498,548.4 | 62,126 | 365,318.3 |
| 33.33 | 10,822 | 22,567.5 | 10,319 | 17,352.0 | 1,218 | 9,747.8 | 1,056 | 14,605.0 | 723 | 7,913.6 |
| 35 | 23,564 | 188,111.0 | 25,324 | 232,728.3 | 27,649 | 207,262.9 | 19,485 | 186,422.3 | 17,360 | 218,235.2 |
| 40 | 40,567 | 267,019.5 | 38,920 | 239,012.0 | 43,671 | 211,536.6 | 44,191 | 238,876.0 | 40,003 | 195,781.1 |
| 45 | 7,873 | 72,408.0 | 8,400 | 117,831.2 | 11,335 | 120,494.4 | 10,016 | 113,598.1 | 8,728 | 107,239.1 |
| 50 | 34,097 | 188,270.5 | 37,962 | 216,497.2 | 161,346 | 420,234.5 | 130,420 | 382,381.3 | 124,048 | 339,592.8 |
| 55 | 4,347 | 58,675.8 | 3,871 | 51,824.0 | 6,864 | 54,077.4 | 5,669 | 56,642.1 | 5,431 | 44,970.0 |
| 60 | 4,192 | 44,204.8 | 3,925 | 50,227.6 | 5,526 | 60,832.0 | 5,561 | 74,164.1 | 5,541 | 74,126.7 |
| 65 | 3,924 | 57,258.6 | 3,088 | 42,692.6 | 4,556 | 77,227.7 | 4,320 | 43,285.3 | 4,275 | 35,697.9 |
| 70 | 3,468 | 25,353.2 | 2,619 | 20,140.1 | 4,129 | 26,975.0 | 3,856 | 25,658.7 | 3,691 | 26,808.2 |
| 75 | 3,230 | 26,350.6 | 3,506 | 22,657.9 | 3,410 | 26,599.0 | 3,363 | 19,945.2 | 3,617 | 21,543.4 |
| 80 | 2,968 | 19,767.0 | 2,103 | 16,314.2 | 5,861 | 88,756.4 | 3,136 | 23,071.5 | 3,042 | 19,101.1 |
| 85 | 2,582 | 17,760.6 | 1,896 | 15,177.8 | 3,031 | 26,104.8 | 2,857 | 11,857.4 | 2,779 | 15,429.4 |
| 90 | 3,464 | 12,258.0 | 2,538 | 10,525.0 | 3,388 | 26,362.4 | 3,129 | 9,622.9 | 2,858 | 13,517.8 |
| 95 | 1,629 | 9,503.1 | 1,860 | 10,043.4 | 2,884 | 27,213.4 | 2,069 | 11,014.1 | 2,514 | 10,456.8 |
| 99.99 | 3,793 | 10,030.1 | 4,443 | 12,445.2 | 170,708 | 162,001.8 | 1,228 | 9,258.2 | 1,504 | 25,437.6 |
| **TOTAL** | **3,893,586** | **9,810,346.2** | **3,959,346** | **10,463,867.6** | **4,338,986** | **11,564,031.1** | **4,365,867** | **11,455,119.7** | **4,453,548** | **11,807,917.1** |
| Source: Core Statistics Department | | | | | | | | | | |

Note: This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.13 Private Sector Business and Type of Financing-Overall** | | | | | | | | |
| (Million Rupees) | | | | | | | | |
| **PRIVATE SECTOR (BUSINESS)** |  |  | **Jun-22** | **Jun-23** | **Jul-23** | **Aug-23** | **Sep-23** | **Oct-23P** |
| **A. Agriculture, forestry, and fishing** |  |  | **326,429** | **344,331** | **346,167** | **356,061** | **374,757** | **383,512** |
| Trade finance |  |  | 5,163 | 5,020 | 5,436 | 5,618 | 6,353 | 6,782 |
| Working capital |  |  | 240,177 | 234,027 | 233,120 | 235,809 | 247,523 | 247,580 |
| Fixed investment |  |  | 70,998 | 93,469 | 96,033 | 101,777 | 108,020 | 115,631 |
| Construction Financing |  |  | 1,151 | 1,054 | 1,045 | 1,053 | 1,050 | 1,032 |
| Other |  |  | 8,940 | 10,762 | 10,533 | 11,804 | 11,811 | 12,486 |
| **B. Mining and quarrying** |  |  | **64,099** | **78,461** | **78,906** | **79,727** | **71,141** | **77,030** |
| Trade finance |  |  | 2,114 | 1,765 | 2,154 | 1,979 | 1,624 | 1,569 |
| Working capital |  |  | 10,401 | 27,653 | 27,722 | 28,886 | 20,854 | 26,982 |
| Fixed investment |  |  | 50,175 | 47,660 | 47,709 | 47,533 | 47,335 | 47,153 |
| Construction Financing |  |  | - | - | - | - | - | - |
| Other |  |  | 1,410 | 1,383 | 1,322 | 1,329 | 1,329 | 1,325 |
| **C. Manufacturing** |  |  | **4,451,436** | **4,540,885** | **4,475,244** | **4,401,212** | **4,424,345** | **4,507,952** |
| Trade finance |  |  | 1,171,216 | 1,062,545 | 1,083,988 | 1,044,661 | 1,118,360 | 1,159,247 |
| Working capital |  |  | 1,750,989 | 1,812,794 | 1,742,576 | 1,715,091 | 1,665,049 | 1,712,981 |
| Fixed investment |  |  | 1,393,871 | 1,522,272 | 1,511,997 | 1,511,430 | 1,514,606 | 1,514,451 |
| Construction Financing |  |  | 22,180 | 22,794 | 21,227 | 21,077 | 20,639 | 20,470 |
| Other |  |  | 113,180 | 120,481 | 115,456 | 108,953 | 105,692 | 100,804 |
| **D. Electricity, gas, steam and air conditioning supply** |  |  | **620,224** | **571,642** | **555,258** | **537,277** | **538,455** | **514,875** |
| Trade finance |  |  | 8,399 | 7,217 | 6,999 | 6,914 | 6,948 | 6,404 |
| Working capital |  |  | 250,098 | 211,241 | 201,124 | 186,313 | 197,047 | 177,225 |
| Fixed investment |  |  | 356,879 | 351,106 | 345,618 | 343,035 | 333,260 | 329,778 |
| Construction Financing |  |  | 850 | 929 | 929 | 929 | 929 | 888 |
| Other |  |  | 3,998 | 1,149 | 588 | 86 | 270 | 579 |
| **E. Water supply; sewerage, waste management and remediation activities** |  |  | **22,442** | **14,547** | **14,636** | **17,787** | **17,938** | **15,607** |
| Trade finance |  |  | 13,291 | 1,617 | 1,803 | 1,736 | 2,151 | 2,463 |
| Working capital |  |  | 3,353 | 5,793 | 5,858 | 9,003 | 8,731 | 6,236 |
| Fixed investment |  |  | 5,364 | 7,066 | 6,956 | 6,832 | 6,940 | 6,871 |
| Construction Financing |  |  | 51 | 39 | - | - | - | - |
| Other |  |  | 383 | 31 | 19 | 216 | 116 | 37 |
| **F. Construction** |  |  | **188,365** | **190,233** | **190,223** | **191,278** | **193,456** | **194,637** |
| Trade finance |  |  | 624 | 252 | 152 | 152 | 152 | 752 |
| Working capital |  |  | 17,066 | 27,708 | 27,606 | 28,709 | 32,399 | 32,818 |
| Fixed investment |  |  | 24,142 | 25,128 | 24,866 | 22,836 | 22,702 | 22,313 |
| Construction Financing |  |  | 145,461 | 136,967 | 137,393 | 139,329 | 137,916 | 138,441 |
| Other |  |  | 1,073 | 178 | 206 | 252 | 287 | 313 |
| **G. Wholesale and retail trade; repair of motor vehicles and motorcycles** |  |  | **531,595** | **451,824** | **443,743** | **470,022** | **493,176** | **504,970** |
| Trade finance |  |  | 83,421 | 49,461 | 49,728 | 51,695 | 57,186 | 54,040 |
| Working capital |  |  | 313,701 | 272,930 | 265,970 | 286,466 | 296,172 | 315,422 |
| Fixed investment |  |  | 91,296 | 78,066 | 75,538 | 76,386 | 79,991 | 81,299 |
| Construction Financing |  |  | 5,456 | 18,249 | 18,110 | 18,239 | 18,087 | 18,050 |
| Other |  |  | 37,721 | 33,118 | 34,397 | 37,238 | 41,740 | 36,160 |
| **H. Transportation and storage** |  |  | **127,188** | **118,757** | **117,616** | **119,017** | **118,470** | **120,878** |
| Trade finance |  |  | 3,510 | 2,457 | 2,441 | 2,411 | 2,413 | 2,468 |
| Working capital |  |  | 45,789 | 44,562 | 44,843 | 46,694 | 46,913 | 49,282 |
| Fixed investment |  |  | 71,220 | 64,702 | 63,373 | 62,639 | 61,604 | 61,297 |
| Construction Financing |  |  | 1,001 | 914 | 883 | 876 | 855 | 835 |
| Other |  |  | 5,668 | 6,121 | 6,076 | 6,397 | 6,686 | 6,995 |
| **I. Accommodation and food service activities** |  |  | **40,198** | **37,046** | **36,567** | **36,524** | **35,989** | **35,329** |
| Trade finance |  |  | 826 | 1,006 | 1,029 | 605 | 1,213 | 1,150 |
| Working capital |  |  | 10,777 | 10,598 | 10,276 | 10,280 | 10,410 | 10,185 |
| Fixed investment |  |  | 16,740 | 13,767 | 14,252 | 13,975 | 13,455 | 12,959 |
| Construction Financing |  |  | 10,973 | 10,184 | 9,847 | 10,543 | 9,707 | 9,808 |
| Other |  |  | 881 | 1,490 | 1,164 | 1,122 | 1,204 | 1,226 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.13 Private Sector Business and Type of Financing-Overall** | | | | | | | | |
| (Million Rupees) | | | | | | | | |
| **PRIVATE SECTOR (BUSINESS)** |  |  | **Jun-22** | **Jun-23** | **Jul-23** | **Aug-23** | **Sep-23** | **Oct-23P** |
|  |  |  |  |  |  |  |  |  |
| **J. Information and communication** |  |  | **277,827** | **340,357** | **338,590** | **345,544** | **349,562** | **347,181** |
| Trade finance |  |  | 9,270 | 6,065 | 5,246 | 4,664 | 4,686 | 4,971 |
| Working capital |  |  | 24,849 | 41,109 | 41,275 | 39,609 | 46,962 | 39,842 |
| Fixed investment |  |  | 231,714 | 275,887 | 275,869 | 285,042 | 281,564 | 286,192 |
| Construction Financing |  |  | 275 | 1,296 | 1,186 | 1,184 | 1,177 | 1,116 |
| Other |  |  | 11,720 | 16,000 | 15,014 | 15,045 | 15,172 | 15,060 |
| **K. Real estate activities** |  |  | **37,084** | **36,254** | **36,007** | **35,404** | **34,154** | **33,752** |
| Trade finance |  |  | - | - | - | - | - | - |
| Working capital |  |  | 2,891 | 3,559 | 3,746 | 3,485 | 3,233 | 3,483 |
| Fixed investment |  |  | 9,047 | 6,758 | 6,865 | 6,772 | 6,760 | 6,348 |
| Construction Financing |  |  | 25,091 | 25,902 | 25,361 | 25,117 | 24,131 | 23,893 |
| Other |  |  | 55 | 35 | 34 | 30 | 29 | 29 |
| **L. Professional, scientific and technical activities** |  |  | **53,848** | **59,061** | **53,684** | **52,604** | **55,277** | **56,620** |
| Trade finance |  |  | 10,373 | 9,740 | 10,210 | 7,145 | 7,828 | 7,872 |
| Working capital |  |  | 25,904 | 33,381 | 28,605 | 30,415 | 31,880 | 32,913 |
| Fixed investment |  |  | 13,294 | 14,810 | 13,713 | 13,912 | 14,451 | 14,490 |
| Construction Financing |  |  | 195 | 820 | 820 | 820 | 816 | 816 |
| Other |  |  | 4,082 | 310 | 337 | 312 | 302 | 528 |
| **M. Administrative and support service activities** |  |  | **57,230** | **51,840** | **52,233** | **53,388** | **55,335** | **55,198** |
| Trade finance |  |  | 5,761 | 2,327 | 2,002 | 2,121 | 3,141 | 2,967 |
| Working capital |  |  | 32,260 | 28,112 | 27,341 | 28,878 | 27,524 | 27,869 |
| Fixed investment |  |  | 12,751 | 14,811 | 15,596 | 15,287 | 17,697 | 17,487 |
| Construction Financing |  |  | 113 | - | - | - | - | - |
| Other |  |  | 6,345 | 6,590 | 7,294 | 7,103 | 6,973 | 6,875 |
| **N. Education** |  |  | **36,167** | **33,435** | **33,613** | **34,347** | **32,485** | **31,677** |
| Trade finance |  |  | 16 | 573 | 122 | 348 | 347 | 347 |
| Working capital |  |  | 11,099 | 10,492 | 11,289 | 11,356 | 10,103 | 9,343 |
| Fixed investment |  |  | 10,682 | 11,160 | 12,144 | 12,028 | 11,753 | 11,990 |
| Construction Financing |  |  | 14,227 | 11,009 | 9,812 | 10,366 | 10,029 | 9,719 |
| Other |  |  | 143 | 201 | 245 | 249 | 253 | 279 |
| **O. Human health and social work activities** |  |  | **18,884** | **16,986** | **17,868** | **18,304** | **18,025** | **17,889** |
| Trade finance |  |  | 8 | 9 | 9 | 9 | 11 | 0 |
| Working capital |  |  | 4,812 | 3,987 | 3,863 | 4,460 | 4,494 | 4,310 |
| Fixed investment |  |  | 8,544 | 8,222 | 9,528 | 9,525 | 9,343 | 9,476 |
| Construction Financing |  |  | 5,432 | 4,686 | 4,359 | 4,199 | 4,068 | 3,996 |
| Other |  |  | 88 | 82 | 109 | 111 | 110 | 107 |
| **P. Arts, entertainment, and recreation** |  |  | **2,764** | **1,889** | **1,886** | **1,843** | **1,894** | **1,843** |
| Trade finance |  |  | .. | - | - | - | - | - |
| Working capital |  |  | 932 | 1,013 | 1,011 | 997 | 1,005 | 987 |
| Fixed investment |  |  | 1,691 | 419 | 418 | 390 | 439 | 405 |
| Construction Financing |  |  | 130 | 449 | 449 | 449 | 442 | 442 |
| Other |  |  | 10 | 8 | 8 | 8 | 8 | 9 |
| **Q. Other service activities** |  |  | **72,118** | **71,461** | **67,143** | **68,559** | **65,967** | **63,245** |
| Trade finance |  |  | 2,610 | 2,946 | 1,304 | 1,172 | 1,077 | 1,579 |
| Working capital |  |  | 26,682 | 29,294 | 29,400 | 31,566 | 26,191 | 24,999 |
| Fixed investment |  |  | 28,970 | 28,727 | 28,448 | 27,970 | 28,308 | 28,451 |
| Construction Financing |  |  | 3,365 | 2,969 | 2,477 | 2,326 | 2,474 | 2,291 |
| Other |  |  | 10,491 | 7,525 | 5,514 | 5,525 | 7,918 | 5,926 |
| **Total** |  |  | **6,927,897** | **6,959,008** | **6,859,385** | **6,818,899** | **6,880,426** | **6,962,195** |
| Source: Core Statistics Department  **Notes:** | | | | | | | | |
| 1. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.  2. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.  3. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Core Statistics Department’s Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.  4. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.  5. Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\_Monetary\_Stats.pdf](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf) | | | | | | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.14 Private Sector Business and Type of Financing-SMEs** | | | | | | | | |
| (Million Rupees) | | | | | | | | |
| **PRIVATE SECTOR (BUSINESS)** |  |  | **Jun-22** | **Jun-23** | **Jul-23** | **Aug-23** | **Sep-23** | **Oct-23P** |
| **A. Agriculture, forestry, and fishing** |  |  | **23,562** | **27,080** | **30,261** | **29,462** | **30,164** | **30,980** |
| Trade finance |  |  | - | - | 45 | 45 | 50 | 67 |
| Working capital |  |  | 15,922 | 17,969 | 19,963 | 19,036 | 18,710 | 18,456 |
| Fixed investment |  |  | 4,568 | 5,811 | 5,961 | 6,408 | 6,942 | 7,525 |
| Construction Financing |  |  | 1,015 | 5 | 1,011 | 19 | 19 | 18 |
| Other |  |  | 2,057 | 3,295 | 3,281 | 3,954 | 4,442 | 4,914 |
| **B. Mining and quarrying** |  |  | **2,094** | **1,082** | **1,158** | **1,242** | **1,130** | **1,120** |
| Trade finance |  |  | 27 | 57 | 91 | 123 | 122 | 58 |
| Working capital |  |  | 1,522 | 618 | 611 | 653 | 556 | 604 |
| Fixed investment |  |  | 545 | 406 | 455 | 466 | 452 | 458 |
| Construction Financing |  |  | - | - | - | - | - | - |
| Other |  |  | .. | - | - | - | - | - |
| **C. Manufacturing** |  |  | **226,460** | **205,450** | **195,880** | **200,122** | **210,573** | **213,679** |
| Trade finance |  |  | 37,047 | 25,081 | 23,195 | 22,129 | 25,608 | 22,571 |
| Working capital |  |  | 155,916 | 146,738 | 139,437 | 143,491 | 149,196 | 154,643 |
| Fixed investment |  |  | 29,796 | 30,223 | 29,756 | 31,025 | 31,689 | 32,176 |
| Construction Financing |  |  | 734 | 314 | 293 | 290 | 274 | 266 |
| Other |  |  | 2,968 | 3,094 | 3,200 | 3,186 | 3,806 | 4,023 |
| **D. Electricity, gas, steam and air conditioning supply** |  |  | **3,276** | **2,771** | **2,784** | **2,686** | **2,660** | **2,667** |
| Trade finance |  |  | 103 | 20 | 20 | 20 | 20 | 0 |
| Working capital |  |  | 2,622 | 2,325 | 2,359 | 2,258 | 2,241 | 2,273 |
| Fixed investment |  |  | 532 | 422 | 394 | 398 | 388 | 383 |
| Construction Financing |  |  | - | - | - | - | - | - |
| Other |  |  | 18 | 3 | 11 | 11 | 10 | 10 |
| **E. Water supply; sewerage, waste management and remediation activities** |  |  | **166** | **174** | **143** | **158** | **181** | **147** |
| Trade finance |  |  | - | - | - | - | 27 | - |
| Working capital |  |  | 53 | 48 | 40 | 42 | 47 | 40 |
| Fixed investment |  |  | 107 | 95 | 83 | 80 | 72 | 71 |
| Construction Financing |  |  | - | - | - | - | - | - |
| Other |  |  | 5 | 31 | 19 | 36 | 36 | 37 |
| **F. Construction** |  |  | **16,936** | **14,576** | **14,662** | **14,905** | **14,462** | **14,221** |
| Trade finance |  |  | 37 | 2 | 2 | 2 | 2 | 2 |
| Working capital |  |  | 5,078 | 5,690 | 6,023 | 6,073 | 5,969 | 5,776 |
| Fixed investment |  |  | 1,807 | 2,085 | 2,131 | 2,361 | 2,196 | 2,301 |
| Construction Financing |  |  | 9,593 | 6,622 | 6,299 | 6,219 | 6,015 | 5,867 |
| Other |  |  | 422 | 178 | 206 | 249 | 280 | 275 |
| **G. Wholesale and retail trade; repair of motor vehicles and motorcycles** |  |  | **169,231** | **165,428** | **159,435** | **165,546** | **162,114** | **168,272** |
| Trade finance |  |  | 7,768 | 4,935 | 4,711 | 4,651 | 4,867 | 4,632 |
| Working capital |  |  | 124,280 | 119,537 | 115,417 | 119,521 | 116,028 | 118,386 |
| Fixed investment |  |  | 25,443 | 26,662 | 26,460 | 28,380 | 27,513 | 31,352 |
| Construction Financing |  |  | 182 | 155 | 143 | 168 | 194 | 192 |
| Other |  |  | 11,557 | 14,140 | 12,705 | 12,826 | 13,512 | 13,711 |
| **H. Transportation and storage** |  |  | **23,614** | **21,198** | **19,992** | **20,606** | **19,538** | **21,041** |
| Trade finance |  |  | 40 | 33 | 25 | 22 | 21 | 10 |
| Working capital |  |  | 2,694 | 1,960 | 1,900 | 1,882 | 1,799 | 1,834 |
| Fixed investment |  |  | 17,382 | 15,012 | 13,910 | 14,224 | 12,829 | 13,972 |
| Construction Financing |  |  | 459 | 209 | 204 | 203 | 199 | 195 |
| Other |  |  | 3,038 | 3,984 | 3,952 | 4,275 | 4,689 | 5,029 |
| **I. Accommodation and food service activities** |  |  | **4,376** | **5,493** | **5,073** | **5,072** | **5,132** | **4,874** |
| Trade finance |  |  | 26 | 26 | 27 | 27 | 27 | 27 |
| Working capital |  |  | 1,867 | 1,739 | 1,677 | 1,690 | 1,739 | 1,536 |
| Fixed investment |  |  | 1,224 | 1,408 | 1,401 | 1,432 | 1,461 | 1,461 |
| Construction Financing |  |  | 407 | 954 | 927 | 924 | 912 | 816 |
| Other |  |  | 852 | 1,367 | 1,041 | 999 | 993 | 1,034 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.14 Private Sector Business and Type of Financing-SMEs** | | | | | | | | |
| (Million Rupees) | | | | | | | | |
| **PRIVATE SECTOR (BUSINESS)** |  |  | **Jun-22** | **Jun-23** | **Jul-23** | **Aug-23** | **Sep-23** | **Oct-23P** |
|  |  |  |  |  |  |  |  |  |
| **J. Information and communication** |  |  | **4,669** | **5,085** | **5,319** | **5,325** | **5,282** | **5,643** |
| Trade finance |  |  | 289 | 132 | 129 | 142 | 144 | 154 |
| Working capital |  |  | 1,990 | 2,344 | 2,635 | 2,489 | 2,596 | 2,674 |
| Fixed investment |  |  | 1,968 | 2,289 | 2,288 | 2,431 | 2,267 | 2,559 |
| Construction Financing |  |  | 275 | 206 | 156 | 154 | 147 | 146 |
| Other |  |  | 147 | 113 | 111 | 109 | 128 | 110 |
| **K. Real estate activities** |  |  | **2,213** | **2,013** | **2,136** | **2,039** | **2,211** | **2,002** |
| Trade finance |  |  | - | - | - | - | - | - |
| Working capital |  |  | 432 | 341 | 413 | 364 | 376 | 382 |
| Fixed investment |  |  | 1,146 | 1,224 | 1,282 | 1,245 | 1,276 | 1,283 |
| Construction Financing |  |  | 580 | 412 | 407 | 400 | 529 | 308 |
| Other |  |  | 55 | 35 | 34 | 30 | 29 | 29 |
| **L. Professional, scientific and technical activities** |  |  | **18,791** | **18,461** | **16,183** | **16,801** | **16,631** | **17,757** |
| Trade finance |  |  | 2,198 | 1,760 | 1,744 | 1,847 | 1,881 | 2,085 |
| Working capital |  |  | 10,042 | 10,548 | 8,495 | 8,970 | 9,028 | 9,426 |
| Fixed investment |  |  | 3,094 | 6,098 | 5,874 | 5,888 | 5,663 | 6,049 |
| Construction Financing |  |  | 145 | 5 | 5 | 5 | 5 | 5 |
| Other |  |  | 3,313 | 50 | 64 | 92 | 54 | 192 |
| **M. Administrative and support service activities** |  |  | **13,015** | **10,109** | **10,150** | **10,134** | **10,288** | **10,537** |
| Trade finance |  |  | 733 | 412 | 400 | 350 | 354 | 419 |
| Working capital |  |  | 7,283 | 4,528 | 4,551 | 4,700 | 4,770 | 4,787 |
| Fixed investment |  |  | 2,587 | 2,159 | 2,171 | 2,242 | 2,453 | 2,609 |
| Construction Financing |  |  | - | - | - | - | - | - |
| Other |  |  | 2,412 | 3,011 | 3,029 | 2,843 | 2,712 | 2,722 |
| **N. Education** |  |  | **2,622** | **2,991** | **3,000** | **2,951** | **2,867** | **3,072** |
| Trade finance |  |  | 16 | 11 | 10 | 10 | 9 | 9 |
| Working capital |  |  | 925 | 1,206 | 1,044 | 1,034 | 1,004 | 1,089 |
| Fixed investment |  |  | 1,323 | 1,422 | 1,539 | 1,500 | 1,445 | 1,546 |
| Construction Financing |  |  | 216 | 151 | 161 | 158 | 156 | 149 |
| Other |  |  | 143 | 201 | 245 | 249 | 253 | 279 |
| **O. Human health and social work activities** |  |  | **2,049** | **2,796** | **1,877** | **2,042** | **1,904** | **2,202** |
| Trade finance |  |  | 8 | 9 | 9 | 9 | 11 | - |
| Working capital |  |  | 891 | 1,199 | 855 | 898 | 893 | 1,082 |
| Fixed investment |  |  | 940 | 1,396 | 798 | 920 | 796 | 920 |
| Construction Financing |  |  | 126 | 114 | 111 | 107 | 98 | 96 |
| Other |  |  | 84 | 78 | 105 | 107 | 105 | 103 |
| **P. Arts, entertainment, and recreation** |  |  | 3**55** | **258** | **254** | **247** | **243** | **231** |
| Trade finance |  |  | .. | - | - | - | - | - |
| Working capital |  |  | 293 | 145 | 142 | 137 | 136 | 125 |
| Fixed investment |  |  | 48 | 102 | 101 | 99 | 97 | 94 |
| Construction Financing |  |  | 4 | 3 | 3 | 3 | 3 | 3 |
| Other |  |  | 10 | 8 | 8 | 8 | 8 | 9 |
| **Q. Other service activities** |  |  | **37,717** | **31,020** | **28,990** | **28,677** | **27,751** | **28,212** |
| Trade finance |  |  | 324 | 90 | 127 | 110 | 59 | 59 |
| Working capital |  |  | 13,405 | 9,591 | 8,852 | 8,954 | 8,077 | 8,079 |
| Fixed investment |  |  | 21,015 | 19,721 | 18,567 | 18,277 | 18,363 | 18,714 |
| Construction Financing |  |  | 59 | 53 | 52 | 51 | 50 | 48 |
| Other |  |  | 2,913 | 1,565 | 1,392 | 1,284 | 1,202 | 1,312 |
| **Total** |  |  | **551,145** | **515,986** | **497,296** | **508,015** | **513,129** | **526,656** |
| Source: Core Statistics Department  **Notes:** | | | | | | | | |
| 1. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.  2. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.  3. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Core Statistics Department’s Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.  4. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.  5. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision\_Monetary\_Stats.pdf | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.15 Province/Region and Disbursement & Utilization** | | | | | | | | | | |
| **of Advances** | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Period** | **Province/ Region** | **Disbursements** | **Utilization in same Region** | | **Utilized in other Regions** | | **Disbursed from other but Utilized in Given Region** | **Total Utilization** | | **Utilization as % of Disbursement** |
| **Amount** | **% of Regional Disbursement** | **Amount** | **% of Regional Disbursement** | **Amount** | **(%)** |
|
| **Jan-Jun 2022** | Punjab | 8,609.72 | 8,319.52 | 96.63 | 290.19 | 3.37 | 864.27 | 9,183.79 | 42.12 | 106.67 |
| Sindh | 11,187.72 | 10,423.73 | 93.17 | 763.99 | 6.83 | 268.06 | 10,691.79 | 49.04 | 95.57 |
| KPK | 122.17 | 113.56 | 92.95 | 8.61 | 7.05 | 105.10 | 218.66 | 1.00 | 178.98 |
| Balochistan | 17.21 | 16.93 | 98.38 | 0.28 | 1.62 | 120.41 | 137.34 | 0.63 | 798.07 |
| Islamabad | 1,840.83 | 1,469.13 | 79.81 | 371.70 | 20.19 | 67.74 | 1,536.87 | 7.05 | 83.49 |
| Gilgit-Baltistan | 6.97 | 6.86 | 98.55 | 0.10 | 1.45 | 0.82 | 7.69 | 0.04 | 110.34 |
| AJK | 19.70 | 19.63 | 99.68 | 0.06 | 0.32 | 8.54 | 28.17 | 0.13 | 143.04 |
|  | **Total** | **21,804.31** | **20,369.37** | **93.42** | **1,434.94** | **6.58** | **1,434.94** | **21,804.31** | **100.00** |  |
| **Jul-Dec 2022** | Punjab | 8,594.54 | 8,359.93 | 97.27 | 234.61 | 2.73 | 692.81 | 9,052.74 | 38.21 | 105.33 |
| Sindh | 12,852.85 | 12,161.49 | 94.62 | 691.36 | 5.38 | 220.10 | 12,381.59 | 52.26 | 96.33 |
| KPK | 117.74 | 110.25 | 93.64 | 7.49 | 6.36 | 162.87 | 273.12 | 1.15 | 231.97 |
| Balochistan | 17.87 | 17.47 | 97.74 | 0.40 | 2.26 | 179.08 | 196.55 | 0.83 | 1,099.75 |
| Islamabad | 2,083.02 | 1,614.36 | 77.50 | 468.66 | 22.50 | 137.28 | 1,751.64 | 7.39 | 84.09 |
| Gilgit-Baltistan | 7.64 | 7.55 | 98.72 | 0.10 | 1.28 | 1.32 | 8.86 | 0.04 | 115.96 |
| AJK | 18.43 | 18.41 | 99.89 | 0.02 | 0.11 | 9.18 | 27.59 | 0.12 | 149.71 |
|  | **Total** | **23,692.09** | **22,289.45** | **94.08** | **1,402.64** | **5.92** | **1,402.64** | **23,692.09** | **100.00** |  |
| **Jan-Jun 2023P** | Punjab | 9,088.11 | 8,816.74 | 97.01 | 271.38 | 2.99 | 1,007.81 | 9,824.55 | 40.24 | 108.10 |
| Sindh | 11,932.42 | 11,487.20 | 96.27 | 445.21 | 3.73 | 245.78 | 11,732.98 | 48.05 | 98.33 |
| KPK | 141.04 | 138.48 | 98.18 | 2.56 | 1.82 | 116.11 | 254.58 | 1.04 | 180.51 |
| Balochistan | 19.50 | 19.17 | 98.31 | 0.33 | 1.69 | 164.17 | 183.34 | 0.75 | 940.17 |
| Islamabad | 3,210.65 | 2,322.04 | 72.32 | 888.60 | 27.68 | 62.60 | 2,384.65 | 9.77 | 74.27 |
| Gilgit-Baltistan | 8.97 | 8.91 | 99.30 | 0.06 | 0.70 | 1.40 | 10.31 | 0.04 | 114.87 |
| AJK | 16.61 | 16.59 | 99.87 | 0.02 | 0.13 | 10.31 | 26.90 | 0.11 | 161.93 |
|  | **Total** | **24,417.30** | **22,809.13** | **93.41** | **1,608.17** | **6.59** | **1,608.17** | **24,417.30** | **100.00** |  |
| Source: Core Statistics Department | | | | | | | | | | |
| Notes:  1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.” | | | | | | | | | | |
| 2. Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers. | | | | | | | | | | |
| 3. Place of Utilization” refers to the place where the funds are being utilized by borrower. | | | | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.16 Province/Region and place of Disbursement and Utilization** | | | | | | | |
| (Billion Rupees) | | | | | | | |
| **Place of disbursement** | **Place of Utilization** | **Jan-Jun-22** | | **Jul-Dec-22** | | **Jan-JunP-23** | |
| **Amount** | **(%)** | **Amount** | **(%)** | **Amount** | **(%)** |
| **Punjab** | Punjab | 8,319.52 | 96.63 | 8,359.93 | 97.27 | 8,816.74 | 97.01 |
|  | Sindh | 227.92 | 2.65 | 166.27 | 1.93 | 211.80 | 2.33 |
|  | KPK | 17.01 | 0.20 | 22.68 | 0.26 | 20.22 | 0.22 |
|  | Balochistan | 0.43 | .. | 0.24 | .. | 0.38 | .. |
|  | Islamabad | 38.07 | 0.44 | 37.46 | 0.44 | 33.88 | 0.37 |
|  | Gilgit-Baltistan | 0.05 | .. | 0.15 | .. | 0.16 | .. |
|  | AJK | 6.70 | 0.08 | 7.81 | 0.09 | 4.94 | 0.05 |
| **Punjab Total** |  | **8,609.72** | **100.00** | **8,594.54** | **100.00** | **9,088.11** | **100.00** |
| **Sindh** | Punjab | 565.47 | 5.05 | 319.13 | 2.48 | 193.69 | 1.62 |
|  | Sindh | 10,423.73 | 93.17 | 12,161.49 | 94.62 | 11,487.20 | 96.27 |
|  | KPK | 50.79 | 0.45 | 97.44 | 0.76 | 54.38 | 0.46 |
|  | Balochistan | 119.60 | 1.07 | 178.35 | 1.39 | 163.56 | 1.37 |
|  | Islamabad | 25.91 | 0.23 | 94.03 | 0.73 | 27.05 | 0.23 |
|  | Gilgit-Baltistan | 0.75 | 0.01 | 1.13 | 0.01 | 1.22 | 0.01 |
|  | AJK | 1.47 | 0.01 | 1.28 | 0.01 | 5.31 | 0.04 |
| **Sindh Total** |  | **11,187.72** | **100.00** | **12,852.85** | **100.00** | **11,932.42** | **100.00** |
| **KPK** | Punjab | 3.21 | 2.62 | 0.16 | 0.13 | 0.24 | 0.17 |
|  | Sindh | 1.62 | 1.32 | 1.44 | 1.22 | 0.68 | 0.48 |
|  | KPK | 113.64 | 93.04 | 110.39 | 93.76 | 138.48 | 98.18 |
|  | Balochistan | - | - | .. | .. | - | - |
|  | Islamabad | 3.63 | 2.97 | 5.71 | 4.85 | 1.62 | 1.15 |
|  | Gilgit-Baltistan | .. | .. | - | - | - | - |
|  | AJK | 0.06 | 0.05 | 0.04 | 0.04 | 0.02 | 0.01 |
| **KPK Total** |  | **122.17** | **100.00** | **117.74** | **100.00** | **141.04** | **100.00** |
| **Balochistan** | Punjab | .. | 0.01 | 0.01 | 0.08 | .. | .. |
|  | Sindh | 0.28 | 1.61 | 0.39 | 2.18 | 0.33 | 1.68 |
|  | KPK | .. | .. | - | - | .. | .. |
|  | Balochistan | 16.93 | 98.38 | 17.47 | 97.74 | 19.17 | 98.31 |
|  | Islamabad | - | - | - | - | - | - |
|  | Gilgit-Baltistan | - | - | - | - | - | - |
|  | AJK | - | - | .. | .. | - | - |
| **Balochistan Total** |  | **17.21** | **100.00** | **17.87** | **100.00** | **19.50** | **100.00** |
| **Islamabad** | Punjab | 295.58 | 16.06 | 373.50 | 17.93 | 813.85 | 25.35 |
|  | Sindh | 38.24 | 2.08 | 52.00 | 2.50 | 32.97 | 1.03 |
|  | KPK | 37.21 | 2.02 | 42.61 | 2.05 | 41.50 | 1.29 |
|  | Balochistan | 0.36 | 0.02 | 0.46 | 0.02 | 0.22 | 0.01 |
|  | Islamabad | 1,469.13 | 79.81 | 1,614.36 | 77.50 | 2,322.04 | 72.32 |
|  | Gilgit-Baltistan | 0.01 | .. | 0.04 | .. | 0.02 | .. |
|  | AJK | 0.31 | 0.02 | 0.04 | .. | 0.04 | .. |
| **Islamabad Total** |  | **1,840.83** | **100.00** | **2,083.02** | **100.00** | **3,210.65** | **100.00** |
| **Gilgit-Baltistan** | Punjab | .. | 0.03 | .. | 0.01 | 0.01 | 0.13 |
|  | Sindh | - | - | - | - | - | - |
|  | KPK | .. | .. | .. | 0.05 | .. | .. |
|  | Balochistan | 0.02 | 0.27 | 0.03 | 0.38 | .. | 0.01 |
|  | Islamabad | 0.08 | 1.16 | 0.06 | 0.83 | 0.05 | 0.56 |
|  | Gilgit-Baltistan | 6.86 | 98.55 | 7.55 | 98.72 | 8.91 | 99.30 |
|  | AJK | - | - | - | - | - | - |
| **Gilgit-Baltistan Total** |  | **6.97** | **100.00** | **7.64** | **100.00** | **8.97** | **100.00** |
| **AJK** | Punjab | 0.01 | 0.04 | 0.01 | 0.04 | 0.02 | 0.09 |
|  | Sindh | .. | 0.01 | - | - | .. | .. |
|  | KPK | 0.01 | 0.03 | .. | 0.01 | .. | 0.01 |
|  | Balochistan | - | - | - | - | - | - |
|  | Islamabad | 0.05 | 0.25 | 0.01 | 0.06 | .. | 0.03 |
|  | Gilgit-Baltistan | .. | .. | - | - | - | - |
|  | AJK | 19.63 | 99.68 | 18.41 | 99.89 | 16.59 | 99.87 |
| **AJK Total** |  | **19.70** | **100.00** | **18.43** | **100.00** | **16.61** | **100.00** |
| **Grand Total** |  | **21,804.31** |  | **23,692.09** |  | **24,417.30** |  |
| Source: Core Statistics Department | | | | | | | |
|  | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.17 Province/Region and Place of Utilization and Disbursement** | | | | | | | |
| (Billion Rupees) | | | | | | | |
| **Place of Utilization** | **Place of Disbursement** | **Jan-Jun-22** | | **Jul-Dec-22** | | **Jan-JunP-23** | |
| **Amount** | **(%)** | **Amount** | **(%)** | **Amount** | **(%)** |
| **Punjab** | Punjab | 8,319.52 | 90.59 | 8,359.93 | 92.35 | 8,816.74 | 89.74 |
|  | Sindh | 565.47 | 6.16 | 319.13 | 3.53 | 193.69 | 1.97 |
|  | KPK | 3.21 | 0.03 | 0.16 | .. | 0.24 | .. |
|  | Balochistan | .. | .. | 0.01 | .. | .. | .. |
|  | Islamabad | 295.58 | 3.22 | 373.50 | 4.13 | 813.85 | 8.28 |
|  | Gilgit-Baltistan | .. | .. | .. | .. | 0.01 | .. |
|  | AJK | 0.01 | .. | 0.01 | .. | 0.02 | .. |
| **Punjab Total** |  | **9,183.79** | **100.00** | **9,052.74** | **100.00** | **9,824.55** | **100.00** |
| **Sindh** | Punjab | 227.92 | 2.13 | 166.27 | 1.34 | 211.80 | 1.81 |
|  | Sindh | 10,423.73 | 97.49 | 12,161.49 | 98.22 | 11,487.20 | 97.91 |
|  | KPK | 1.62 | 0.02 | 1.44 | 0.01 | 0.68 | 0.01 |
|  | Balochistan | 0.28 | .. | 0.39 | .. | 0.33 | .. |
|  | Islamabad | 38.24 | 0.36 | 52.00 | 0.42 | 32.97 | 0.28 |
|  | Gilgit-Baltistan | - | - | - | - | - | - |
|  | AJK | .. | .. | - | - | .. | .. |
| **Sindh Total** |  | **10,691.79** | **100.00** | **12,381.59** | **100.00** | **11,732.98** | **100.00** |
| **KPK** | Punjab | 17.01 | 7.78 | 22.68 | 8.30 | 20.22 | 7.94 |
|  | Sindh | 50.79 | 23.23 | 97.44 | 35.68 | 54.38 | 21.36 |
|  | KPK | 113.64 | 51.97 | 110.39 | 40.42 | 138.48 | 54.39 |
|  | Balochistan | .. | .. | - | - | .. | .. |
|  | Islamabad | 37.21 | 17.02 | 42.61 | 15.60 | 41.50 | 16.30 |
|  | Gilgit-Baltistan | .. | .. | .. | .. | .. | .. |
|  | AJK | 0.01 | .. | .. | .. | .. | .. |
| **KPK Total** |  | **218.66** | **100.00** | **273.12** | **100.00** | **254.58** | **100.00** |
| **Balochistan** | Punjab | 0.43 | 0.31 | 0.24 | 0.12 | 0.38 | 0.21 |
|  | Sindh | 119.60 | 87.09 | 178.35 | 90.74 | 163.56 | 89.21 |
|  | KPK | - | - | .. | .. | - | - |
|  | Balochistan | 16.93 | 12.33 | 17.47 | 8.89 | 19.17 | 10.46 |
|  | Islamabad | 0.36 | 0.26 | 0.46 | 0.23 | 0.22 | 0.12 |
|  | Gilgit-Baltistan | 0.02 | 0.01 | 0.03 | 0.01 | .. | .. |
|  | AJK | - | - | - | - | - | - |
| **Balochistan Total** |  | **137.34** | **100.00** | **196.55** | **100.00** | **183.34** | **100.00** |
| **Islamabad** | Punjab | 38.07 | 2.48 | 37.46 | 2.14 | 33.88 | 1.42 |
|  | Sindh | 25.91 | 1.69 | 94.03 | 5.37 | 27.05 | 1.13 |
|  | KPK | 3.63 | 0.24 | 5.71 | 0.33 | 1.62 | 0.07 |
|  | Balochistan | - | - | - | - | - | - |
|  | Islamabad | 1,469.13 | 95.59 | 1,614.36 | 92.16 | 2,322.04 | 97.37 |
|  | Gilgit-Baltistan | 0.08 | 0.01 | 0.06 | .. | 0.05 | .. |
|  | AJK | 0.05 | .. | 0.01 | .. | .. | .. |
| **Islamabad Total** |  | **1,536.87** | **100.00** | **1,751.64** | **100.00** | **2,384.65** | **100.00** |
| **Gilgit Baltistan** | Punjab | 0.05 | 0.70 | 0.15 | 1.65 | 0.16 | 1.56 |
|  | Sindh | 0.75 | 9.82 | 1.13 | 12.77 | 1.22 | 11.79 |
|  | KPK | .. | 0.01 | - | - | - | - |
|  | Balochistan | - | - | - | - | - | - |
|  | Islamabad | 0.01 | 0.15 | 0.04 | 0.45 | 0.02 | 0.20 |
|  | Gilgit-Baltistan | 6.86 | 89.32 | 7.55 | 85.13 | 8.91 | 86.45 |
|  | AJK | .. | 0.01 | - | - | - | - |
| **Gilgit-Baltistan Total** |  | **7.69** | **100.00** | **8.86** | **100.00** | **10.31** | **100.00** |
| **AJK** | Punjab | 6.70 | 23.79 | 7.81 | 28.32 | 4.94 | 18.37 |
|  | Sindh | 1.47 | 5.20 | 1.28 | 4.65 | 5.31 | 19.76 |
|  | KPK | 0.06 | 0.23 | 0.04 | 0.16 | 0.02 | 0.06 |
|  | Balochistan | - | - | .. | .. | - | - |
|  | Islamabad | 0.31 | 1.10 | 0.04 | 0.14 | 0.04 | 0.14 |
|  | Gilgit-Baltistan | - | - | - | - | - | - |
|  | AJK | 19.63 | 69.69 | 18.41 | 66.72 | 16.59 | 61.67 |
| **AJK Total** |  | **28.17** | **100.00** | **27.59** | **100.00** | **26.90** | **100.00** |
| **Grand Total** |  | **21,804.31** |  | **23,692.09** |  | **24,417.30** |  |
| Source: Core Statistics Department | | | | | | | |
| - : Value is zero; .. : Amount is less than 5.0 million | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.18 Province/Region and Categories of**  **Advances by Borrowers** | | | | | | | | | | |
| **(Outstanding Position)** | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/**  **Regions** | **Borrower** | **Dec-22** | | | **Mar-23** | | | **Jun-23 P** | | |
| **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
| **Overall** | Foreign Constituents | - | 0.01 | 0.01 | - | 0.02 | 0.02 | - | 0.02 | 0.02 |
| Government | 30.64 | 1,182.32 | 1,212.96 | 29.94 | 1,406.03 | 1,435.97 | 28.68 | 1,858.58 | 1,887.26 |
| Non-Financial Public Sector Enterprises | - | 1,350.36 | 1,350.36 | - | 1,506.54 | 1,506.54 | - | 1,657.83 | 1,657.83 |
| NBFCs & Financial Auxiliaries | 0.02 | 514.25 | 514.27 | 0.01 | 340.93 | 340.94 | 0.01 | 330.00 | 330.01 |
| Private Sector (Business) | 243.28 | 7,080.97 | 7,324.26 | 295.50 | 6,729.81 | 7,025.31 | 274.59 | 6,515.88 | 6,790.47 |
| Trust Funds & Non Profit Organizations | - | 16.34 | 16.34 | - | 14.55 | 14.55 | - | 13.62 | 13.62 |
| Personal/Individuals | 144.12 | 998.57 | 1,142.68 | 79.72 | 1,049.22 | 1,128.93 | 78.88 | 1,047.62 | 1,126.49 |
| Others | 0.32 | 2.84 | 3.16 | 1.65 | 1.20 | 2.85 | 1.20 | 1.02 | 2.22 |
| **Total** | **418.37** | **11,145.66** | **11,564.03** | **406.82** | **11,048.30** | **11,455.12** | **383.36** | **11,424.57** | **11,807.93** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Punjab** | Foreign Constituents | - | - | - | - | - | - | - | 0.02 | 0.02 |
| Government | - | 751.55 | 751.55 | - | 726.46 | 726.46 | - | 1,035.40 | 1,035.40 |
| Non-Financial Public Sector Enterprises | - | 394.53 | 394.53 | - | 444.16 | 444.16 | - | 501.07 | 501.07 |
| NBFCs & Financial Auxiliaries | - | 29.28 | 29.28 | - | 36.06 | 36.06 | - | 36.12 | 36.12 |
| Private Sector (Business) | 185.12 | 3,099.48 | 3,284.60 | 193.74 | 2,885.41 | 3,079.15 | 173.19 | 2,793.24 | 2,966.44 |
| Trust Funds & Non Profit Organizations | - | 4.85 | 4.85 | - | 4.90 | 4.90 | - | 4.50 | 4.50 |
| Personal/Individuals | 11.13 | 386.45 | 397.58 | 35.62 | 335.98 | 371.60 | 33.62 | 343.94 | 377.56 |
| Others | 0.07 | 0.48 | 0.55 | 1.40 | 0.41 | 1.81 | 0.91 | 0.57 | 1.47 |
| **Total** | **196.32** | **4,666.61** | **4,862.93** | **230.76** | **4,433.40** | **4,664.16** | **207.72** | **4,714.86** | **4,922.58** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Sindh** | Foreign Constituents | - | - | - | - | - | - | - | - | - |
| Government | 30.64 | 379.80 | 410.44 | 29.94 | 348.59 | 378.53 | 28.68 | 391.75 | 420.43 |
| Non-Financial Public Sector Enterprises | - | 625.26 | 625.26 | - | 718.23 | 718.23 | - | 845.22 | 845.22 |
| NBFCs & Financial Auxiliaries | 0.02 | 324.85 | 324.87 | 0.01 | 187.22 | 187.23 | 0.01 | 193.66 | 193.68 |
| Private Sector (Business) | 39.02 | 3,023.87 | 3,062.89 | 37.23 | 2,921.93 | 2,959.16 | 37.40 | 2,900.77 | 2,938.16 |
| Trust Funds & Non Profit Organizations | - | 5.40 | 5.40 | - | 5.14 | 5.14 | - | 4.37 | 4.37 |
| Personal/Individuals | 4.05 | 507.51 | 511.56 | 26.67 | 599.98 | 626.65 | 28.44 | 607.42 | 635.86 |
| Others | - | 2.36 | 2.36 | - | 0.79 | 0.79 | - | 0.45 | 0.45 |
| **Total** | **73.72** | **4,869.05** | **4,942.78** | **93.86** | **4,781.88** | **4,875.74** | **94.53** | **4,943.66** | **5,038.19** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Khyber Pakhtunkhwa** | Foreign Constituents | - | - | - | - | - | - | - | - | - |
| Government | - | 21.05 | 21.05 | - | 22.05 | 22.05 | - | .. | .. |
| Non-Financial Public Sector Enterprises | - | 61.13 | 61.13 | - | 59.42 | 59.42 | - | 18.42 | 18.42 |
| NBFCs & Financial Auxiliaries | - | 0.26 | 0.26 | - | 0.56 | 0.56 | - | 0.06 | 0.06 |
| Private Sector (Business) | 12.51 | 226.76 | 239.27 | 55.47 | 181.41 | 236.89 | 55.10 | 63.63 | 118.73 |
| Trust Funds & Non Profit Organizations | - | 0.27 | 0.27 | - | 0.26 | 0.26 | - | 0.25 | 0.25 |
| Personal/Individuals | 127.46 | 56.60 | 184.06 | 7.54 | 69.91 | 77.44 | 6.74 | 50.61 | 57.35 |
| Others | - | - | - | - | - | - | - | - | - |
| **Total** | **139.97** | **366.06** | **506.03** | **63.01** | **333.62** | **396.63** | **61.85** | **132.96** | **194.81** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Balochistan** | Foreign Constituents | - | - | - | - | - | - | - | - | - |
| Government | - | 1.94 | 1.94 | - | 1.96 | 1.96 | - | 1.96 | 1.96 |
| Non-Financial Public Sector Enterprises | - | - | - | - | - | - | - | - | - |
| NBFCs & Financial Auxiliaries | - | - | - | - | - | - | - | - | - |
| Private Sector (Business) | 3.28 | 5.30 | 8.58 | 4.66 | 5.49 | 10.15 | 4.32 | 5.09 | 9.41 |
| Trust Funds & Non Profit Organizations | - | - | - | - | 0.18 | 0.18 | - | 0.35 | 0.35 |
| Personal/Individuals | 0.61 | 2.34 | 2.95 | 7.20 | 4.94 | 12.14 | 7.33 | 4.93 | 12.26 |
| Others | 0.25 | - | 0.25 | 0.25 | - | 0.25 | 0.30 | - | 0.30 |
| **Total** | **4.14** | **9.58** | **13.72** | **12.11** | **12.57** | **24.68** | **11.95** | **12.33** | **24.28** |
|  |  |  |  |  | - | - | - |  |  |  |
| **Islamabad** | Foreign Constituents | - | 0.01 | 0.01 | - | 0.02 | 0.02 | - | - | - |
| Government | - | 27.99 | 27.99 | - | 306.96 | 306.96 | - | 429.47 | 429.47 |
| Non-Financial Public Sector Enterprises | - | 269.45 | 269.45 | - | 284.72 | 284.72 | - | 293.11 | 293.11 |
| NBFCs & Financial Auxiliaries | - | 159.86 | 159.86 | - | 117.09 | 117.09 | - | 100.15 | 100.15 |
| Private Sector (Business) | 0.24 | 699.41 | 699.65 | 0.24 | 709.74 | 709.98 | 0.26 | 730.57 | 730.83 |
| Trust Funds & Non Profit Organizations | - | 5.83 | 5.83 | - | 4.06 | 4.06 | - | 4.15 | 4.15 |
| Personal/Individuals | 0.20 | 43.71 | 43.91 | 0.38 | 32.46 | 32.84 | 0.37 | 34.78 | 35.15 |
| Others | - | .. | .. | - | .. | .. | - | .. | .. |
| **Total** | **0.44** | **1,206.25** | **1,206.69** | **0.62** | **1,455.07** | **1,455.68** | **0.63** | **1,592.24** | **1,592.86** |
|  |  |  |  |  |  |  |  |  |  |  |
|  | | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.18 Province/Region and Categories of Advances by Borrowers** | | | | | | | | | | |
| **(Outstanding Position)** | | | | | | | | | | |
|  | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/**  **Regions** | **Borrower** | **Dec-22** | | | **Mar-23** | | | **Jun-23 P** | | |
| **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Gilgit-Baltistan** | Foreign Constituents | - | - | - | - | - | - | - | - | - |
| Government | - | - | - | - | - | - | - | - | - |
| Non-Financial Public Sector Enterprises | - | - | - | - | - | - | - | - | - |
| NBFCs & Financial Auxiliaries | - | - | - | - | - | - | - | - | - |
| Private Sector (Business) | 2.24 | 4.01 | 6.26 | 2.46 | 2.98 | 5.43 | 3.01 | 2.80 | 5.81 |
| Trust Funds & Non Profit Organizations | - | - | - | - | - | - | - | - | - |
| Personal/Individuals | 0.28 | 0.84 | 1.12 | 0.46 | 1.31 | 1.77 | 0.46 | 1.33 | 1.80 |
| Others | - | - | - | - | - | - | - | - | - |
| **Total** | **2.52** | **4.85** | **7.37** | **2.92** | **4.28** | **7.21** | **3.48** | **4.13** | **7.61** |
|  |  |  |  |  | - | - | - |  |  |  |
| **AJK** | Foreign Constituents | - | - | - | - | - | - | - | - | - |
| Government | - | - | - | - | - | - | - | - | - |
| Non-Financial Public Sector Enterprises | - | - | - | - | - | - | - | - | - |
| NBFCs & Financial Auxiliaries | - | - | - | - | - | - | - | - | - |
| Private Sector (Business) | 0.87 | 22.13 | 23.00 | 1.70 | 22.84 | 24.54 | 1.30 | 19.78 | 21.08 |
| Trust Funds & Non Profit Organizations | - | - | - | - | - | - | - | - | - |
| Personal/Individuals | 0.39 | 1.12 | 1.50 | 1.85 | 4.63 | 6.48 | 1.92 | 4.60 | 6.52 |
| Others | - | - | - | - | - | - | - | - | - |
| **Total** | **1.26** | **23.25** | **24.50** | **3.54** | **27.48** | **31.02** | **3.22** | **24.38** | **27.60** |
|  |  |  |  |  |  |  |  |  |  |  |
| Source: Core Statistics Department | | | | | | | | | | |

**"Urban area”** means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on **“Outstanding Advances”** is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

**"Outstanding Advances"** mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

**Foreign Constituents:** This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

**NFPSEs (Non-financial Public Sector Enterprises):** These are the non-financial resident corporations, which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

**NBFCs & Fin Aux.:** NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

**Private Sector Business:** Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

**Trust Fund:** This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

**Personal:** This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

**Others:** This includes all those, which are not classified elsewhere.

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)** | | | | | | | | | |
| (Amount in Million Rupees) | | | | | | | | | |
| **Period/Provinces** | **Farm Sector** | | | | | | | | |
| **Subsistence Holding** | | | **Economic Holding** | | | **Above Economic Holding** | | |
| **No. of Borrowers** | **Disbursed** | **Outstanding** | **No. of Borrowers** | **Disbursed** | **Outstanding** | **No. of Borrowers** | **Disbursed** | **Outstanding** |
| **FY23** |  |  |  |  |  |  |  |  |  |
| **Jul-Sep** |  |  |  |  |  |  |  |  |  |
| Punjab | 129,027 | 50,596 | 168,274 | 18,361 | 18,976 | 46,121 | 3,351 | 78,459 | 71,910 |
| Sindh | 19,956 | 21,454 | 39,476 | 3,220 | 2,834 | 11,097 | 736 | 21,396 | 13,621 |
| Khyber Pakhtunkhwa | 5,071 | 1,205 | 6,469 | 999 | 726 | 2,193 | 126 | 614 | 926 |
| Balochistan | 562 | 205 | 1,986 | 65 | 66 | 362 | 23 | 44 | 306 |
| Azad Jammu Kashmir | 438 | 92 | 266 | 1 | - | 1 | 9 | 242 | 45 |
| Gilgit Baltistan | 1,146 | 156 | 836 | 4 | 2 | 14 | 3 | 4 | 22 |
| **All Pakistan** | **156,200** | **73,708** | **217,307** | **22,650** | **22,604** | **59,788** | **4,248** | **100,760** | **86,830** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Dec** |  |  |  |  |  |  |  |  |  |
| Punjab | 381,879 | 106,865 | 169,431 | 30,807 | 43,384 | 48,765 | 5,244 | 188,584 | 75,047 |
| Sindh | 60,510 | 42,083 | 41,278 | 5,605 | 7,277 | 11,499 | 1,032 | 48,067 | 17,132 |
| Khyber Pakhtunkhwa | 10,812 | 3,102 | 6,664 | 1,770 | 1,620 | 2,421 | 202 | 1,292 | 1,052 |
| Balochistan | 1,984 | 727 | 2,203 | 119 | 149 | 404 | 32 | 90 | 300 |
| Azad Jammu Kashmir | 1,035 | 267 | 302 | 3 | 1 | 32 | 1,163 | 1,132 | 591 |
| Gilgit Baltistan | 2,401 | 348 | 788 | 6 | 8 | 14 | 6 | 7 | 25 |
| **All Pakistan** | **458,621** | **153,392** | **220,666** | **38,310** | **52,440** | **63,134** | **7,679** | **239,172** | **94,148** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Mar** |  |  |  |  |  |  |  |  |  |
| Punjab | 529,939 | 158,544 | 162,522 | 39,923 | 68,316 | 46,970 | 6,417 | 257,788 | 67,303 |
| Sindh | 101,690 | 68,221 | 44,218 | 8,439 | 11,721 | 11,256 | 1,235 | 45,010 | 9,342 |
| Khyber Pakhtunkhwa | 17,715 | 5,205 | 6,484 | 2,547 | 2,710 | 2,355 | 256 | 3,175 | 2,501 |
| Balochistan | 3,425 | 1,381 | 2,301 | 167 | 288 | 436 | 42 | 229 | 855 |
| Azad Jammu Kashmir | 1,560 | 415 | 399 | 4 | 2 | 3 | 13 | 1,444 | 115 |
| Gilgit Baltistan | 3,487 | 597 | 757 | 6 | 12 | 13 | 12 | 25 | 26 |
| **All Pakistan** | **657,816** | **234,364** | **216,680** | **51,086** | **83,050** | **61,034** | **7,975** | **307,671** | **80,141** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Jun** |  |  |  |  |  |  |  |  |  |
| Punjab | 767,645 | 252,634 | 174,868 | 49,537 | 106,674 | 46,628 | 8,474 | 390,951 | 78,617 |
| Sindh | 165,865 | 110,406 | 52,485 | 11,699 | 19,623 | 12,247 | 1,773 | 59,436 | 15,018 |
| Khyber Pakhtunkhwa | 25,100 | 8,264 | 7,415 | 3,007 | 3,857 | 2,377 | 556 | 6,272 | 2,907 |
| Balochistan | 5,266 | 2,732 | 2,952 | 247 | 574 | 528 | 67 | 797 | 399 |
| Azad Jammu Kashmir | 2,280 | 596 | 443 | 14 | 27 | 66 | 14 | 2,971 | 541 |
| Gilgit Baltistan | 4,783 | 933 | 910 | 7 | 18 | 18 | 16 | 37 | 26 |
| **All Pakistan** | **970,939** | **375,565** | **239,072** | **64,511** | **130,774** | **61,864** | **10,900** | **460,463** | **97,508** |
| **FY24** |  |  |  |  |  |  |  |  |  |
| **Jul-Sep** |  |  |  |  |  |  |  |  |  |
| Punjab | 147,697 | 65,494 | 172,750 | 20,008 | 29,115 | 51,753 | 3,559 | 84,189 | 74,857 |
| Sindh | 33,859 | 28,256 | 50,891 | 5,932 | 6,724 | 13,067 | 928 | 12,114 | 17,175 |
| Khyber Pakhtunkhwa | 32,030 | 18,773 | 6,926 | 1,025 | 862 | 2,718 | 225 | 1,663 | 2,037 |
| Balochistan | 2,379 | 1,051 | 3,513 | 83 | 111 | 538 | 43 | 132 | 408 |
| Azad Jammu Kashmir | 631 | 199 | 472 | 15 | 40 | 71 | 11 | 605 | 470 |
| Gilgit Baltistan | 800 | 345 | 1,072 | 5 | 2 | 12 | 5 | 25 | 26 |
| **All Pakistan** | **217,396** | **114,118** | **235,624** | **27,068** | **36,854** | **68,160** | **4,771** | **98,728** | **94,973** |
|  | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)** | | | | | | | | | |
| (Amount in Million Rupees) | | | | | | | | | |
| **Period/Provinces** | **Non-Farm Sector** | | | | | | **Overall** | | |
| **Small Farm** | | | **Large Farm** | | | **Farm & Nom Farm** | | |
| **No. of Borrowers** | **Disbursed** | **Outstanding** | **No. of Borrowers** | **Disbursed** | **Outstanding** | **No. of Borrowers** | **Disbursed** | **Outstanding** |
| **FY23** |  |  |  |  |  |  |  |  |  |
| **Jul-Sep** |  |  |  |  |  |  |  |  |  |
| Punjab | 247,395 | 38,061 | 147,325 | 14,615 | 123,552 | 114,439 | 412,749 | 309,644 | 548,069 |
| Sindh | 30,012 | 5,773 | 28,056 | 358 | 15,907 | 15,624 | 54,282 | 67,365 | 107,874 |
| Khyber Pakhtunkhwa | 8,322 | 2,182 | 7,527 | 360 | 307 | 1,140 | 14,878 | 5,034 | 18,255 |
| Balochistan | 201 | 39 | 257 | 12 | 13 | 83 | 863 | 367 | 2,993 |
| Azad Jammu Kashmir | 3,615 | 524 | 1,835 | 21 | 33 | 281 | 4,084 | 892 | 2,428 |
| Gilgit Baltistan | 1,220 | 202 | 1,160 | 198 | 99 | 1,341 | 2,571 | 464 | 3,373 |
| **All Pakistan** | **290,765** | **46,782** | **186,160** | **15,564** | **139,911** | **132,907** | **489,427** | **383,765** | **682,992** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Dec** |  |  |  |  |  |  |  |  |  |
| Punjab | 576,191 | 86,488 | 161,893 | 32,749 | 260,024 | 116,289 | 1,026,870 | 685,345 | 571,425 |
| Sindh | 91,264 | 14,522 | 29,516 | 571 | 28,574 | 15,077 | 158,982 | 140,523 | 114,502 |
| Khyber Pakhtunkhwa | 18,643 | 4,817 | 8,297 | 776 | 946 | 1,376 | 32,203 | 11,777 | 19,810 |
| Balochistan | 563 | 115 | 276 | 25 | 37 | 85 | 2,723 | 1,119 | 3,269 |
| Azad Jammu Kashmir | 6,944 | 996 | 1,835 | 34 | 127 | 247 | 9,179 | 2,523 | 3,007 |
| Gilgit Baltistan | 3,213 | 546 | 1,331 | 561 | 250 | 1,396 | 6,187 | 1,159 | 3,554 |
| **All Pakistan** | **696,818** | **107,484** | **203,149** | **34,716** | **289,957** | **134,470** | **1,236,144** | **842,446** | **715,566** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Mar** |  |  |  |  |  |  |  |  |  |
| Punjab | 804,616 | 135,336 | 171,983 | 48,634 | 373,843 | 115,532 | 1,429,529 | 993,827 | 564,309 |
| Sindh | 139,745 | 23,958 | 32,019 | 1,033 | 50,759 | 18,295 | 252,142 | 199,669 | 115,130 |
| Khyber Pakhtunkhwa | 27,899 | 7,708 | 9,473 | 1,115 | 1,439 | 1,920 | 49,532 | 20,237 | 22,733 |
| Balochistan | 820 | 322 | 361 | 42 | 72 | 78 | 4,496 | 2,292 | 4,030 |
| Azad Jammu Kashmir | 10,475 | 1,984 | 2,242 | 49 | 136 | 219 | 12,101 | 3,982 | 2,978 |
| Gilgit Baltistan | 5,399 | 948 | 1,500 | 771 | 329 | 1,397 | 9,675 | 1,910 | 3,693 |
| **All Pakistan** | **988,954** | **170,255** | **217,578** | **51,644** | **426,578** | **137,440** | **1,757,475** | **1,221,918** | **712,873** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Jun** |  |  |  |  |  |  |  |  |  |
| Punjab | 1,042,051 | 202,914 | 175,388 | 68,440 | 483,527 | 117,417 | 1,936,147 | 1,436,701 | 592,918 |
| Sindh | 171,227 | 31,260 | 33,075 | 2,123 | 70,686 | 17,311 | 352,687 | 291,411 | 130,135 |
| Khyber Pakhtunkhwa | 35,977 | 12,425 | 9,871 | 1,460 | 2,960 | 2,170 | 66,100 | 33,778 | 24,741 |
| Balochistan | 1,366 | 470 | 828 | 60 | 219 | 134 | 7,006 | 4,791 | 4,841 |
| Azad Jammu Kashmir | 12,404 | 2,521 | 1,957 | 67 | 203 | 226 | 14,779 | 6,319 | 3,233 |
| Gilgit Baltistan | 7,449 | 1,329 | 1,675 | 1,106 | 639 | 1,538 | 13,361 | 2,956 | 4,166 |
| **All Pakistan** | **1,270,474** | **250,920** | **222,794** | **73,256** | **558,234** | **138,795** | **2,390,080** | **1,775,955** | **760,034** |
| **FY24** |  |  |  |  |  |  |  |  |  |
| **Jul-Sep** |  |  |  |  |  |  |  |  |  |
| Punjab | 214,489 | 54,679 | 182,542 | 14,509 | 163,742 | 113,972 | 400,262 | 397,218 | 595,873 |
| Sindh | 29,819 | 8,596 | 34,382 | 551 | 16,789 | 16,734 | 71,089 | 72,480 | 132,249 |
| Khyber Pakhtunkhwa | 8,748 | 3,310 | 10,318 | 289 | 960 | 2,252 | 42,317 | 25,568 | 24,251 |
| Balochistan | 189 | 92 | 584 | 30 | 402 | 148 | 2,724 | 1,788 | 5,190 |
| Azad Jammu Kashmir | 1,963 | 492 | 2,005 | 12 | 37 | 164 | 2,632 | 1,373 | 3,183 |
| Gilgit Baltistan | 1,912 | 332 | 1,773 | 188 | 209 | 1,469 | 2,910 | 913 | 4,352 |
| **All Pakistan** | **257,120** | **67,501** | **231,603** | **15,579** | **182,139** | **134,738** | **521,934** | **499,339** | **765,098** |
| Source: Agriculture Credit & Financial Inclusion Department | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.20 Agricultural Loans Disbursed by Holdings and Sectors** | | | | | | | | | |
| **All Banks** | | | | | | | | | |
| **Jul-Sep FY24** | | | | | | | | | |
| **Farm (Crop) Sector** | | (Million Rupees) | | | | | | | | | |
| **Purpose** | | Subsistence Holdings | | Economic Holdings | | Above Economic Holdings | | **Total** | |
| No. of Borrowers | Amount Disbursed | No. of Borrowers | Amount Disbursed | No. of Borrowers | Amount Disbursed | **No. of Borrowers** | **Amount Disbursed** |
|  | |  |  |  |  |  |  |  |  |
| **Production Loans** | | **210,360** | **97,010** | **24,384** | **30,864** | **4,254** | **80,111** | **238,998** | **207,985** |
| All Crops Loan (Excluding Veg & Fruits) | | 205,333 | 64,736 | 22,584 | 25,529 | 3,174 | 21,725 | 231,091 | 111,990 |
| Vegetables | | 609 | 403 | 633 | 1,045 | 102 | 625 | 1,344 | 2,073 |
| Fruits/Orchards | | 672 | 1,139 | 972 | 1,866 | 391 | 3,950 | 2,035 | 6,955 |
| Flowers/Ornamental Plants | | - | - | 1 | 18 |  |  | 1 | 18 |
| Others | | 3,746 | 30,732 | 194 | 2,407 | 587 | 53,810 | 4,527 | 86,949 |
| **Development Loans** | | **5,763** | **10,515** | **2,417** | **5,427** | **386** | **8,634** | **8,566** | **24,577** |
| Plough Cattle | | - | - | - | - | - | - | - | - |
| Tube wells | | 237 | 439 | 336 | 798 | 64 | 297 | 637 | 1,533 |
| Sprinkle & Trickle Irrigation | | - | - | - | - | 1 | 2 | 1 | 2 |
| Tractors | | 3,686 | 7,591 | 1,628 | 3,590 | 118 | 398 | 5,432 | 11,578 |
| Orchards | | 470 | 228 | 314 | 393 | 36 | 234 | 820 | 856 |
| Farm Transportation | | 187 | 525 | - | - | 16 | 39 | 203 | 564 |
| Godown/Silos | | 535 | 478 | 60 | 116 | 19 | 194 | 614 | 789 |
| Land Improvement | | 158 | 65 | 10 | 4 | - | - | 168 | 69 |
| Farm Machinery | | 214 | 553 | 29 | 387 | 27 | 280 | 270 | 1,219 |
| High Quality Seed Processing Units | | 2 | 42 | 2 | 6 | 16 | 375 | 20 | 423 |
| Green House/ Tunnel Farming | | - | - | - | - | 1 | 192 | 1 | 192 |
| Cold Storage | | 26 | 198 | 12 | 82 | 25 | 254 | 63 | 534 |
| Others NGOs | | 248 | 396 | 26 | 53 | 63 | 6,370 | 337 | 6,819 |
| **Corporate Farming** | | **1,273** | **6,592** | **267** | **562** | **131** | **9,983** | **1,671** | **17,137** |
| Production Loans | | 1,273 | 6,592 | 267 | 562 | 131 | 9,983 | 1,671 | 17,137 |
| Development Loans | | - | - | - | - | - | - | - | - |
| **Total** | | **217,396** | **114,118** | **27,068** | **36,854** | **4,771** | **98,728** | **249,235** | **249,699** |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non- Farm (Non-Crop) Sector** |  |  | | | | (Million Rupees) |
| **Purpose** | **Small Farms** | | **Large Farms** | | **Total** | |
| No. of Borrowers | Amount Disbursed | No. of Borrowers | Amount Disbursed | No. of Borrowers | Amount Disbursed |
| Livestock, Dairy & Meat | 256,213 | 64,716 | 5,836 | 77,315 | 262,049 | 142,031 |
| Poultry | 459 | 2,323 | 1,365 | 86,659 | 1,824 | 88,981 |
| Fisheries | 151 | 185 | 572 | 2,824 | 723 | 3,010 |
| Forestry | 1 | .. | 2 | .. | 3 | 1 |
| Others | 296 | 277 | 7,804 | 15,341 | 8,100 | 15,618 |
| **Total** | **257,120** | **67,501** | **15,579** | **182,139** | **272,699** | **249,640** |

Source: Agriculture Credit & Financial Inclusion Department, SBP

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.21 Classification of Scheduled Banks' Bills** | | | | | | | | | |
| **Purchased and Discounted** | | | | | | | | | |
| All Banks | | | | | | | | | |
| (End period: Million Rupees) | | | | | | | | | |
| **ECONOMIC GROUPS** | **2022** | | | **2023** | | | | | |
| **Dec** | | | **Mar** | | | **JunP** | | |
| **Inland Bills** | **Import Bills** | **Foreign Bills** | **Inland Bills** | **Import Bills** | **Foreign Bills** | **Inland Bills** | **Import Bills** | **Foreign Bills** |
|  |  |  |  |  |  |  |  |  |  |
| **1. FOREIGN CONSTITUENTS** | **-** | **-** | **301.2** | **-** | **-** | **502.7** | **-** | **-** | **764.7** |
| **2. DOMESTIC CONSTITUENTS** | **148,365.5** | **45,434.7** | **156,049.8** | **141,070.6** | **42,715.4** | **188,422.3** | **150,128.4** | **31,430.5** | **204,580.2** |
| **I. GOVERNMENT** | **-** | **77.2** | **-** | **17.2** | **172.0** | **-** | **-** | **289.7** | **-** |
| **II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)** | **20,881.0** | **490.9** | **..** | **15,048.7** | **719.6** | **..** | **16,996.8** | **2,012.7** | **..** |
| **III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| **IV. PRIVATE SECTOR (BUSINESS)** | **127,484.5** | **44,854.1** | **156,049.8** | **126,004.7** | **41,823.4** | **188,422.3** | **133,131.6** | **29,128.1** | **204,580.2** |
| a. Agriculture, forestry and fishing | 9.7 | 83.0 | 172.7 | 9.7 | 148.0 | 448.6 | 9.7 | 101.0 | 86.3 |
| b. Mining and quarrying | - | 1,321.7 | 19.2 | 6.8 | 1,321.7 | - | - | 1,382.9 | 26.8 |
| c. Manufacturing | 80,360.9 | 33,912.2 | 139,485.1 | 74,556.4 | 27,571.7 | 171,767.4 | 94,960.3 | 23,316.6 | 183,759.1 |
| 01 - Manufacture of food products | 8,411.3 | 9,133.3 | 6,791.3 | 10,536.3 | 6,009.9 | 8,359.2 | 12,979.4 | 3,757.1 | 6,305.2 |
| 02 - Manufacture of beverages | 100.0 | 525.9 | - | 100.0 | 539.2 | 6.4 | 100.0 | 531.3 | 4.1 |
| 03 - Manufacture of textiles | 37,076.3 | 9,329.3 | 104,112.0 | 38,026.6 | 7,474.9 | 130,462.3 | 44,509.3 | 7,988.6 | 148,965.5 |
| 04 - Manufacture of wearing apparel | 718.7 | 1,677.5 | 20,616.9 | 1,023.0 | 1,632.6 | 23,860.5 | 1,142.1 | 1,608.3 | 19,169.0 |
| 05 - Manufacture of leather and related products | - | 577.4 | 2,803.2 | - | 542.8 | 3,208.1 | - | 719.6 | 3,543.5 |
| 06 - Manufacture of paper and paper products | 32.9 | 505.3 | 250.6 | 50.6 | 357.4 | 495.3 | 73.3 | 477.7 | 322.6 |
| 07 - Manufacture of coke and refined petroleum products | 15,046.4 | 2,335.7 | - | 9,375.0 | 5,265.3 | 401.2 | 15,359.9 | 2,250.1 | - |
| 08 - Manufacture of chemicals and chemical products | 9,529.1 | 4,736.6 | 578.6 | 10,332.3 | 1,500.0 | 452.6 | 11,185.9 | 1,221.1 | 475.4 |
| 09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 120.6 | 93.0 | 62.1 | 120.3 | 270.6 | 107.4 | 85.0 | 499.8 | 113.2 |
| 10 - Manufacture of rubber and plastics products | 567.4 | 626.8 | 317.6 | 364.3 | 495.6 | 287.8 | 712.8 | 392.5 | 545.0 |
| 11 - Manufacture of other non-metallic mineral products | 149.0 | 236.2 | 507.2 | 53.0 | 350.7 | 1,222.3 | 20.0 | 203.3 | 1,742.5 |
| 12 - Manufacture of basic metals | 258.3 | 1,307.4 | - | 147.2 | 648.9 | - | 106.0 | 266.9 | - |
| 13 - Manufacture of fabricated metal products, except machinery and equipment | 311.7 | 61.3 | 16.0 | 303.6 | 0.5 | - | 296.4 | 76.2 | 20.2 |
| 14 - Manufacture of computer, electronic and optical products | 125.6 | 249.9 | 15.0 | 208.6 | - | - | 50.5 | - | - |
| 15 - Manufacture of electrical equipment | 164.7 | 1,053.8 | 76.0 | 100.0 | 786.9 | 76.0 | 140.3 | 1,759.7 | 124.6 |
| 16 - Manufacture of machinery and equipment | - | 23.8 | 638.3 | 15.0 | 9.8 | 770.8 | - | 150.5 | 516.4 |
| 17 - Manufacture of motor vehicles, trailers and semi-trailers | 560.1 | 1,226.0 | 487.3 | 620.4 | 1,189.4 | 594.6 | 591.4 | 1,124.4 | 327.5 |
| 18 - Manufacture of furniture | 225.0 | 31.5 | - | - | 6.8 | - | - | 34.9 | - |
| 19. Other manufacturing | 6,963.8 | 181.7 | 2,213.1 | 3,180.5 | 490.5 | 1,462.8 | 7,608.1 | 254.7 | 1,584.2 |
| d. Electricity, gas, steam and air conditioning supply | 3,696.6 | 216.2 | 200.0 | 6,014.1 | - | 232.0 | 1,148.4 | - | 347.0 |
| e. Water supply; sewerage, waste management and remediation activities | 230.3 | - | - | 272.4 | - | - | - | - | - |
| f. Construction | 254.9 | 372.7 | 48.0 | 25.1 | 380.5 | 38.0 | - | - | - |
| g. Wholesale and retail trade; repair of motor vehicles and motorcycles | 17,887.5 | 6,728.5 | 15,153.8 | 20,138.5 | 10,326.8 | 15,012.4 | 15,427.5 | 2,139.4 | 19,328.4 |
| 01 - Wholesale and retail trade and repair of motor vehicles and motorcycles | - | 11.8 | 31.1 | - | 0.5 | 31.1 | - | 0.5 | 31.1 |
| 02 - Wholesale trade, except of motor vehicles and motorcycles | 6,181.0 | 5,837.7 | 3,557.6 | 7,920.6 | 9,619.9 | 3,646.0 | 4,684.3 | 1,784.1 | 2,175.0 |
| 03 - Retail trade, except of motor vehicles and motorcycles | 11,706.5 | 879.0 | 11,565.1 | 12,218.0 | 706.4 | 11,335.3 | 10,743.2 | 354.9 | 17,122.3 |
| h. Transportation and storage | 7.0 | 1,772.2 | 99.8 | 10.3 | 1,813.9 | 99.8 | 7.0 | 1,772.2 | 119.8 |
| i. Accommodation and food service activities | - | - | 118.5 | - | 3.4 | - | - | 115.1 | - |
| j. Information and communication | 12,985.2 | 144.5 | 267.2 | 13,431.9 | 103.6 | 168.1 | 12,232.0 | 101.5 | 265.7 |
| k. Real estate activities | - | - | - | - | - | - | - | - | - |
| l. Professional, scientific and technical activities | 2,407.8 | 14.2 | 146.9 | 1,996.2 | 74.9 | 26.9 | 59.5 | 176.2 | 371.0 |
| m. Administrative and support service activities | 4,113.6 | 66.9 | 285.1 | 4,006.6 | 74.7 | 497.9 | 3,516.4 | 19.1 | 240.4 |
| n. Education | - | - | - | - | - | - | - | - | - |
| o. Human health and social work activities | - | 4.1 | - | - | 4.1 | - | - | 4.1 | - |
| p. Arts, entertainment, and recreation | - | - | - | - | - | - | - | - | - |
| q. Other service activities | 5,531.1 | 217.9 | 53.4 | 5,536.5 | - | 131.2 | 5,770.9 | - | 35.8 |
| **V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS** | **-** | **12.5** | **-** | **-** | **0.4** | **-** | **-** | **-** | **-** |
| **VI. PERSONAL** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| **VII. OTHER** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| **TOTAL** | **148,365.5** | **45,434.7** | **156,351.0** | **141,070.6** | **42,715.4** | **188,925.0** | **150,128.4** | **31,430.5** | **205,345.0** |
| Source: Core Statistics Department | | | | | | | | | |

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.22 Classification of Scheduled Banks' Investments** | | | | | | | | | | | | |
| **in Securities and Shares** | | | | | | | | | | | | |
| (End period: Million Rupees) | | | | | | | | | | | | |
| **SECURITIES / SHARES** | **2022** | | | **2023** | | | **2023** | | | | | |
| **DecR** | | | **Mar** | | | **JunP** | | | | | |
| **Book Value** | **Face Value** | **Market Value** | **Book Value** | **Face Value** | **Market Value** | **Book Value** | **Face Value** | | | **Market Value** | |
|  |  |  |  |  |  |  |  | |  |  | |
| **I. Federal Government** | **14,650,657** | **15,112,733** | **14,782,136** | **15,907,263** | **16,396,787** | **16,127,163** | **17,431,123** | | **17,927,488** | **17,543,321** | |
| 1) Treasury Bills | 3,637,634 | 3,820,564 | 3,671,232 | 3,922,956 | 4,106,382 | 3,956,793 | 5,197,151 | | 5,409,806 | 5,216,726 | |
| 2) Pakistan Investment Bonds (PIBs) | 11,001,359 | 11,280,504 | 11,098,987 | 11,973,008 | 12,279,107 | 12,158,818 | 12,222,251 | | 12,505,961 | 12,314,725 | |
| a. Fixed Rate | 3,374,963 | 3,546,805 | 3,349,690 | 4,171,962 | 4,353,261 | 4,217,799 | 4,351,704 | | 4,560,100 | 4,328,379 | |
| b. Floating Rate | 7,626,396 | 7,733,699 | 7,749,297 | 7,801,046 | 7,925,845 | 7,941,020 | 7,870,547 | | 7,945,860 | 7,986,346 | |
| 3) Others | 11,665 | 11,665 | 11,917 | 11,299 | 11,299 | 11,551 | 11,722 | | 11,722 | 11,870 | |
| **II. Provincial Government** | **..** | **..** | **..** | **..** | **..** | **..** | **..** | | **..** | **..** | |
| **III. Local Government** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | | **-** | **-** | |
| **IV. SHARES** | **372,188** | **246,135** | **369,770** | **396,664** | **267,250** | **399,197** | **392,699** | | **273,769** | **393,689** | |
| **1) Quoted On The Stock Exchange** | **197,399** | **79,699** | **187,327** | **191,677** | **68,147** | **184,924** | **197,418** | | **85,123** | **192,254** | |
| of which: |  |  |  |  |  |  |  | |  |  | |
| Financial Institutions | 19,547 | 12,714 | 21,981 | 18,752 | 12,812 | 20,958 | 19,210 | | 12,968 | 21,092 | |
| NFPSEs | 25,892 | 7,726 | 24,083 | 25,019 | 5,599 | 22,926 | 30,237 | | 12,637 | 27,445 | |
| Private Sector | 124,209 | 48,418 | 117,579 | 119,158 | 39,807 | 116,579 | 118,731 | | 48,319 | 117,375 | |
| **2) Unquoted On The Stock Exchange** | **174,789** | **166,436** | **182,443** | **204,987** | **199,103** | **214,273** | **195,282** | | **188,646** | **201,436** | |
| of which: |  |  |  |  |  |  |  | |  |  | |
| Financial Institutions | 16,765 | 17,529 | 16,882 | 19,391 | 17,178 | 21,360 | 23,356 | | 21,110 | 23,983 | |
| NFPSEs | 100,878 | 101,158 | 108,381 | 117,179 | 117,058 | 124,495 | 122,873 | | 122,747 | 130,618 | |
| Private Sector | 14,680 | 12,856 | 14,694 | 10,585 | 8,177 | 12,582 | 11,229 | | 8,177 | 11,383 | |
| **V. DEBENTURES** | **3** | **3** | **3** | 3 | 3 | 3 | 3 | | 3 | 3 | |
| **VI. PARTICIPATION TERM CERTIFICATES** | **..** | **..** | **..** | **..** | **..** | **..** | **..** | | **..** | **..** | |
| **VII. CERTIFICATE OF INVESTEMENTS** | **5** | **1** | **5** | 5 | 1 | 5 | 5 | | 1 | 5 | |
| **VIII. TERM FINANCE CERTIFICATES** | **96,087** | **99,028** | **98,750** | **98,336** | **100,814** | **101,631** | **106,467** | | **108,966** | **109,606** | |
| **IX. MUTUAL FUNDS** | **13,439** | **12,231** | **13,444** | **12,592** | **10,990** | **12,598** | **12,073** | | **10,732** | **12,072** | |
| **X. OTHERS** | **5,641** | **5,641** | **5,879** | **6,334** | **6,334** | **6,694** | **6,064** | | **6,064** | **6,388** | |
| **XI. Islamic Banking Products - Investments** | **3,083,735** | **2,974,150** | **3,166,046** | **3,152,826** | **3,149,057** | **3,305,817** | **3,426,152** | | **3,426,468** | **3,535,417** | |
| **a. Government Islamic Securities** | **2,576,374** | **2,582,580** | **2,617,163** | **2,635,135** | **2,638,680** | **2,729,337** | **2,916,239** | | **2,923,703** | **2,968,906** | |
| 1. GOP Ijara Sukuk | 2,491,299 | 2,495,881 | 2,526,950 | 2,523,122 | 2,524,400 | 2,610,692 | 2,825,149 | | 2,830,702 | 2,877,025 | |
| a. Variable Rental Rate | 1,976,824 | 1,980,251 | 2,003,039 | 1,892,550 | 1,909,122 | 1,956,780 | 2,228,657 | | 2,230,676 | 2,271,117 | |
| b. Fixed Rental Rate | 514,475 | 515,630 | 523,911 | 630,572 | 615,278 | 653,912 | 596,492 | | 600,026 | 605,907 | |
| 2. Bai Muajjal - Government | 23,789 | 23,789 | 28,549 | 23,789 | 23,789 | 29,175 | - | | - | - | |
| 3. Islamic Naya Pakistan Certificate | 44,975 | 45,000 | 45,352 | 68,042 | 68,042 | 69,288 | 70,380 | | 70,380 | 71,171 | |
| 4. Other | 16,312 | 17,911 | 16,312 | 20,181 | 22,448 | 20,181 | 20,710 | | 22,622 | 20,710 | |
| **b. Corporate Sukuks** | **472,464** | **356,584** | **513,008** | **481,879** | **474,566** | **539,007** | **472,155** | | **467,806** | **527,558** | |
| 1) Diminishing Musharaka Sukuk | 143,361 | 143,244 | 146,718 | 148,201 | 145,225 | 153,277 | 145,421 | | 142,609 | 149,751 | |
| 2) Ijaraha Sukuk | 189,735 | 73,386 | 220,428 | 190,356 | 187,861 | 240,539 | 190,316 | | 187,824 | 234,151 | |
| 3) Modaraba Sukuk | 9,303 | 9,303 | 9,444 | 10,954 | 10,954 | 11,327 | 10,779 | | 10,779 | 11,025 | |
| 4) Wakala Sukuk | - | - | - | - |  | - | - | |  | - | |
| 5) Any other | 130,066 | 130,651 | 136,419 | 132,368 | 130,526 | 133,864 | 125,639 | | 126,594 | 132,632 | |
| **c. Wakala Placements** | **-** | **-** | **-** | **-** |  | **-** | **-** | |  | **-** | |
| **d. Commodity Murabaha** | **-** | **-** | **-** | **-** |  | **-** | **-** | |  | **-** | |
| **e. Modarba Certificates** | **-** | **-** | **-** | **-** |  | **-** | **-** | |  | **-** | |
| **f. Placements Bai Muajjal** | **-** | **-** | **-** | **-** |  | **-** | **-** | |  | **-** | |
| **g. Certificate of Investment (COIs)** | **6,023** | **6,023** | **6,119** | **7,233** | **7,233** | **7,404** | **6,954** | | **6,954** | **7,106** | |
| **h. Other Islamic Mode of Investments** | **28,874** | **28,964** | **29,756** | **28,580** | **28,579** | **30,069** | **30,804** | | **28,004** | **31,847** | |
| **TOTAL** | **18,221,756** | **18,449,923** | **18,436,034** | **19,574,025** | **19,931,237** | **19,953,109** | **21,374,587** | | **21,753,491** | **21,600,502** | |

Source: Core Statistics Department

|  |  |  |  |
| --- | --- | --- | --- |
| **3.23 Scheduled Banks' Deposits by Rates of Interest**  **(Conventional Banking)** | | | |
| (End period: Million Rupees) | | | |
| **RATE OF** | **2022** | **2023** | |
| **INTEREST** | **Dec** | **Mar** | **JunP** |
|  |  |  |  |
| **00.00** | 6,093,605.0 | 6,579,541.3 | 7,045,365.4 |
| **01.00\*** | 184,419.6 | 245,769.3 | 243,675.5 |
| **02.00\*** | 233,589.4 | 308,066.0 | 229,624.3 |
| **03.00\*** | 49,322.0 | 12,842.0 | 12,253.8 |
| **04.00\*** | 16,129.5 | 31,190.5 | 60,961.6 |
| **05.00\*** | 24,715.5 | 52,136.4 | 59,226.1 |
| **05.25** | 3,661.7 | 7,614.7 | 27,708.2 |
| **05.50** | 3,943.0 | 3,352.2 | 31,111.3 |
| **05.75** | 13,107.3 | 4,484.3 | 4,085.9 |
| **06.00** | 5,729.5 | 6,946.9 | 34,928.5 |
| **06.25** | 2,320.6 | 894.4 | 1,227.7 |
| **06.50** | 2,667.7 | 2,882.1 | 3,081.3 |
| **06.75** | 1,385.5 | 1,960.8 | 1,454.6 |
| **07.00** | 25,863.4 | 9,685.1 | 9,288.2 |
| **07.25** | 5,379.3 | 2,577.9 | 4,335.2 |
| **07.50** | 8,652.9 | 19,582.3 | 21,691.4 |
| **07.75** | 2,623.8 | 3,351.8 | 2,407.1 |
| **08.00** | 14,253.1 | 11,981.2 | 16,792.1 |
| **08.25** | 4,859.3 | 5,418.1 | 10,913.5 |
| **08.50** | 7,101.1 | 5,974.4 | 13,128.1 |
| **08.75** | 4,801.3 | 3,752.4 | 5,286.7 |
| **09.00** | 30,961.4 | 12,764.1 | 9,243.5 |
| **09.25** | 26,137.7 | 4,498.3 | 19,061.3 |
| **09.50** | 9,558.3 | 11,018.4 | 43,282.1 |
| **09.75** | 26,011.5 | 17,837.7 | 9,519.8 |
| **10.00** | 32,302.3 | 19,963.0 | 30,556.1 |
| **10.25** | 42,119.3 | 20,232.4 | 12,477.0 |
| **10.50** | 44,857.3 | 20,384.2 | 6,278.0 |
| **10.75** | 20,451.6 | 32,147.5 | 18,798.2 |
| **11.00** | 31,151.2 | 50,827.1 | 9,148.2 |
| **11.25** | 29,184.2 | 12,035.9 | 12,043.4 |
| **11.50** | 29,131.6 | 13,310.4 | 11,640.7 |
| **11.75** | 33,727.7 | 92,620.7 | 35,290.9 |
| **12.00** | 136,958.5 | 58,010.5 | 35,717.8 |
| **12.25** | 16,878.8 | 34,029.4 | 6,712.6 |
| **12.50** | 42,107.9 | 24,685.2 | 15,289.7 |
| **12.75** | 27,366.4 | 79,045.5 | 11,907.7 |
| **13.00** | 41,304.2 | 137,889.4 | 150,351.6 |
| **13.25** | 14,454.1 | 10,577.1 | 4,116.3 |
| **13.50** | 69,055.6 | 48,547.0 | 12,076.9 |
| **13.75** | 32,628.3 | 17,770.4 | 4,737.1 |
| **14.00** | 107,900.8 | 40,385.1 | 33,091.3 |
| **14.25** | 44,726.4 | 24,913.2 | 15,701.7 |
| **14.50** | 5,960,059.2 | 314,859.3 | 100,738.8 |
| **14.75** | 798,448.5 | 146,914.8 | 20,412.6 |
| **15.00** | 626,873.4 | 81,286.7 | 41,647.8 |
| **15.25** | 232,825.9 | 88,797.7 | 30,410.2 |
| **15.50** | 528,564.3 | 4,589,061.0 | 52,977.8 |
| **15.75** | 218,048.8 | 1,052,250.0 | 111,718.1 |
| **16.00** | 263,913.0 | 318,415.3 | 160,356.3 |
| **16.25** | 278,168.5 | 763,320.3 | 86,118.6 |
| **16.50** | 128,537.5 | 335,125.7 | 50,403.5 |
| **16.75** | 149,076.8 | 406,412.2 | 33,838.8 |
| **17.00** | 137,774.1 | 182,896.9 | 54,355.4 |
| **17.25** | 44,150.3 | 74,156.6 | 33,645.8 |
| **17.50** | 4,512.7 | 41,092.9 | 17,835.0 |
| **17.75** | - | 50,850.6 | 21,951.9 |
| **18.00** | 4,673.7 | 182,608.2 | 38,527.2 |
| **18.25** | - | 41,769.3 | 31,947.8 |
| **18.50** | 8.2 | 145,252.8 | 26,763.9 |
| **18.75** | - | 65,618.4 | 59,964.9 |
| **19.00** | 1,249.4 | 91,075.4 | 199,532.7 |
| **19.25** | - | 128,729.5 | 41,944.9 |
| **19.50** | 1.5 | 64,610.3 | 6,031,010.6 |
| **19.75** | - | 50,472.0 | 963,913.0 |
| **20.00** | 10.3 | 76,393.9 | 666,503.9 |
| **20.25** | - | 28,770.2 | 138,865.0 |
| **20.50** | - | 85,562.0 | 472,775.3 |
| **20.75** | - | 23,147.0 | 304,570.6 |
| **21.00** | 5.3 | 60,979.7 | 174,112.8 |
| **21.25** | - | 6,727.3 | 129,357.0 |
| **21.50** | 10.9 | 10.4 | 59,451.4 |
| **21.75** | - | 4,379.0 | 109,701.6 |
| **22.00 & above** | 28.7 | 28.4 | 278,288.3 |
| **Total** | **16,974,046.5** | **17,605,070.1** | **18,889,229.7** |

Source: Core Statistics Department

Notes:

\*01.00 stands for 0.05 to 1.00

\*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |
| --- | --- | --- | --- |
| **3.24 Scheduled Banks' Deposits by Rates of Return**  **(Islamic Banking)** | | | |
| (Million Rupees) | | | |
| **RATE OF** | **2022** | **2023** | |
| **RETURN** | **Dec** | **Mar** | **JunP** |
|  |  |  |  |
| **00.00** | 1,950,291.66 | 2,160,712.86 | 2,318,728.27 |
| **01.00\*** | 82,686.56 | 171,265.94 | 186,344.80 |
| **02.00\*** | 73,185.22 | 87,054.02 | 69,636.36 |
| **03.00\*** | 8,392.05 | 18,742.92 | 26,195.08 |
| **04.00\*** | 62,672.04 | 13,545.93 | 2,805.44 |
| **05.00\*** | 40,767.05 | 68,542.88 | 46,902.62 |
| **05.25** | 3,901.99 | 16,210.14 | 866.17 |
| **05.50** | 12,999.49 | 9,252.32 | 1,822.81 |
| **05.75** | 9,605.24 | 6,290.37 | 1,561.32 |
| **06.00** | 72,323.82 | 9,105.49 | 6,159.15 |
| **06.25** | 145,130.78 | 6,236.85 | 1,146.75 |
| **06.50** | 18,744.32 | 48,801.49 | 34,850.00 |
| **06.75** | 58,936.64 | 119,341.52 | 121,312.39 |
| **07.00** | 500,980.09 | 21,665.21 | 68,894.11 |
| **07.25** | 68,654.86 | 20,882.92 | 14,214.81 |
| **07.50** | 34,996.53 | 76,071.75 | 11,879.65 |
| **07.75** | 33,463.75 | 8,655.95 | 6,704.74 |
| **08.00** | 14,617.63 | 40,762.51 | 14,708.28 |
| **08.25** | 21,219.13 | 20,879.88 | 4,220.20 |
| **08.50** | 72,792.34 | 506,081.85 | 72,891.89 |
| **08.75** | 16,343.22 | 38,847.20 | 14,903.51 |
| **09.00** | 12,207.29 | 20,218.65 | 17,660.77 |
| **09.25** | 44,646.07 | 19,278.81 | 21,403.23 |
| **09.50** | 25,875.40 | 19,776.02 | 15,600.50 |
| **09.75** | 12,614.04 | 22,648.17 | 33,674.30 |
| **10.00** | 112,630.46 | 39,699.89 | 382,436.54 |
| **10.25** | 8,605.10 | 4,017.39 | 18,146.44 |
| **10.50** | 50,370.16 | 33,550.11 | 175,205.72 |
| **10.75** | 12,700.87 | 15,463.83 | 40,201.77 |
| **11.00** | 18,523.66 | 13,757.88 | 42,559.97 |
| **11.25** | 17,426.79 | 8,805.92 | 51,275.42 |
| **11.50** | 96,773.39 | 43,235.93 | 27,054.99 |
| **11.75** | 6,096.41 | 25,893.03 | 8,190.93 |
| **12.00** | 36,098.73 | 21,193.37 | 11,286.73 |
| **12.25** | 9,352.81 | 42,891.81 | 17,524.43 |
| **12.50** | 21,532.42 | 12,980.96 | 34,621.67 |
| **12.75** | 30,853.34 | 19,022.51 | 4,470.33 |
| **13.00** | 45,726.52 | 71,392.98 | 8,040.10 |
| **13.25** | 23,310.82 | 88,489.61 | 29,348.15 |
| **13.50** | 26,606.97 | 22,744.37 | 54,621.49 |
| **13.75** | 51,677.72 | 24,383.74 | 5,623.63 |
| **14.00** | 60,712.01 | 59,776.83 | 31,166.77 |
| **14.25** | 46,499.46 | 17,235.19 | 18,569.96 |
| **14.50** | 243,013.47 | 40,680.08 | 71,721.84 |
| **14.75** | 61,454.95 | 59,337.68 | 32,623.24 |
| **15.00** | 109,622.07 | 88,739.78 | 79,456.31 |
| **15.25** | 59,123.66 | 32,633.67 | 6,465.59 |
| **15.50** | 189,757.11 | 220,519.68 | 72,013.20 |
| **15.75** | 92,506.43 | 39,115.36 | 16,149.47 |
| **16.00** | 162,857.32 | 72,425.75 | 64,190.39 |
| **16.25** | 18,487.26 | 15,273.75 | 35,739.29 |
| **16.50** | 16,395.55 | 36,220.31 | 34,089.96 |
| **16.75** | 11,002.98 | 22,759.53 | 9,317.99 |
| **17.00** | 5,750.00 | 28,380.05 | 47,910.80 |
| **17.25** | 21,507.97 | 31,402.73 | 22,740.35 |
| **17.50** | 2.50 | 197,241.39 | 38,341.68 |
| **17.75** | - | 12,056.91 | 10,453.60 |
| **18.00** | - | 74,680.22 | 64,708.44 |
| **18.25** | - | 45,019.60 | 20,343.39 |
| **18.50** | - | 33,917.36 | 65,374.42 |
| **18.75** | - | 31,155.57 | 30,452.51 |
| **19.00** | 2,592.10 | 16,569.22 | 91,524.07 |
| **19.25** | - | 6,841.85 | 66,166.02 |
| **19.50** | - | 12,545.61 | 221,210.53 |
| **19.75** | - | 1,080.00 | 70,737.20 |
| **20.00** | - | 3,270.37 | 53,406.09 |
| **20.25** | - | - | 64,819.15 |
| **20.50** | - | 5,850.00 | 223,504.40 |
| **20.75** | - | - | 28,937.01 |
| **21.00** | - | 700.00 | 27,757.36 |
| **21.25** | - | - | 24,167.14 |
| **21.50** | - | - | 21,955.71 |
| **21.75** | - | - | 54,043.93 |
| **22.00 & above** | - | - | 48,433.36 |
| **Total** | **5,067,618.19** | **5,243,823.42** | **5,794,186.62** |

Source: Core Statistics Department

Notes:

\*01.00 stands for 0.05 to 1.00

\*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **3.25 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)** | | | | | | |
| (End of period : Million Rupees) | | | | | | |
| **RATE OF INTEREST** | **DecR-22** | | **Mar-23** | | **JunP-23** | |
| **Overall** | **Private Sector** | **Overall** | **Private Sector** | **Overall** | **Private Sector** |
| **00.00** | 337,202.27 | 333,243.90 | 526,473.37 | 482,413.49 | 572,126.95 | 526,936.39 |
| **01.00\*** | 6,329.97 | 5,279.75 | 7,418.83 | 6,946.61 | 6,727.15 | 6,311.03 |
| **02.00\*** | 111,584.41 | 111,217.95 | 126,767.06 | 126,514.79 | 129,766.88 | 129,586.02 |
| **03.00\*** | 193,844.08 | 193,498.21 | 250,751.42 | 250,647.54 | 253,546.21 | 253,546.21 |
| **04.00\*** | 161,601.70 | 161,530.66 | 142,346.59 | 142,194.52 | 140,922.11 | 140,861.21 |
| **05.00\*** | 316,927.75 | 293,168.45 | 267,335.84 | 266,463.26 | 252,493.61 | 251,631.40 |
| **06.00\*** | 44,146.25 | 42,747.93 | 34,823.08 | 33,806.08 | 35,422.93 | 35,351.04 |
| **07.00\*** | 22,756.26 | 22,610.60 | 34,130.49 | 26,414.17 | 42,822.87 | 32,527.21 |
| **08.00\*** | 33,625.39 | 33,625.39 | 312,602.42 | 28,810.52 | 395,397.19 | 23,609.54 |
| **08.25** | 4,254.14 | 4,254.14 | 3,809.60 | 3,809.60 | 13,868.36 | 3,758.06 |
| **08.50** | 2,612.88 | 2,612.88 | 2,113.43 | 2,113.43 | 1,830.63 | 1,830.63 |
| **08.75** | 833.25 | 833.25 | 260.27 | 260.27 | 293.86 | 293.86 |
| **09.00** | 17,774.24 | 17,774.24 | 16,791.85 | 16,791.85 | 38,533.95 | 13,652.99 |
| **09.25** | 47,865.45 | 47,865.45 | 11,152.23 | 11,152.23 | 676.41 | 676.41 |
| **09.50** | 57,407.18 | 57,407.18 | 11,680.81 | 11,680.81 | 2,172.12 | 2,172.12 |
| **09.75** | 34,590.04 | 28,353.52 | 4,253.45 | 4,253.45 | 780.28 | 780.28 |
| **10.00** | 274,525.32 | 274,525.32 | 64,958.69 | 64,958.69 | 5,973.56 | 5,973.56 |
| **10.25** | 6,503.52 | 6,503.52 | 3,582.86 | 3,582.86 | 13,381.74 | 384.18 |
| **10.50** | 6,790.34 | 6,790.34 | 1,518.96 | 1,518.96 | 7,936.24 | 236.44 |
| **10.75** | 49,759.71 | 18,392.21 | 34,738.96 | 1,954.73 | 51,276.36 | 1,202.12 |
| **11.00** | 75,713.87 | 26,624.84 | 90,749.58 | 33,643.68 | 27,343.26 | 15,109.79 |
| **11.25** | 25,501.42 | 2,731.92 | 539.91 | 539.91 | 449.75 | 449.75 |
| **11.50** | 30,676.80 | 1,833.52 | 47,212.43 | 4,445.91 | 115,891.58 | 317.75 |
| **11.75** | 9,767.86 | 836.05 | 402.95 | 388.31 | 175.31 | 175.31 |
| **12.00** | 32,181.32 | 32,181.32 | 22,323.04 | 22,024.19 | 32,429.27 | 21,167.86 |
| **12.25** | 4,603.97 | 4,373.97 | 1,260.82 | 1,260.82 | 1,147.33 | 1,147.33 |
| **12.50** | 3,757.45 | 3,757.45 | 14,675.48 | 14,675.48 | 9,836.50 | 2,060.41 |
| **12.75** | 3,079.81 | 3,079.81 | 20,194.00 | 1,461.85 | 31,145.10 | 12,267.83 |
| **13.00** | 73,629.00 | 73,629.00 | 44,532.80 | 28,985.07 | 39,123.76 | 23,497.66 |
| **13.25** | 70,793.75 | 5,922.27 | 77,434.16 | 12,294.37 | 78,990.18 | 13,867.92 |
| **13.50** | 4,484.28 | 4,484.28 | 14,262.93 | 14,262.93 | 17,554.58 | 17,554.58 |
| **13.75** | 17,348.64 | 17,276.94 | 8,117.49 | 8,117.49 | 42,567.24 | 6,857.08 |
| **14.00** | 60,655.35 | 30,265.19 | 73,447.47 | 73,447.47 | 93,712.70 | 60,611.78 |
| **14.25** | 5,988.58 | 5,988.58 | 1,220.04 | 1,220.04 | 500.23 | 500.23 |
| **14.50** | 108,506.90 | 4,559.90 | 57,260.05 | 3,844.84 | 37,048.79 | 4,442.27 |
| **14.75** | 35,502.52 | 19,811.61 | 7,625.95 | 7,625.95 | 6,323.23 | 6,323.23 |
| **15.00** | 5,274.57 | 5,074.98 | 23,838.21 | 15,217.24 | 15,961.59 | 7,336.01 |
| **15.25** | 99,205.58 | 19,812.62 | 41,864.83 | 5,192.24 | 31,561.94 | 2,767.18 |
| **15.50** | 53,989.08 | 22,417.81 | 8,619.33 | 8,366.49 | 6,477.92 | 6,477.92 |
| **15.75** | 439,950.49 | 243,311.41 | 27,438.41 | 15,914.00 | 8,150.04 | 8,150.04 |
| **16.00** | 479,947.68 | 363,436.11 | 67,408.88 | 39,410.66 | 37,944.44 | 17,073.76 |
| **16.25** | 432,255.02 | 322,653.61 | 60,466.53 | 60,466.53 | 19,758.88 | 19,758.88 |
| **16.50** | 544,612.31 | 445,990.01 | 199,541.71 | 90,198.58 | 62,255.53 | 58,740.27 |
| **16.75** | 392,271.00 | 333,763.67 | 56,760.91 | 40,368.73 | 35,566.95 | 22,119.52 |
| **17.00** | 360,741.63 | 313,176.90 | 415,766.29 | 279,390.67 | 149,053.70 | 145,561.76 |
| **17.25** | 422,121.06 | 348,608.41 | 332,656.50 | 194,181.63 | 70,674.60 | 70,649.40 |
| **17.50** | 626,087.05 | 476,192.15 | 381,713.84 | 288,149.82 | 219,891.36 | 143,548.05 |
| **17.75** | 291,947.75 | 217,503.58 | 255,748.31 | 237,837.59 | 39,414.68 | 37,949.97 |
| **18.00** | 488,011.95 | 224,444.36 | 310,595.71 | 238,871.49 | 221,764.19 | 159,038.82 |
| **18.25** | 171,769.03 | 137,871.48 | 176,081.30 | 132,579.86 | 70,396.88 | 46,784.23 |
| **18.50** | 106,265.83 | 104,227.48 | 210,121.45 | 145,759.26 | 36,473.18 | 33,863.56 |
| **18.75** | 156,685.52 | 119,960.94 | 120,258.78 | 105,930.11 | 20,479.56 | 18,023.20 |
| **19.00** | 108,488.47 | 73,897.84 | 190,701.58 | 136,522.35 | 77,303.93 | 42,384.88 |
| **19.25** | 97,283.25 | 97,283.25 | 149,428.47 | 77,937.61 | 35,765.08 | 29,216.28 |
| **19.50** | 26,353.64 | 26,353.64 | 274,969.11 | 192,092.90 | 24,296.53 | 7,677.14 |
| **19.75** | 45,220.91 | 45,220.91 | 112,522.06 | 89,250.35 | 15,875.62 | 15,875.62 |
| **20.00** | 40,393.28 | 40,393.27 | 253,901.81 | 228,644.58 | 28,339.11 | 28,230.99 |
| **20.25** | 31,056.46 | 31,056.46 | 132,631.38 | 131,923.52 | 20,748.59 | 20,748.59 |
| **20.50** | 33,605.56 | 33,605.56 | 217,497.33 | 215,755.04 | 9,298.66 | 9,298.66 |
| **20.75** | 33,749.60 | 33,749.60 | 186,643.88 | 119,097.45 | 81,212.28 | 81,087.75 |
| **21.00** | 55,125.49 | 55,125.49 | 140,508.94 | 139,785.20 | 71,011.29 | 66,384.04 |
| **21.25** | 57,052.79 | 57,052.79 | 93,543.44 | 77,686.30 | 36,840.18 | 36,660.18 |
| **21.50** | 22,620.84 | 22,620.84 | 110,928.09 | 107,378.54 | 83,990.84 | 33,811.75 |
| **21.75** | 19,639.70 | 19,639.70 | 49,062.16 | 48,614.23 | 217,040.14 | 164,673.41 |
| **22.00** | 53,092.12 | 53,092.12 | 204,129.03 | 141,469.26 | 607,525.42 | 227,135.16 |
| **22.25** | 43,228.87 | 43,228.87 | 137,959.75 | 71,115.69 | 342,003.18 | 303,352.98 |
| **22.50** | 6,555.28 | 6,555.28 | 272,204.43 | 68,008.08 | 380,823.10 | 309,608.59 |
| **22.75** | 4,056.52 | 4,056.52 | 40,682.87 | 40,682.87 | 381,546.72 | 333,724.08 |
| **23.00** | 4,274.69 | 4,274.69 | 106,733.50 | 106,256.01 | 444,463.22 | 314,081.32 |
| **23.25** | 8,456.89 | 8,456.89 | 24,720.79 | 24,705.70 | 264,131.40 | 147,958.17 |
| **23.50** | 128,023.91 | 128,023.91 | 149,853.62 | 149,750.32 | 539,790.68 | 289,331.71 |
| **23.75** | 17,526.28 | 17,526.28 | 26,037.13 | 26,037.13 | 117,163.87 | 86,925.08 |
| **24.00** | 22,325.37 | 22,325.37 | 31,841.57 | 31,841.57 | 250,104.91 | 170,159.75 |
| **24.25** | 1,089.49 | 1,089.49 | 10,247.36 | 10,247.36 | 73,509.46 | 64,006.62 |
| **24.50** | 358.24 | 358.24 | 12,791.81 | 12,791.81 | 158,118.19 | 78,227.72 |
| **24.75** | 3,572.28 | 3,572.28 | 5,803.11 | 5,803.11 | 35,792.34 | 33,409.25 |
| **25.00 & above** | 174,812.48 | 175,376.51 | 254,267.27 | 254,322.90 | 594,440.36 | 555,785.66 |
| **TOTAL** | **8,402,223.56** | **6,601,972.78** | **8,217,260.78** | **6,120,080.93** | **8,437,148.71** | **5,865,269.41** |

Notes: Source: Core Statistics Department

\*01.00 stands for 0.05 to 1.00

\*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **3.26 Scheduled Banks' Advances by Rates of Return**  **(Islamic Banking)** | | | | | | |
| (End of Period: Million Rupees) | | | | | | |
| **RATE OF RETURN** | **2022** | | **2023** | | **2023** | |
| **DecR** | | **Mar** | | **JunP** | |
| **Overall** | **Private** | **Overall** | **Private** | **Overall** | **Private** |
| **Sector** | **Sector** | **Sector** |
| 00.00 | 216,594.65 | 212,664.12 | 214,677.26 | 206,667.15 | 245,315.73 | 244,012.36 |
| 01.00\* | 1,291.72 | 1,291.72 | 999.13 | 999.13 | 970.78 | 970.78 |
| 02.00\* | 51,648.43 | 51,648.43 | 51,397.49 | 51,397.49 | 51,320.08 | 51,320.08 |
| 03.00\* | 69,287.14 | 69,278.11 | 85,464.98 | 85,455.95 | 79,456.63 | 79,449.10 |
| 04.00\* | 75,792.52 | 75,792.52 | 56,471.49 | 56,471.49 | 59,755.91 | 59,755.91 |
| 05.00\* | 95,486.34 | 95,486.34 | 94,452.15 | 94,301.95 | 102,161.05 | 102,109.05 |
| 06.00\* | 10,113.83 | 9,919.59 | 9,819.47 | 9,819.47 | 9,526.83 | 9,526.83 |
| 07.00\* | 22,033.21 | 22,033.21 | 42,677.27 | 22,678.09 | 23,897.19 | 23,897.19 |
| 08.00\* | 12,978.18 | 12,947.31 | 8,773.09 | 8,773.09 | 9,415.65 | 9,415.65 |
| 08.25 | 2,873.97 | 2,873.97 | 3,088.86 | 3,088.86 | 2,591.08 | 2,591.08 |
| 08.50 | 2,029.56 | 2,029.56 | 1,154.16 | 1,117.70 | 759.30 | 759.30 |
| 08.75 | 4,944.06 | 4,944.06 | 3,942.94 | 3,942.94 | 3,456.37 | 3,456.37 |
| 09.00 | 5,922.06 | 5,922.06 | 7,310.93 | 7,310.93 | 1,061.39 | 1,061.39 |
| 09.25 | 6,068.60 | 6,068.60 | 991.51 | 991.51 | 1,933.96 | 1,933.96 |
| 09.50 | 18,627.57 | 18,627.57 | 6,876.58 | 6,876.58 | 1,947.07 | 1,947.07 |
| 09.75 | 15,439.16 | 15,439.16 | 4,904.12 | 4,904.12 | 319.99 | 319.99 |
| 10.00 | 139,699.08 | 139,699.08 | 40,720.55 | 40,720.55 | 4,657.45 | 4,657.45 |
| 10.25 | 2,026.69 | 2,026.69 | 1,707.46 | 1,707.46 | 1,347.97 | 1,347.97 |
| 10.50 | 1,239.11 | 1,239.11 | 540.19 | 540.19 | 7,946.28 | 1,316.78 |
| 10.75 | 5,391.65 | 5,391.65 | 3,152.50 | 3,152.50 | 948.01 | 948.01 |
| 11.00 | 52,780.03 | 14,811.05 | 62,493.39 | 14,905.85 | 4,562.07 | 4,510.79 |
| 11.25 | 3,015.79 | 3,015.79 | 1,311.74 | 1,311.74 | 448.95 | 448.95 |
| 11.50 | 2,392.03 | 2,392.03 | 4,446.82 | 2,446.82 | 43,198.65 | 1,871.94 |
| 11.75 | 3,489.68 | 3,489.68 | 2,376.81 | 2,376.81 | 1,822.35 | 1,822.35 |
| 12.00 | 4,645.70 | 4,645.70 | 3,168.33 | 3,168.33 | 1,440.27 | 1,440.27 |
| 12.25 | 4,581.13 | 4,581.13 | 2,880.10 | 2,880.10 | 1,592.85 | 1,592.85 |
| 12.50 | 5,225.82 | 5,225.82 | 4,181.51 | 4,181.51 | 2,743.10 | 2,743.10 |
| 12.75 | 8,603.01 | 8,603.01 | 6,578.85 | 6,578.85 | 4,718.02 | 4,718.02 |
| 13.00 | 14,840.04 | 14,840.04 | 12,966.98 | 12,966.98 | 10,173.97 | 10,173.97 |
| 13.25 | 6,720.84 | 6,720.84 | 7,900.04 | 7,900.04 | 7,416.63 | 7,416.63 |
| 13.50 | 10,190.06 | 10,190.06 | 5,531.82 | 5,531.82 | 5,647.85 | 5,647.85 |
| 13.75 | 12,050.74 | 12,050.74 | 9,740.92 | 9,740.92 | 9,361.11 | 9,361.11 |
| 14.00 | 10,360.12 | 10,360.12 | 43,789.19 | 43,789.19 | 37,391.88 | 37,391.88 |
| 14.25 | 5,668.39 | 5,668.09 | 3,895.49 | 3,895.49 | 1,331.91 | 1,331.91 |
| 14.50 | 39,447.86 | 4,795.67 | 3,537.13 | 3,537.13 | 2,307.03 | 2,307.03 |
| 14.75 | 133,770.51 | 6,172.79 | 17,101.98 | 3,005.99 | 1,897.28 | 1,897.28 |
| 15.00 | 46,952.38 | 11,952.38 | 7,951.71 | 7,951.71 | 11,528.01 | 11,528.01 |
| 15.25 | 27,460.35 | 11,238.12 | 32,491.03 | 32,491.03 | 31,056.32 | 31,056.32 |
| 15.50 | 48,939.57 | 19,073.25 | 5,758.63 | 5,758.63 | 3,635.60 | 3,635.60 |
| 15.75 | 321,990.28 | 108,629.77 | 44,761.09 | 9,761.09 | 49,086.03 | 14,086.03 |
| 16.00 | 160,788.64 | 73,033.85 | 20,636.38 | 20,636.38 | 6,928.75 | 6,928.75 |
| 16.25 | 124,890.71 | 124,449.19 | 63,890.80 | 63,449.30 | 77,663.93 | 51,555.29 |
| 16.50 | 169,786.97 | 126,473.49 | 97,749.96 | 56,367.12 | 79,280.37 | 33,784.89 |
| 16.75 | 189,994.73 | 154,063.22 | 103,305.32 | 34,288.43 | 28,197.72 | 19,925.89 |
| 17.00 | 162,094.57 | 141,002.21 | 409,505.27 | 117,948.63 | 68,129.39 | 60,398.80 |
| 17.25 | 140,488.27 | 134,528.31 | 155,035.12 | 69,101.40 | 21,313.47 | 14,514.03 |
| 17.50 | 99,271.59 | 90,700.58 | 66,734.75 | 66,734.75 | 20,795.58 | 20,795.58 |
| 17.75 | 98,636.14 | 82,563.59 | 96,812.83 | 89,556.25 | 28,294.67 | 27,690.96 |
| 18.00 | 138,389.99 | 102,335.54 | 109,243.75 | 83,728.91 | 72,021.78 | 71,672.69 |
| 18.25 | 57,346.64 | 47,413.05 | 69,764.95 | 66,599.88 | 33,057.79 | 33,054.93 |
| 18.50 | 36,952.09 | 36,948.57 | 57,083.28 | 55,580.07 | 25,336.20 | 25,333.33 |
| 18.75 | 43,181.52 | 43,173.35 | 53,414.00 | 53,406.26 | 26,122.10 | 26,114.81 |
| 19.00 | 33,656.68 | 33,656.68 | 43,870.91 | 43,863.51 | 23,645.97 | 23,645.97 |
| 19.25 | 33,382.86 | 33,377.76 | 32,904.67 | 32,899.85 | 20,515.55 | 20,511.00 |
| 19.50 | 15,572.62 | 15,572.62 | 89,039.32 | 80,737.08 | 12,385.08 | 12,385.08 |
| 19.75 | 18,634.97 | 18,634.97 | 70,990.62 | 70,990.62 | 17,963.38 | 17,963.38 |
| 20.00 | 17,238.10 | 17,238.10 | 105,769.28 | 90,331.93 | 53,289.00 | 53,289.00 |
| 20.25 | 13,222.73 | 13,222.73 | 55,309.14 | 45,309.14 | 14,952.86 | 14,950.05 |
| 20.50 | 13,823.79 | 13,823.79 | 41,158.63 | 41,158.63 | 12,048.17 | 12,048.17 |
| 20.75 | 12,034.56 | 12,034.56 | 38,076.24 | 33,023.78 | 23,545.94 | 23,545.94 |
| 21.00 | 6,640.82 | 6,640.82 | 89,237.05 | 34,452.32 | 16,450.68 | 16,163.19 |
| 21.25 | 6,123.89 | 6,123.89 | 51,196.34 | 40,301.08 | 23,242.14 | 23,242.14 |
| 21.50 | 3,037.49 | 3,037.49 | 30,279.78 | 28,832.48 | 45,113.83 | 25,113.83 |
| 21.75 | 4,627.58 | 4,627.58 | 30,100.89 | 21,087.92 | 81,728.95 | 70,186.76 |
| 22.00 | 3,882.53 | 3,882.53 | 60,170.64 | 47,976.19 | 258,203.96 | 132,760.37 |
| 22.25 | 5,386.58 | 5,386.58 | 51,575.10 | 32,709.19 | 120,919.86 | 90,112.25 |
| 22.50 | 1,649.53 | 1,649.53 | 58,720.42 | 14,163.59 | 182,770.10 | 104,058.99 |
| 22.75 | 2,765.89 | 2,765.89 | 22,531.63 | 20,530.18 | 138,308.11 | 99,213.92 |
| 23.00 | 1,828.23 | 1,828.23 | 45,219.14 | 44,125.39 | 212,480.10 | 101,755.81 |
| 23.25 | 2,822.38 | 2,822.38 | 12,141.93 | 12,141.93 | 172,976.95 | 69,216.87 |
| 23.50 | 1,995.54 | 1,995.54 | 10,173.95 | 10,168.78 | 132,529.62 | 60,792.31 |
| 23.75 | 1,208.79 | 1,208.79 | 6,797.93 | 6,797.93 | 40,345.18 | 40,179.66 |
| 24.00 | 1,756.91 | 1,756.91 | 10,684.01 | 10,684.01 | 136,261.85 | 76,996.96 |
| 24.25 | 1,092.81 | 1,092.81 | 4,706.78 | 4,706.78 | 146,161.13 | 16,227.29 |
| 24.50 | 384.25 | 384.25 | 7,919.15 | 7,919.15 | 30,957.99 | 19,907.99 |
| 24.75 | 459.72 | 459.72 | 2,068.65 | 2,068.65 | 7,926.74 | 7,926.74 |
| 25.00 & above | 14,144.66 | 13,580.56 | 42,054.78 | 42,009.88 | 118,754.57 | 117,009.73 |
| **TOTAL** | **3,161,807.60** | **2,397,268.58** | **3,237,859.02** | **2,391,484.48** | **3,370,768.06** | **2,396,751.52** |

Note: Source: Core Statistics Department

This Data is being published on quarterly basis w.e.f. March, 2023.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.27 Scheduled Banks' Weighted Average Rates** | | | | | | | | | | |
| **of Return on Deposits** | | | | | | | | | | |
| **Overall – All Banks** | | | | | | | | | | |
| (Percent per annum) | | | | | | | | | | |
| **TYPE OF DEPOSITS** | |  |  | |  | | **2022** | | **2023** | |
|  |  | |  | **Jun** | **Dec** | **Mar** | **JunP** |
|  |  | |  |  | |  |  | |
| I. | Call Deposits | |  |  | |  | 5.71 | 8.36 | 10.60 | 8.64 |
|  |  | |  |  | |  | (2.51) | (2.46) | (2.70) | (3.35) |
|  |  | |  |  | |  |  |  |  |  |
| II. | Saving Deposits | |  |  | |  | 10.67 | 12.55 | 13.62 | 16.78 |
|  |  | |  |  | |  | (67.05) | (66.20) | (67.51) | (66.97) |
| III. | Term or Fixed Deposits | |  |  | |  |  |  |  |  |
|  | (a) Less than 3 months | |  |  | |  | 12.90 | 14.03 | 16.05 | 17.14 |
|  |  | |  |  | |  | (6.43) | (4.89) | (4.95) | (4.49) |
|  | (b) 3 months and over | |  |  | |  |  |  |  |  |
|  | but less than 6 months | |  |  | |  | 11.30 | 14.12 | 14.89 | 17.73 |
|  |  | |  |  | |  | (6.39) | (5.72) | (4.06) | (5.25) |
|  | (c) 6 months and over | |  |  | |  |  |  |  |  |
|  | but less than 1 year | |  |  | |  | 9.10 | 12.04 | 12.55 | 14.68 |
|  |  | |  |  | |  | (3.23) | (3.14) | (4.04) | (3.62) |
|  | (d) 1 year and over but | |  |  | |  |  |  |  |  |
|  | less than 2 years | |  |  | |  | 11.48 | 14.03 | 15.00 | 17.48 |
|  |  | |  |  | |  | (11.52) | (14.30) | (13.58) | (13.06) |
|  | (e) 2 years and over but | |  |  | |  |  |  |  |  |
|  | less than 3 years | |  |  | |  | 9.37 | 11.57 | 12.20 | 13.54 |
|  |  | |  |  | |  | (0.23) | (0.64) | (0.50) | (0.43) |
|  | (f) 3 years and over but | |  |  | |  |  |  |  |  |
|  | less than 4 years | |  |  | |  | 10.47 | 12.70 | 12.49 | 13.84 |
|  |  | |  |  | |  | (0.64) | (0.73) | (0.61) | (0.54) |
|  | (g) 4 years and over but | |  |  | |  |  |  |  |  |
|  | less than 5 years | |  |  | |  | 9.21 | 11.93 | 10.22 | 12.26 |
|  |  | |  |  | |  | (0.04) | (0.03) | (0.04) | (0.32) |
|  |  | |  |  | |  |  |  |  |  |
|  | (h) 5 years and over | |  |  | |  | 11.17 | 12.15 | 11.35 | 12.41 |
|  |  | |  |  | |  | (1.96) | (1.88) | (2.01) | (1.97) |
| IV. | Overall | |  |  | |  |  |  |  |  |
|  |  | |  |  | |  |  |  |  |  |
|  | (i) Excluding current and other deposits | |  |  | |  | 10.80 | 12.80 | 13.80 | 16.46 |
|  |  | |  |  | |  |  |  |  |  |
|  |  | |  |  | |  |  |  |  |  |
|  | (ii) Including current and other deposits | |  |  | |  | 6.97 | 8.33 | 8.68 | 10.54 |
|  |  | |  |  | |  |  |  |  |  |
| Source: Core Statistics Department  Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.  This Data is being published on quarterly basis w.e.f. March 2023. | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.28 Scheduled Banks' Weighted Average Rates** | | | | | | | | | |
| **of Return on Deposits** | | | | | | | | | |
| **Conventional Banking– All Banks** | | | | | | | | | |
|  | | | | | | | | | |
| (Percent per annum) | | | | | | | | | |
| **TYPE OF DEPOSITS** | |  |  | |  | **2022** | | **2023** | |
|  |  |  | **Jun** | **Dec** | **Mar** | **JunP** |
|  |  | |  |  |  |  | |
|  |  | |  |  |  |  |  |  |  |
| I. | Call Deposits | |  |  |  | 6.18 | 9.15 | 11.23 | 9.19 |
|  |  | |  |  |  | (2.94) | (2.92) | (3.28) | (3.77) |
|  |  | |  |  |  |  |  |  |  |
| II. | Saving Deposits | |  |  |  | 11.47 | 13.62 | 14.72 | 18.29 |
|  |  | |  |  |  | (66.86) | (65.40) | (66.41) | (66.30) |
|  |  | |  |  |  |  |  |  |  |
| III. | Term or Fixed Deposits | |  |  |  |  |  |  |  |
|  | (a) Less than 3 months | |  |  |  | 13.17 | 13.91 | 16.22 | 16.89 |
|  |  | |  |  |  | (6.57) | (3.91) | (4.13) | (4.07) |
|  |  | |  |  |  |  |  |  |  |
|  | (b) 3 months and over  but less than 6 months | |  |  |  | 11.13 | 14.03 | 14.79 | 17.01 |
|  |  |  |  | (6.53) | (5.68) | (4.20) | (4.54) |
|  |  | |  |  |  |  |  |  |  |
|  | (c) 6 months and over  but less than 1 year | |  |  |  | 7.99 | 11.67 | 11.89 | 13.96 |
|  |  |  |  | (2.85) | (3.31) | (4.11) | (3.57) |
|  |  | |  |  |  |  |  |  |  |
|  | (d) 1 year and over but  less than 2 years | |  |  |  | 11.93 | 14.54 | 15.44 | 17.85 |
|  |  |  |  | (11.46) | (15.30) | (14.62) | (14.29) |
|  |  | |  |  |  |  |  |  |  |
|  | (e) 2 years and over but  less than 3 years | |  |  |  | 11.08 | 12.22 | 12.73 | 14.08 |
|  |  |  |  | (0.17) | (0.73) | (0.56) | (0.49) |
|  |  | |  |  |  |  |  |  |  |
|  | (f) 3 years and over but  less than 4 years | |  |  |  | 11.20 | 13.50 | 13.06 | 14.59 |
|  |  |  |  | (0.68) | (0.81) | (0.67) | (0.59) |
|  |  | |  |  |  |  |  |  |  |
|  | (g) 4 years and over but  less than 5 years | |  |  |  | 11.30 | 12.33 | 11.89 | 12.94 |
|  |  |  |  | (0.04) | (0.30) | (0.04) | (0.37) |
|  |  | |  |  |  |  |  |  |  |
|  | (h) 5 years and over | |  |  |  | 11.94 | 13.07 | 11.77 | 12.45 |
|  |  |  |  | (1.90) | (1.41) | (1.99) | (2.00) |
| IV. | Overall | |  |  |  |  |  |  |  |
|  | (i) Excluding current and other deposits | |  |  |  | 11.40 | 13.60 | 14.58 | 17.44 |
|  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (ii) Including current and other deposits | |  |  |  | 7.46 | 8.91 | 9.31 | 11.30 |
|  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
| Source: Core Statistics Department  Note: Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.  This Data is being published on quarterly basis w.e.f. March 2023. | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.29 Scheduled Banks' Weighted Average Rates** | | | | | | | | | |
| **of Return on Deposits** | | | | | | | | | |
| **Islamic Banking – All Banks** | | | | | | | | | |
| (Percent per annum) | | | | | | | | | |
| **TYPE OF DEPOSITS** | |  |  | |  | **2022** | | **2023** | |
|  |  |  | **Jun** | **Dec** | **Mar** | **JunP** |
|  |  | |  |  |  |  |  |  |  |
| I. | Call Deposits | |  |  |  | - | - | 0.34 | 5.22 |
|  |  | |  |  |  | (0.91) | (0.21) | (0.70) | (1.97) |
|  |  | |  |  |  |  |  |  |  |
| II. | Saving Deposits | |  |  |  | 7.73 | 9.16 | 10.11 | 12.01 |
|  |  | |  |  |  | (67.76) | (68.90) | (71.32) | (69.16) |
|  |  | |  |  |  |  |  |  |  |
| III. | Term or Fixed Deposits | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (a) Less than 3 months | |  |  |  | 11.79 | 14.22 | 15.75 | 17.73 |
|  |  | |  |  |  | (5.88) | (8.14) | (7.78) | (5.84) |
|  |  | |  |  |  |  |  |  |  |
|  | (b) 3 months and over | |  |  |  | 12.04 | 14.42 | 15.30 | 19.13 |
|  | but less than 6 months | |  |  |  | (5.90) | (5.87) | (3.55) | (7.59) |
|  |  | |  |  |  |  |  |  |  |
|  | (c) 6 months and over | |  |  |  | 11.66 | 13.59 | 15.04 | 16.90 |
|  | but less than 1 year | |  |  |  | (4.65) | (2.57) | (3.79) | (3.77) |
|  |  | |  |  |  |  |  |  |  |
|  | (d) 1 year and over but | |  |  |  | 9.83 | 11.61 | 12.78 | 15.54 |
|  | less than 2 years | |  |  |  | (11.77) | (10.70) | (10.00) | (9.02) |
|  |  | |  |  |  |  |  |  |  |
|  | (e) 2 years and over but | |  |  |  | 6.82 | 6.95 | 8.89 | 10.02 |
|  | less than 3 years | |  |  |  | (0.43) | (0.34) | (0.31) | (0.25) |
|  |  | |  |  |  |  |  |  |  |
|  | (f) 3 years and over but | |  |  |  | 6.66 | 7.61 | 9.13 | 9.76 |
|  | less than 4 years | |  |  |  | (0.49) | (0.43) | (0.39) | (0.36) |
|  |  | |  |  |  |  |  |  |  |
|  | (g) 4 years and over but | |  |  |  | 1.55 | 0.18 | 6.32 | 6.96 |
|  | less than 5 years | |  |  |  | (0.04) | (0.04) | (0.06) | (0.16) |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (h) 5 years and over | |  |  |  | 8.62 | 9.43 | 9.98 | 12.28 |
|  |  | |  |  |  | (2.16) | (2.05) | (2.10) | (1.89) |
| IV. | Overall | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (i) Excluding current and other deposits | |  |  |  | 8.59 | 10.30 | 11.11 | 13.24 |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (ii) Including current and other deposits | |  |  |  | 5.19 | 6.38 | 6.56 | 8.03 |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
| Source: Core Statistics Department  Note: Figures in parentheses represent as percentage of total interest-bearing deposits excluding current and other deposits.  This Data is being published on quarterly basis w.e.f. March 2023. | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.30 Scheduled Banks' Weighted Average Rates** | | | | | | | | | | |
| **of Return / Interest on Advances** | | | | | | | | | | |
|  | | | | | | | | | | |
| (Percent per annum) | | | | | | | | | | |
|  |  |  | **Stock** |  |  |  |  |  |  |  |
| **AS AT THE** | | **Precious** | **Exchange** |  |  | **Real** | **Financial** |  | **Unsecured** | **TOTAL** |
| **END OF** | | **Metals** | **Securities** | **Merchandise** | **Machinery** | **Estate** | **Obligations** | **Others** | **Advances** | **ADVANCES** |
|  |  |  |  |  |  |  |  |  |  |  |
| **I.** | **OVERALL- ALL BANKS** | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |
| **2022** | **Jun** | 12.52 | 12.88 | 11.14 | 11.45 | 11.01 | 10.98 | 13.01 | 29.56 | 11.54 |
|  | **Dec** | 17.72 | 15.41 | 13.87 | 13.89 | 12.87 | 13.80 | 15.82 | 31.24 | 14.66 |
| **2023** | **Mar** | 13.22 | 18.18 | 14.94 | 15.83 | 13.61 | 15.08 | 16.50 | 30.78 | 15.73 |
|  | **JunP** | 13.89 | 21.05 | 16.28 | 17.45 | 15.02 | 17.35 | 18.76 | 30.82 | 17.50 |
| **II.** | **CONVENTIONAL BANKING - ALL BANKS** | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |
| **2022** | **Jun** | 12.52 | 11.86 | 9.94 | 11.33 | 9.89 | 11.13 | 12.57 | 30.10 | 11.60 |
|  | **Dec** | 17.72 | 15.47 | 14.17 | 13.83 | 12.91 | 14.12 | 16.29 | 31.49 | 15.00 |
| **2023** | **Mar** | 13.22 | 18.17 | 15.07 | 15.77 | 13.51 | 15.63 | 16.43 | 30.85 | 15.82 |
|  | **JunP** | 13.89 | 21.03 | 16.27 | 17.52 | 15.02 | 18.15 | 18.09 | 30.84 | 17.44 |
| **III.** | **ISLAMIC BANKING-ALL BANKS** | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |
| **2022** | **Jun** | - | 12.70 | 10.14 | 11.30 | 10.27 | 9.29 | 11.26 | 23.66 | 10.82 |
|  | **Dec** | - | 14.64 | 13.06 | 14.03 | 12.79 | 11.25 | 14.64 | 27.70 | 13.76 |
| **2023** | **Mar** | - | 18.42 | 14.61 | 15.97 | 13.81 | 11.41 | 16.68 | 30.20 | 15.50 |
|  | **JunP** | - | 21.31 | 16.30 | 17.28 | 15.01 | 12.57 | 20.49 | 30.68 | 17.81 |
| Source: Core Statistics Department  Note:  This Data is being published on quarterly basis w.e.f. March 2023. | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 3.31 Structure of Interest Rates | | | | | | | | | | | | | | |
| (Percent) | | | | | | | | | | | | | | |
| **w.e.f.** | | **SBP Reverse Repo Rate1** | **SBP Repo Rate2** | | **SBP Policy (Target) Rate3** | | **End User Export Finance Scheme Rate4** | | | | | | | |
| **w.e.f.** | | | **Rate** | | | | |
| 18-May-20 | | 9.00 | 7.00 | | 8.00 | | 1-Apr-13 | | | 8.40 | | | | |
| 26-Jun-20 | | 8.00 | 6.00 | | 7.00 | | 1-Jul-14 | | | 7.50 | | | | |
| 21-Sep-21 | | 8.25 | 6.25 | | 7.25 | | 2-Feb-15 | | | 6.00 | | | | |
| 22-Nov-21 | | 9.75 | 7.75 | | 8.75 | | 1-Jul-15 | | | 4.50 | | | | |
| 15-Dec-21 | | 10.75 | 8.75 | | 9.75 | | 1-Jul-16 | | | 3.00 | | | | |
| 08-Apr-22 | | 13.25 | 11.25 | | 12.25 | | 8-Apr-22 | | | 5.50 | | | | |
| 24-May-22 | | 14.75 | 12.75 | | 13.75 | | 24-May-22 | | | 7.50 | | | | |
| 13-Jul-22 | | 16.00 | 14.00 | | 15.00 | | 13-Jul-22 | | | 10.00 | | | | |
| 28-Nov-22 | | 17.00 | 15.00 | | 16.00 | | 28-Nov-22 | | | 11.00 | | | | |
| 24-Jan-23 | | 18.00 | 16.00 | | 17.00 | | 24-Jan-23 | | | 14.00 | | | | |
| 3-Mar-23 | | 21.00 | 19.00 | | 20.00 | | 3-Mar-23 | | | 17.00 | | | | |
| 5-Apr-23 | | 22.00 | 20.00 | | 21.00 | | 5-Apr-23 | | | 18.00 | | | | |
| 27-Jun-23 | | 23.00 | 21.00 | | 22.00 | | 27-Jun-23 | | | 19.00 | | | | |
| **Long Term Financing Facility Rate (LTFF)** | | | | | | | | | | | | | | |
| **w.e.f.** | | **Period of Financing** | | | **SBP Rate of Refinance** | | | **PFIs' Spread** | | | | **End User's Rate** | | |
| 27-Jun-23 | | Upto 3 years | | | 17.50 | | | 1.50 | | | | 19.00 | | |
| Over 3 years and upto 5 years | | | 16.50 | | | 2.50 | | | | 19.00 | | |
| Over 5 years and upto 10 years | | | 16.00 | | | 3.00 | | | | 19.00 | | |
| **Financing Facility for Storage of Agri. Produce (FFSAP)** | | | | | | | | | | | | | | |
| 3-Aug-15 | | Up-to 3 years | | | | 3.50 | | | 2.50 | | | | 6.00 | |
| Over 3 years and upto 5 years | | | | 3.25 | | | 2.75 | | | | 6.00 | |
| Over 5 years and upto 7 years | | | | 2.50 | | | 3.50 | | | | 6.00 | |
| **Service charges/Mark up rates of Refinance facility for SMEs** | | | | | | | | | | | | | | |
| **S.No** | **Refinancing Facility** | | | **w.e.f (Circular Date)** | **Description** | | **Max. Tenor (Years)** | **SBP Rate of Refinance to PFIs'** | | | **PFIs' Spread** | | | **End User Rate (%)** |
| 1 | Refinancing Facility for Modernization of SMEs | | | 19-May-17 |  | | Up to 10 | 2.00 | | | 4.00 | | | 6.00 |
| 2 | Refinance Scheme for Working Capital Financing of SEs and Low-End MEs | | | 22-Dec-17 |  | | Up to 1 | 2.00 | | | 4.00 | | | 6.00 |
| 3 | Financing Facility for Storage of Agricultural Produce (FFSAP) | | | 19-May-17 | For SMEs | | Up to 10 | 2.00 | | | 4.00 | | | 6.00 |
| 4 | SBP Financing Scheme for Renewable Energy | | | 26-Jul-19 | Category I | | Up to 12 | 3.00 | | | 3.00 | | | 6.00 |
| Category II | | Up to 10 | 2.00 | | | 4.00 | | | 6.00 |
| Category III | | Up to 10 | 3.00 | | | 3.00 | | | 6.00 |
| 5 | Refinance and Credit Guarantee Scheme for Women Entrepreneurs | | | 25-Aug-17 |  | | Up to 5 | 0.00 | | | 5.00 | | | 5.00 |
| 6 | Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons | | | 19-Mar-19 |  | | Up to 5 | 0.00 | | | 5.00 | | | 5.00 |
| PFIs: Participating Financial Institutions | | |  | |  | |  | Source: State Bank of Pakistan | | | | | | |
| 1: Formerly known as rate on SBP 3-Day Repo Facility. Since August 17, 2009 Via DMMD Circular # 01 of 2009, it was replaced with SBP O/N Reverse Repo Rate. It remained as SBP Policy rate till May 24, 2015  2: Introduced with effect from August 17, 2009 Via DMMD Circular # 01 of 2009, it serves as a Floor for SBP Interest Rate Corridor.  3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate. 4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).  4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate). | | | | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.32 Overall Weighted Average Lending and Deposit Rates** | | | | | | | | | | | | | | | | | |
| (Percent per annum) | | | | | | | | | | | | | | | | | |
| Items | Gross Disbursements | | | | Outstanding Loans | | | | | Fresh Deposits | | | | Outstanding Deposits | | | |
| Including  Zero Markup | | Excluding Zero Markup | | Including  Zero Markup | | Excluding Zero Markup | | | Including  Zero Markup | | Excluding Zero Markup | | Including  Zero Markup | | Excluding Zero Markup | |
| Including  Interbank | Excluding Interbank | Including  Interbank | Excluding Interbank | Including  Interbank | Excluding Interbank | Including  Interbank | Excluding Interbank | | Including  Interbank | Excluding Interbank | Including  Interbank | Excluding Interbank | Including  Interbank | Excluding Interbank | Including  Interbank | Excluding Interbank |
|  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **Jul-23** |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **1.Scheduled Banks (SBs)** | **21.46** | **21.45** | **21.62** | **21.64** | **18.00** | **17.89** | **19.52** | **19.45** | | **12.76** | **12.76** | **19.28** | **19.24** | **11.23** | **11.39** | **17.69** | **17.68** |
| a. Public | 21.18 | 21.00 | 21.19 | 21.01 | 16.40 | 16.37 | 19.58 | 19.56 | | 17.88 | 18.33 | 19.78 | 19.78 | 13.56 | 14.71 | 18.36 | 18.35 |
| b. Private | 22.63 | 22.87 | 22.82 | 23.10 | 18.82 | 18.72 | 19.92 | 19.85 | | 11.36 | 11.24 | 19.07 | 19.00 | 10.50 | 10.48 | 17.39 | 17.38 |
| c. Foreign | 9.71 | 9.66 | 9.71 | 9.66 | 10.75 | 10.71 | 10.80 | 10.75 | | 12.69 | 13.25 | 19.39 | 19.39 | 14.69 | 14.79 | 19.61 | 19.61 |
| d. Specialized | 28.18 | 28.18 | 28.18 | 28.18 | 18.27 | 18.27 | 26.47 | 26.49 | | 14.27 | 14.07 | 20.49 | 20.49 | 18.37 | 18.34 | 20.71 | 20.72 |
| **2. DFIs** | **23.31** | **23.31** | **23.39** | **23.39** | **16.36** | **17.37** | **17.54** | **18.91** | | **22.28** | **22.28** | **22.28** | **22.28** | **21.83** | **21.83** | **21.83** | **21.83** |
| **3. MFBs** | **36.42** | **36.42** | **39.17** | **39.17** | **32.58** | **32.58** | **33.76** | **33.76** | | **11.49** | **11.42** | **17.85** | **17.83** | **15.04** | **14.95** | **19.83** | **19.82** |
| **4. Overall (SBs, MFBs, DFIs)** | **21.54** | **21.54** | **21.70** | **21.74** | **18.41** | **18.34** | **19.94** | **19.92** | | **12.75** | **12.76** | **19.27** | **19.23** | **11.32** | **11.48** | **17.75** | **17.74** |
|  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **Aug-23 R** |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **1.Scheduled Banks (SBs)** | **21.07** | **20.95** | **21.36** | **21.31** | **18.52** | **18.43** | **20.11** | **20.06** | | **10.85** | **10.78** | **18.33** | **18.23** | **11.21** | **11.36** | **17.64** | **17.63** |
| a. Public | 22.46 | 23.21 | 22.57 | 23.43 | 18.62 | 18.60 | 22.15 | 22.14 | | 17.35 | 17.96 | 20.06 | 20.06 | 13.20 | 14.25 | 18.24 | 18.21 |
| b. Private | 22.18 | 22.34 | 22.54 | 22.79 | 18.92 | 18.82 | 20.07 | 20.01 | | 9.54 | 9.34 | 17.78 | 17.64 | 10.56 | 10.54 | 17.37 | 17.37 |
| c. Foreign | 9.49 | 9.49 | 9.49 | 9.49 | 10.64 | 10.63 | 10.66 | 10.65 | | 12.54 | 15.04 | 17.98 | 17.98 | 15.44 | 15.56 | 19.60 | 19.60 |
| d. Specialized | 28.12 | 28.12 | 28.12 | 28.12 | 18.89 | 18.89 | 27.02 | 27.03 | | 9.75 | 9.69 | 20.57 | 20.57 | 18.24 | 18.21 | 20.72 | 20.72 |
| **2. DFIs** | **22.74** | **22.74** | **22.88** | **22.88** | **16.35** | **17.36** | **17.54** | **18.91** | | **22.33** | **22.33** | **22.33** | **22.33** | **22.06** | **22.06** | **22.06** | **22.06** |
| **3. MFBs** | **36.39** | **36.39** | **39.22** | **39.22** | **33.24** | **33.24** | **34.38** | **34.38** | | **10.63** | **10.58** | **18.60** | **18.56** | **15.51** | **15.37** | **20.52** | **20.48** |
| **4. Overall (SBs, MFBs, DFIs)** | **21.16** | **21.07** | **21.46** | **21.44** | **18.94** | **18.89** | **20.53** | **20.53** | | **10.87** | **10.81** | **18.36** | **18.26** | **11.31** | **11.46** | **17.72** | **17.71** |
|  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **Sep-23** |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **1.Scheduled Banks (SBs)** | **20.17** | **20.04** | **21.63** | **21.77** | **18.81** | **18.76** | **20.26** | **20.23** | | **11.20** | **11.18** | **18.62** | **18.58** | **11.29** | **11.04** | **17.81** | **17.64** |
| a. Public | 21.76 | 23.13 | 21.78 | 23.16 | 19.81 | 19.81 | 22.08 | 22.08 | | 17.38 | 17.83 | 19.83 | 19.83 | 13.18 | 13.99 | 18.16 | 18.14 |
| b. Private | 20.95 | 20.93 | 22.67 | 23.00 | 18.94 | 18.87 | 20.21 | 20.18 | | 10.05 | 9.95 | 18.28 | 18.23 | 10.69 | 10.17 | 17.64 | 17.40 |
| c. Foreign | 9.65 | 9.65 | 9.65 | 9.65 | 10.77 | 10.77 | 10.79 | 10.79 | | 9.19 | 9.75 | 14.90 | 14.90 | 14.83 | 15.05 | 19.23 | 19.23 |
| d. Specialized | 27.52 | 27.52 | 27.52 | 27.52 | 19.47 | 19.49 | 27.38 | 27.38 | | 11.35 | 11.32 | 20.53 | 20.53 | 18.04 | 18.01 | 20.72 | 20.72 |
| **2. DFIs** | **23.97** | **23.97** | **24.27** | **24.27** | **16.88** | **16.85** | **18.82** | **18.79** | | **22.79** | **22.79** | **22.79** | **22.79** | **22.32** | **22.31** | **22.32** | **22.31** |
| **3. MFBs** | **35.64** | **35.64** | **39.00** | **39.00** | **33.46** | **33.46** | **34.72** | **34.72** | | **9.91** | **9.75** | **18.54** | **18.50** | **15.45** | **15.31** | **20.67** | **20.63** |
| **4. Overall (SBs, MFBs, DFIs)** | **20.25** | **20.13** | **21.72** | **21.88** | **19.25** | **19.21** | **20.71** | **20.70** | | **11.20** | **11.18** | **18.62** | **18.59** | **11.39** | **11.15** | **17.88** | **17.73** |
|  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **Oct-23P** |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| **1.Scheduled Banks (SBs)** | **19.81** | **19.52** | **21.65** | **21.64** | **18.92** | **18.81** | **20.38** | **20.32** | | **10.82** | **10.76** | **18.61** | **18.55** | **11.52** | **11.68** | **17.97** | **17.97** |
| a. Public | 22.12 | 22.71 | 22.13 | 22.72 | 19.88 | 19.88 | 22.04 | 22.05 | | 17.34 | 17.80 | 19.92 | 19.91 | 13.39 | 14.40 | 18.55 | 18.55 |
| b. Private | 20.48 | 20.29 | 22.69 | 22.89 | 19.06 | 18.92 | 20.36 | 20.26 | | 9.50 | 9.34 | 18.19 | 18.10 | 10.90 | 10.89 | 17.73 | 17.73 |
| c. Foreign | 9.98 | 9.98 | 9.98 | 9.98 | 11.06 | 10.98 | 11.08 | 11.00 | | 9.00 | 9.92 | 15.25 | 15.24 | 15.08 | 15.47 | 19.30 | 19.30 |
| d. Specialized | 27.68 | 27.68 | 27.68 | 27.68 | 17.88 | 17.90 | 27.27 | 27.27 | | 15.81 | 15.81 | 20.71 | 20.71 | 18.11 | 18.08 | 20.76 | 20.76 |
| **2. DFIs** | **23.46** | **23.46** | **23.52** | **23.52** | **15.93** | **16.83** | **17.32** | **18.69** | | **22.24** | **22.24** | **22.28** | **22.28** | **22.28** | **22.27** | **22.29** | **22.28** |
| **3. MFBs** | **29.09** | **29.09** | **31.86** | **31.86** | **33.17** | **33.17** | **34.52** | **34.52** | | **12.92** | **12.81** | **20.11** | **20.07** | **15.59** | **15.44** | **20.93** | **20.89** |
| **4. Overall (SBs, MFBs, DFIs)** | **19.88** | **19.60** | **21.72** | **21.73** | **19.33** | **19.26** | **20.80** | **20.78** | | **10.84** | **10.78** | **18.62** | **18.57** | **11.62** | **11.77** | **18.05** | **18.04** |
|  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |
| Notes: P: provisional | | | | | | | | | Source: Core Statistics Department | | | | | | | | |
| 1. Gross disbursements mean the amounts disbursed by Reporting Institutions (RIs) either in Pak Rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance the disbursed amount however means the maximum amount availed by the borrower at any point of time during the month. | | | | | | | | | | | | | | | | | |
| 2. Foreign currency loans are first converted into Pak Rupees at the prevalent exchange rates of the last day of the reporting month. | | | | | | | | | | | | | | | | | |
| 3. Loans (Disbursed & Outstanding) mean all types of RIs’s advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter RIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Staff loans whether interest free or not, are not included. | | | | | | | | | | | | | | | | | |
| 4. All disbursements made to non-residents, private sector, public sector and government are included. | | | | | | | | | | | | | | | | | |
| 5. All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included. | | | | | | | | | | | | | | | | | |
| 6. Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by; | | | | | | | | | | | | | | | | | |
| a. Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits | | | | | | | | | | | | | | | | | |
| b. Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits | | | | | | | | | | | | | | | | | |
| 7. Deposits include all types of deposits including inter RIs deposits and placements. Margin deposits (deposits held by RIs as collateral against letters of credits, letters of guarantees etc.) are however, not included. | | | | | | | | | | | | | | | | | |
| 8. Foreign currency deposits are first converted into Pak Rupees at the prevalent exchange rates as of the last day of the reporting month. | | | | | | | | | | | | | | | | | |
| 9. Fresh deposits mobilized during the month include outstanding balance of: | | | | | | | | | | | | | | | | | |
| a Fresh deposits (new accounts) mobilized during the month | | | | | | | | | | | | | | | | | |
| b Re-priced and /or rolled-over deposits during the month | | | | | | | | | | | | | | | | | |
| 10. Outstanding deposits show position of deposits held by RIs at the end of the month. | | | | | | | | | | | | | | | | | |
| 11. “Public” stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments. | | | | | | | | | | | | | | | | | |
| 12.  “Private” stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector. | | | | | | | | | | | | | | | | | |
| 13. “Foreign” stands for the branches of banks working in Pakistan but incorporated abroad | | | | | | | | | | | | | | | | | |
| 14. “Specialized” stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc. | | | | | | | | | | | | | | | | | |
| 15. DFIs stands for Development Finance Institutions | | | | | | | | | | | | | | | | | |
| 16. MFBs stands for Microfinance Banks | | | | | | | | | | | | | | | | | |
| 17. Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is: | | | | | | | | | | | | | | | | | |
| Weighted Average Rate = ∑ (Rate \* Amount) ÷ ∑ (Amount) | | | | | | | | | | | | | | | | | |

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| **3.33 Average Rates of Return on Advances of Specialized** | | | | | | |
| **Agricultural Finance Institutions and Agriculture Lending of Commercial Banks** | | | | | | |
|  | | | | | | |
| (Percent per annum) | | | | | | |
| **Period** | **Zarai Taraqiati Bank Ltd.** | | **Punjab Provincial Cooperative Bank** | | **Commercial Banks1** | |
| **Production Loans** | **Development Loans** | **Production Loans** | **Development Loans** | **Production Loans** | **Development Loans** |
| **2012-13** | 12.00 4 | 13.80 4 | 19.00 | 18.00 | 16.00 3 | 16.00 3 |
|  |  |  |  |  |  |  |
| **2013-14** | 12.00 4 | 13.80 4 | 19.00 | 18.00 | 16.00 3 | 16.50 3 |
|  |  |  |  |  |  |  |
| **2014-15** | 12.90 4 | 12.90 4 | 17.75 | 17.75 | 15.01 3 | 15.01 3 |
|  |  |  |  |  |  |  |
| **2015-16** | 15.21 | 15.21 | 17.50 | 17.50 | 11.60 | 12.52 |
|  |  |  |  |  |  |  |
| **2016-17** | 14.21 | 14.21 | 15.08 | 16.16 | 11.60 | 11.60 |
|  |  |  |  |  |  |  |
| **2017-18** | 14.21 | 14.21 | 14.40 | 15.80 | 11.52 | 11.52 |
|  |  |  |  |  |  |  |
| **2018-19** | 14.21 | 14.21 | 14.40 | 15.80 | 15.30 | 15.30 |
|  |  |  |  |  |  |  |
| **2019-20** | 12.30 | 12.24 | 16.67 | 17.96 | 15.69 | 15.69 |
|  |  |  |  |  |  |  |
| **2020-21** | 12.27 | 12.27 | 16.67 | 17.96 | 12.40 | 12.20 |
|  |  |  |  |  |  |  |
| **2021-22 P** | 22.70 | 22.70 | 17.67 | 20.25 | 16.71 | 16.68 |
|  |  |  |  |  |  |  |
| P: Provisional Source: Agriculture Credit & Financial Inclusion Department  1. Commercial banks including 5 Big Commercial Bank, 14 DPBs  2. Percent incentive is allowed to those borrowers who repay in time.  3. Mark up rates of comm. Banks are available since 2007-08.  4. ZTBL revised markup rates (average) in FY 2011-12.  Note: The lending rates are on the basis of simple average of June quarter end each year | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.34 Rates of Profit on National Savings Schemes** | | | | | | | | | | | |
|  | | | | | | | | | | | |
| (Percent per annum) | | | | | | | | | | | |
| **S C H E M E** | | **2022** | | | | | **2023** | | | | |
| **10th May** | **3rd Jun** | **5th Oct** | **7th Nov** | **12th Jan** | **10th Apr** | **9th May** | **12th Jul** | **15th Sep** | **29th Oct** |
|  | |  |  |  |  |  |  |  |  |  |  |
| **1. Savings Accounts** | |  |  |  |  |  |  |  |  |  |  |
| (i) With cheque facilities | | 10.75 | 12.25 | 13.50 | 13.50 | 14.50 | 18.50 | 19.50 | 19.50 | 19.50 | 20.50 |
| (ii) Without cheque facilities | | 10.75 | 12.25 | 13.50 | 13.50 | 14.50 | 18.50 | 19.50 | 19.50 | 19.50 | 20.50 |
| **2. Khas Deposit Accounts or Certificates1** | |  |  |  |  |  |  |  |  |  |  |
| 3 Years (Rollover) | |  |  |  |  |  |  |  |  |  |  |
| (i) First 5 periods of complete 6 months | | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |
| (ii) Last period of complete 6 months | | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |
| (iii) Three Years (Compound rate) | | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 |
| **3. Mahana Amdani Accounts 2** | |  |  |  |  |  |  |  |  |  |  |
| (i) 1st year | | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 |
| (ii) 2nd year | | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 |
| (iii) 3rd year | | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 |
| (iv) 4th year | | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 |
| (v) 5th year | | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 |
| (vi) 6th year | | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 |
| (vii) 7th year | | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 |
| (viii) Compound rate on maturity | | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 |
| **4. Defence Savings Certificates3** | |  |  |  |  |  |  |  |  |  |  |
| (i) Ist year | | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| (ii) 10 years (Compound rate) | | 12.40 | 12.40 | 12.26 | 12.26 | 12.26 | 14.87 | 14.87 | 14.87 | 14.87 | 14.48 |
| **5. National Deposit Certificates / Accounts4** | |  |  |  |  |  |  |  |  |  |  |
| (i) 1 year (Rollover) | | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |
| **6 (a) Special Savings Certificates (Reg)** | |  |  |  |  |  |  |  |  |  |  |
| **or Special Saving Accounts** | |  |  |  |  |  |  |  |  |  |  |
| (i) First 5 periods of complete 6 months | | 12.40 | 13.00 | 13.00 | 13.00 | 13.00 | 17.00 | 17.00 | 18.20 | 18.20 | 18.00 |
| (ii) Last period of complete 6 months | | 13.40 | 14.40 | 14.20 | 13.60 | 13.60 | 17.80 | 17.80 | 19.00 | 19.00 | 19.00 |
| **(b) Special Savings Certificates (Bearer)** | |  |  |  |  |  |  |  |  |  |  |
| (i) First 4 periods of complete 6 months | | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 |
| (ii) Last 2 periods of complete 6 months | | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 |
| **7. Regular Income Certificates** | | 12.00 | 12.36 | 12.60 | 12.36 | 12.60 | 12.84 | 12.84 | 14.28 | 15.12 | 16.08 |
| **8. Pensioner’s Benefit Accounts** | | 14.16 | 14.16 | 13.92 | 13.92 | 13.92 | 16.56 | 16.56 | 16.56 | 16.56 | 16.32 |
| **9. Behbood Saving Certificate** | | 14.16 | 14.16 | 13.92 | 13.92 | 13.92 | 16.56 | 16.56 | 16.56 | 16.56 | 16.32 |
| **10. Short-Term Saving Certificate** | |  |  |  |  |  |  |  |  |  |  |
| (i) 3 Months | | 13.40 | 13.68 | 15.00 | 15.00 | 16.12 | 19.92 | 20.84 | 20.84 | 21.74 | 21.60 |
| (ii) 6 Months | | 13.90 | 13.96 | 15.04 | 15.04 | 16.00 | 19.64 | 20.82 | 20.82 | 21.72 | 21.66 |
| (iii) 1 year | | 13.75 | 14.00 | 15.14 | 15.14 | 15.96 | 19.82 | 20.80 | 20.80 | 21.80 | 21.72 |
| **11. Shuhada Family Welfare account** | | 14.16 | 14.16 | 14.16 | 14.16 | 14.16 | 16.56 | 16.56 | 16.56 | 16.56 | 16.32 |
| **12. Sarwa Islamic Term Account (SITA)\*** | |  |  |  |  |  |  |  |  |  |  |
| (i) 1 year | |  |  |  |  |  |  | 20.80 | 20.80 | 21.80 | 21.80 |
| (ii) 3 year | |  |  |  |  |  |  | 18.00 | 18.33 | 18.33 | 18.23 |
| (iii) 5 year | |  |  |  |  |  |  | 12.84 | 14.28 | 15.12 | 15.72 |
| **13. Sarwa Islamic Saving Account (SISA)** | |  |  |  |  |  |  | 19.50 | 19.50 | 19.50 | 20.50 |
| Notes: Source: Central Directorate of National Savings | | | | | | | | | | | |
| 1. | Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today. | | | | | | | | | | |
| 2. | Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today. | | | | | | | | | | |
| 3. | The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules. | | | | | | | | | | |
| 4. | Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018. | | | | | | | | | | |
| \* | **S.R.O (1)/2022.**In exercise of the powers conferred by**Rule 1(2) & 9(1)**of the**Sarwa Islamic Term Account Rules, 2019,**the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in**3-years**shall be**13.20%**w.e.f**5th October 2022.** | | | | | | | | | | |
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| **3.35 Branchless Banking: Key Indicators** | | | | | | | |
|  | | | | | | | |
| **Period** | Number of Agents | Number of Accounts | Deposits as of date (Rs. in millions) | Number of transactions during the quarter (No. in thousands) | Value of transactions during the quarter  (Rs. in millions) | Average Size of Transaction (in Rs.) | Average number of Transaction per day |
|  |  |  |  |  |  |  |  |
| **2018** |  |  |  |  |  |  |  |
| **Q4** | 425,199 | 47,164,779 | 23,678 | 266,980 | 1,005,518 | 3,766 | 2,966,439 |
| **2019** |  |  |  |  |  |  |  |
| **Q1** | 408,980 | 51,809,393 | 30,263 | 296,010 | 1,012,248 | 3,420 | 3,288,996 |
| **Q2** | 421,053 | 35,730,704 | 25,664 | 327,524 | 1,138,388 | 3,476 | 3,639,153 |
| **Q3** | 425,945 | 39,693,557 | 26,591 | 322,174 | 1,157,029 | 3,591 | 3,579,706 |
| **Q4** | 437,182 | 46,103,017 | 28,770 | 363,546 | 1,197,115 | 3,293 | 4,039,399 |
| **2020** |  |  |  |  |  |  |  |
| **Q1** | 434,192 | 48,345,517 | 31,935 | 407,258 | 1,292,313 | 3,173 | 4,525,085 |
| **Q2** | 445,181 | 52,522,222 | 36,660 | 396,687 | 1,504,934 | 3,794 | 4,407,635 |
| **Q3** | 461,953 | 58,137,695 | 41,870 | 461,960 | 1,919,210 | 4,154 | 5,132,891 |
| **Q4** | 481,837 | 62,755,479 | 51,671 | 553,279 | 2,069,307 | 3,740 | 6,147,543 |
| **2021** |  |  |  |  |  |  |  |
| **Q1** | 509,720 | 66,542,098 | 56,442 | 594,373 | 1,862,144 | 3,133 | 6,604,143 |
| **Q2** | 534,460 | 74,620,637 | 55,259 | 623,505 | 2,235,488 | 3,585 | 6,927,833 |
| **Q3** | 560,556 | 72,406,011 | 56,042 | 616,972 | 2,291,329 | 3,714 | 6,855,240 |
| **Q4** | 587,547 | 78,809,751 | 65,579 | 666,444 | 2,582,391 | 3,875 | 7,404,932 |
| **2022** |  |  |  |  |  |  |  |
| **Q1** | 612,901 | 85,064,531 | 70,527 | 713,246 | 2,817,329 | 3,950 | 7,924,956 |
| **Q2** | 637,231 | 88,549,274 | 78,272 | 728,625 | 2,946,271 | 4,044 | 8,095,830 |
| **Q3** | 629,266 | 90,302,812 | 81,299 | 733,052 | 3,177,184 | 4,334 | 8,145,022 |
| **Q4** | 622,884 | 97,096,597 | 88,488 | 874,560 | 3,660,955 | 4,186 | 9,717,337 |
| **2023** |  |  |  |  |  |  |  |
| **Q1** | 627,888 | 103,043,616 | 94,502 | 933,198 | 4,227,479 | 4,530 | 10,368,872 |
| **Q2** | 630,033 | 106,892,208 | 109,955 | 942,307 | 4,400,717 | 4,670 | 10,480,070 |
|  |  |  |  |  |  |  |  |
| Source: Agriculture Credit & Financial Inclusion Department  **\*** Average Size of Transaction = Value of transactions during the quarter/ Number of transactions during the quarter (No. in thousands)  **Branchless Banking or “BB”** means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI‘s to their existing customers using channels like, phone, internet, SMS etc. | | | | | | | |
| **Branchless Banking account or “BB Account”** means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations. | | | | | | | |
| **Branchless Banking Agent** means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement. | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.36 Clearing House Statistics** | | | | | | | | | | | |
|  | | | | | | | | | | | |
|  | | | | | | | | | | | |
| (Thousand Cheques; Million Rupees) | | | | | | | | | | | |
| **PERIOD** | |  | **2019** | **2020** | **2021** | **2022** | **2023** | | | | |
|  |  | | **Oct** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** |
| **Karachi** | No. of Cheques Cleared | | 24,637 | 18,524 | 19,316 | 1,512 | 1,650 | 1,186 | 1,625 | 1,458 | 1,631 |
| Amount | | 11,345,271 | 9,962,227 | 12,457,829 | 1,100,315 | 1,002,258 | 907,361 | 1,190,170 | 1,089,263 | 1,198,120 |
| **Lahore** | No. of Cheques Cleared | | 9,081 | 7,503 | 8,173 | 629 | 695 | 562 | 631 | 610 | 689 |
| Amount | | 5,086,338 | 5,012,278 | 6,603,769 | 501,875 | 944,944 | 764,787 | 582,814 | 860,030 | 923,302 |
| **Peshawar** | No. of Cheques Cleared | | 1,615 | 2,445 | 1,662 | 149 | 153 | 88 | 111 | 110 | 112 |
| Amount | | 1,290,981 | 1,306,671 | 1,772,204 | 156,665 | 190,163 | 118,832 | 164,384 | 143,842 | 140,452 |
| **Quetta** | No. of Cheques Cleared | | 931 | 750 | 769 | 59 | 70 | 44 | 58 | 56 | 56 |
| Amount | | 801,875 | 793,655 | 895,147 | 70,076 | 113,839 | 91,062 | 85,224 | 92,502 | 117,107 |
| **Faisalabad** | No. of Cheques Cleared | | 2,285 | 1,637 | 1,859 | 99 | 120 | 94 | 113 | 110 | 124 |
| Amount | | 1,469,097 | 1,434,471 | 2,014,765 | 111,352 | 170,737 | 201,980 | 240,765 | 196,858 | 191,937 |
| **Rawalpindi** | No. of Cheques Cleared | | 2,282 | 1,981 | 2,409 | 155 | 194 | 152 | 175 | 162 | 186 |
| Amount | | 1,550,321 | 1,612,262 | 2,465,530 | 212,358 | 319,238 | 190,839 | 208,811 | 235,762 | 254,986 |
| **Hyderabad** | No. of Cheques Cleared | | 93 | 43 | 76 | 8 | 18 | 1 | 3 | 4 | 5 |
| Amount | | 91,964 | 86,545 | 122,707 | 7,517 | 24,973 | 6,833 | 8,370 | 11,039 | 11,381 |
| **Islamabad** | No. of Cheques Cleared | | 3,553 | 3,064 | 2,735 | 225 | 78 | 188 | 16 | 10 | 21 |
| Amount | | 4,025,485 | 4,055,736 | 3,756,678 | 379,554 | 105,976 | 436,083 | 30,955 | 27,587 | 32,854 |
| **Multan** | No. of Cheques Cleared | | 1,074 | 958 | 1,014 | 77 | 90 | 65 | 76 | 73 | 84 |
| Amount | | 1,062,194 | 1,084,509 | 1,308,320 | 114,114 | 127,568 | 105,854 | 108,193 | 112,024 | 111,312 |
| **Sialkot** | No. of Cheques Cleared | | 745 | 615 | 746 | 57 | 69 | 50 | 61 | 57 | 64 |
| Amount | | 421,540 | 463,815 | 706,141 | 95,766 | 108,215 | 104,440 | 120,249 | 119,971 | 157,399 |
| **Sukkur** | No. of Cheques Cleared | | 699 | 589 | 639 | 41 | 56 | 36 | 34 | 38 | 48 |
| Amount | | 454,149 | 441,891 | 574,029 | 43,839 | 57,403 | 55,767 | 48,723 | 54,923 | 47,155 |
| **D.I. Khan** | No. of Cheques Cleared | | 23 | 19 | 20 | 1 | 5 | .. | 1 | 1 | 1 |
| Amount | | 17,736 | 16,769 | 17,179 | 1,860 | 5,109 | 1,289 | 1,992 | 1,852 | 2,257 |
| **Others** | No. of Cheques Cleared | | 1,430 | 1,160 | 1,326 | 99 | 118 | 77 | 93 | 90 | 112 |
| Amount | | 975,694 | 1,164,114 | 1,334,163 | 126,572 | 195,992 | 188,964 | 137,196 | 192,072 | 183,891 |
| **TOTAL** | **No. of Cheques Cleared** | | **48,448** | **39,288** | **40,626** | **3,112** | **3,316** | **2,543** | **2,997** | **2,778** | **3,132** |
| **Amount** | | **28,592,644** | **27,434,942** | **33,914,101** | **2,921,864** | **3,366,415** | **3,174,091** | **2,927,706** | **3,135,873** | **3,369,896** |
| Source: SBP-BSC field offices | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.37 Electronic Banking Statistics** | | | | | | | |
|  | | | | | | | |
| **Product / Item** | **Unit** | **FY22** | | **FY23** | | | |
| **Q3** | **Q4** | **Q1** | **Q2** | **Q3** | **Q4** |
|  |  |  |  |  |  |  |  |
| **1. E-Banking Infrastructure** |  |  |  |  |  |  |  |
| Real Time Online Branches (RTOB) | No. | 16,643 | 16,892 | 16,950 | 17,332 | 17,369 | 17,547 |
| Automated Teller Machines (ATM) | No. | 16,897 | 17,133 | 17,380 | 17,547 | 17,678 | 17,808 |
| Point of Sale (POS) | No. | 96,975 | 104,865 | 106,479 | 108,899 | 112,302 | 115,288 |
| **2. Cards** |  |  |  |  |  |  |  |
| Credit Cards | No. | 1,739,466 | 1,799,702 | 1,852,357 | 1,913,776 | 1,931,345 | 2,013,118 |
| Debit Cards | No. | 29,419,406 | 30,162,289 | 31,625,316 | 32,524,158 | 34,737,526 | 33,872,829 |
| Proprietary ATMs only Cards | No. | 4,881,677 | 42,144 | 15,072 | - | - | - |
| Pre-Paid Cards | No. | 127,624 | 109,010 | 102,343 | 99,124 | 96,339 | 95,358 |
| Social Welfare Cards | No. | 11,017,162 | 10,327,551 | 10,412,092 | 10,159,574 | 9,230,733 | 8,485,398 |
| **4. E-Banking Financial Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **410,925** | **438,950** | **454,818** | **513,065** | **534,963** | **570,426** |
| **Amount** | **Million Rupees** | **35,422,174** | **41,985,001** | **39,879,090** | **39,834,216** | **44,295,729** | **43,389,166** |
| **4.1 ATM Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **171,283** | **183,677** | **184,927** | **202,498** | **202,274** | **219,979** |
| **Amount** | **Million Rupees** | **2,437,036** | **2,660,480** | **2,679,020** | **2,945,101** | **3,120,988** | **3,409,242** |
| i. Cash Withdrawal |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 165,740 | 178,184 | 179,560 | 196,923 | 196,357 | 213,831 |
| Amount | Million Rupees | 2,204,839 | 2,379,151 | 2,421,885 | 2,663,283 | 2,804,268 | 3,083,581 |
| ii. Cash Deposit |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 401 | 420 | 558 | 681 | 823 | 903 |
| Amount | Million Rupees | 39,737 | 44,772 | 58,375 | 71,468 | 88,299 | 98,017 |
| iv. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 1,453 | 1,303 | 1,159 | 1,031 | 1,026 | 1,088 |
| Amount | Million Rupees | 5,547 | 7,569 | 11,359 | 7,391 | 5,741 | 8,053 |
| v. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 1,306 | 1,264 | 1,156 | 1,218 | 1,246 | 1,242 |
| Amount | Million Rupees | 63,284 | 64,273 | 59,670 | 64,872 | 71,302 | 70,099 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 2,384 | 2,501 | 2,490 | 2,640 | 2,817 | 2,908 |
| Amount | Million Rupees | 123,630 | 164,579 | 127,591 | 137,939 | 151,224 | 149,321 |
| vi. Others |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | - | - | - | - | - | - |
| Amount | Million Rupees | - | - | - | - | - | - |
| **4.2 POS Transactions** |  |  |  | - | - | - | - |
| **Number of Transactions** | **Thousands** | **38,253** | **39,843** | **42,521** | **48,471** | **51,734** | **56,587** |
| **Amount** | **Million Rupees** | **189,691** | **204,585** | **216,568** | **256,791** | **282,703** | **307,528** |
| **4.3 RTOB Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **52,336** | **52,456** | **48,392** | **53,179** | **54,012** | **44,365** |
| **Amount** | **Million Rupees** | **26,774,067** | **32,386,571** | **28,944,491** | **27,428,362** | **29,929,779** | **27,639,257** |
| i. Real Time Cash Withdrawals |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 11,541 | 11,708 | 10,720 | 10,646 | 10,879 | 10,701 |
| Amount | Million Rupees | 2,158,697 | 2,503,555 | 2,328,592 | 2,524,450 | 2,974,538 | 2,892,207 |
| ii. Real Time Cash Deposits |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 24,437 | 22,514 | 21,955 | 25,382 | 26,243 | 23,494 |
| Amount | Million Rupees | 4,603,003 | 4,810,130 | 4,696,884 | 5,519,747 | 6,226,122 | 5,974,952 |
| iii. Real Time Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 16,358 | 18,234 | 15,717 | 17,151 | 16,891 | 10,171 |
| Amount | Million Rupees | 20,012,367 | 25,072,886 | 21,919,015 | 19,384,164 | 20,729,118 | 18,772,097 |
| **4.4 Mobile Phone Banking Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **101,539** | **112,917** | **129,860** | **155,329** | **179,674** | **195,713** |
| **Amount** | **Million Rupees** | **3,085,830** | **3,677,150** | **4,224,817** | **5,323,141** | **6,784,029** | **7,425,980** |
| i. Payment Through Mobile |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 6,069 | 6,680 | 7,268 | 7,970 | 8,681 | 9,279 |
| Amount | Million Rupees | 255,471 | 306,739 | 304,666 | 360,052 | 403,665 | 461,882 |
| ii. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 19,176 | 19,917 | 21,035 | 22,501 | 23,826 | 24,728 |
| Amount | Million Rupees | 42,191 | 49,979 | 136,678 | 139,312 | 140,277 | 170,200 |
| iii. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 21,762 | 25,357 | 26,725 | 33,565 | 39,356 | 41,721 |
| Amount | Million Rupees | 1,245,833 | 1,486,337 | 1,653,097 | 2,194,165 | 2,854,273 | 3,030,913 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 54,532 | 60,962 | 74,833 | 91,293 | 107,812 | 119,985 |
| Amount | Million Rupees | 1,542,335 | 1,834,096 | 2,130,375 | 2,629,612 | 3,385,813 | 3,762,986 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.37 Electronic Banking Statistics** | | | | | | | |
|  | | | | | | | |
| **Product / Item** | **Unit** | **FY22** | | **FY23** | | | |
| **Q3** | **Q4** | **Q1** | **Q2** | **Q3** | **Q4** |
| **4.5 Call Centre Banking Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **34** | **34** | **38** | **35** | **31** | **32** |
| **Amount** | **Million Rupees** | **1,587** | **2,093** | **2,417** | **1,918** | **1,860** | **1,855** |
| i. Payment Through Call Centre |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 24 | 24 | 25 | 23 | 21 | 20 |
| Amount | Million Rupees | 1,300 | 1,805 | 1,940 | 1,633 | 1,617 | 1,567 |
| ii. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 7 | 8 | 11 | 10 | 8 | 10 |
| Amount | Million Rupees | 139 | 154 | 254 | 207 | 167 | 223 |
| iii. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 2 | 2 | 2 | 2 | 2 | 2 |
| Amount | Million Rupees | 146 | 133 | 222 | 78 | 74 | 65 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | - | .. | .. | .. | .. | .. |
| Amount | Million Rupees | 1 | 1 | 1 | .. | 2 | .. |
| **4.6 Internet Banking Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **38,335** | **39,969** | **40,110** | **45,334** | **40,841** | **45,553** |
| **Amount** | **Million Rupees** | **2,906,935** | **3,024,139** | **3,778,325** | **3,844,723** | **4,139,755** | **4,567,560** |
| i. Payment Through Internet |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 1,388 | 1,429 | 1,428 | 1,548 | 1,243 | 1,304 |
| Amount | Million Rupees | 660,006 | 219,491 | 793,040 | 642,136 | 687,582 | 596,343 |
| ii. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 5,326 | 5,687 | 5,793 | 6,135 | 5,457 | 5,610 |
| Amount | Million Rupees | 150,512 | 191,726 | 208,130 | 216,343 | 208,615 | 254,185 |
| iii. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 12,728 | 13,865 | 13,462 | 14,466 | 12,319 | 14,970 |
| Amount | Million Rupees | 979,590 | 1,318,668 | 1,310,070 | 1,442,415 | 1,479,572 | 1,745,719 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 18,894 | 18,989 | 19,427 | 23,184 | 21,822 | 23,669 |
| Amount | Million Rupees | 1,116,826 | 1,294,253 | 1,467,085 | 1,543,829 | 1,763,987 | 1,971,313 |
| **4.7 e-Commerce** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **9,144** | **10,054** | **8,970** | **8,220** | **6,396** | **8,196** |
| **Amount** | **Million Rupees** | **27,028** | **29,984** | **33,451** | **34,180** | **36,615** | **37,744** |
|  |  |  |  |  |  |  |  |
| Source: Payment Systems Policy & Oversight Department | | | | | | | |
|  | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.38 Real Time Gross Settlement- Systems Based Transactions** | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | |
| (Volume in Actual & Value in Billion Rupees) | | | | | | | | | | | | | | | | | | | |
| **Items** | | | | **FY22** | | **FY23** | | | | | | | | | | | | | |
| **Q4** | | **Q1** | | | **Q2** | | | | | | **Q3** | | | **Q4** | |
| **Volume** | **Value** | **Volume** | **Value** | | **Volume** | | **Value** | | | | **Volume** | | **Value** | **Volume** | **Value** |
| Securities Transactions | | | | 24,766 | 148,211 | 19,067 | 76,679 | | 21,942 | | 88,740 | | | | 19,918 | | 109,202 | 18,750 | 118,439 |
| Inter Bank Fund Transfers | | | | 1,034,906 | 49,668 | 1,117,055 | 52,152 | | 1,172,949 | | 55,396 | | | | 1,230,727 | | 55,140 | 1,206,462 | 58,573 |
| Retail Cheques Clearing | | | | 15,263 | 7,660 | 14,863 | 6,428 | | 17,424 | | 6,413 | | | | 17,903 | | 7,153 | 14,050 | 6,051 |
| **Total** | | | | **1,074,935** | **205,538** | **1,150,985** | **135,259** | | **1,212,315** | | **150,549** | | | | **1,268,548** | | **171,495** | **1,239,262** | **183,062** |
|  | | | | | | | | | | | | | | | | | | | |
| **3.39 Real Time Gross Settlement-Paper Based Transactions** | | | | | | | | | | | | | | | | | | | |
| (Volume in Million & Value in Billion Rupees) | | | | | | | | | | | | | | | | | | | |
| Cash Deposits | | | | 23.0 | 6,137.2 | 23.1 | 6,089.4 | | 23.3 | | 6,582.2 | | | | 23.2 | | 6,477.4 | 19.4 | 7,213.5 |
| Cash withdrawals | | | | 36.1 | 7,113.9 | 34.9 | 7,327.9 | | 37.2 | | 7,640.3 | | | | 37.4 | | 8,456.0 | 37.2 | 8,490.2 |
| Intra Bank Funds Transfer through Cheques | | | | 9.1 | 23,377.0 | 8.0 | 21,328.9 | | 9.4 | | 24,197.7 | | | | 9.6 | | 24,906.4 | 9.7 | 31,925.5 |
| Inter Bank Funds Transfers (Clearing) | | | | 10.5 | 9,605.0 | 9.5 | 8,592.3 | | 9.0 | | 8,272.5 | | | | 7.8 | | 7,682.7 | 8.9 | 8,670.9 |
| Utilities Bills Payments | | | | 13.7 | 502.6 | 15.4 | 556.5 | | 13.6 | | 432.4 | | | | 13.5 | | 373.3 | 12.8 | 447.0 |
| Direct Debit (Standing Instructions) | | | | 0.7 | 3,987.2 | 0.6 | 3,555.6 | | 0.6 | | 3,975.1 | | | | 0.6 | | 4,499.9 | 0.6 | 4,783.9 |
| Pay Order/Demand Draft | | | | 2.6 | 4,154.8 | 2.2 | 2,696.0 | | 2.1 | | 3,183.2 | | | | 2.0 | | 3,651.9 | 1.8 | 3,433.4 |
| Others\* | | | | 0.2 | 826.5 | 0.2 | 751.6 | | 0.3 | | 833.5 | | | | 0.1 | | 715.9 | 0.2 | 1,003.8 |
| **Total** | | | | **96.0** | **55,704.3** | **93.9** | **50,898.2** | | **95.5** | | **55,116.9** | | | | **94.3** | | **56,763.5** | **90.6** | **65,968.1** |
| \* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc. | | | | | | | | | | | | Source: Payment Systems Policy & Oversight Department | | | | | | | |
|  | | | | | | | | | | | |  | | | | | | | |
| **3.40 Segment and Sector-wise Advances and**  **Non-Performing Loans (NPLs)** | | | | | | | | | | | | | | | | | | | | |
| (Amount in Million Rupees)  (Ratio in percent) | | | | | | | | | | | | | | | | | | | | |
| **SEGMENT** | | | **2022** | | | | **2023** | | | | | | | | | | | | | | |
| **Q4** | | | | **Q1** | | | **Q2** | | | | | | | | **Q3** | | | |
| **Advances** | | **NPLs** | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | | **NPLs** | | | **Infection  Ratio** | | | **Advances** | | **NPLs** | **Infection  Ratio** |
| **Corporate Sector** | | | **9,022,077** | | **717,299** | **8.0** | **8,741,685** | **763,783** | **8.7** | **8,692,092** | | **735,700** | | | **8.5** | | | **8,540,796** | | **748,628** | **8.8** |
| **SMEs Sector** | | | **532,580** | | **74,885** | **14.1** | **469,084** | **76,033** | **16.2** | **440,650** | | **74,566** | | | **16.9** | | | **422,349** | | **75,099** | **17.8** |
| **Agriculture Sector** | | | **448,527** | | **55,806** | **12.4** | **441,342** | **58,470** | **13.2** | **453,778** | | **62,119** | | | **13.7** | | | **450,036** | | **58,679** | **13.0** |
| **Consumer sector** | | | **895,908** | | **32,165** | **3.6** | **880,609** | **34,889** | **4.0** | **850,175** | | **35,776** | | | **4.2** | | | **836,857** | | **36,695** | **4.4** |
| *i. Credit Cards* | | | 86,443 | | 2,260 | 2.6 | 89,061 | 2,283 | 2.6 | 93,679 | | 2,310 | | | 2.5 | | | 102,904 | | 2,400 | 2.3 |
| *ii. Auto loans* | | | 332,569 | | 4,516 | 1.4 | 312,339 | 4,585 | 1.5 | 287,628 | | 4,650 | | | 1.6 | | | 274,964 | | 4,792 | 1.7 |
| *iii. Consumer durable* | | | 1,163 | | 94 | 8.1 | 1,215 | 88 | 7.2 | 1,323 | | 72 | | | 5.5 | | | 1,403 | | 74 | 5.3 |
| *iv. Mortgage loans* | | | 219,833 | | 10,716 | 4.9 | 221,028 | 11,533 | 5.2 | 219,374 | | 12,070 | | | 5.5 | | | 212,425 | | 12,544 | 5.9 |
| *v. Other personal loans* | | | 255,898 | | 14,578 | 5.7 | 256,966 | 16,400 | 6.4 | 248,171 | | 16,673 | | | 6.7 | | | 245,161 | | 16,885 | 6.9 |
| **Commodity Financing** | | | **1,260,929** | | **7,252** | **0.6** | **1,271,608** | **6,941** | **0.5** | **1,610,703** | | **7,385** | | | **0.5** | | | **1,414,608** | | **7,560** | **0.5** |
| **Staff Loans** | | | **243,452** | | **2,653** | **1.1** | **250,703** | **2,557** | **1.0** | **265,451** | | **2,596** | | | **1.0** | | | **284,663** | | **2,704** | **0.9** |
| **Others** | | | **241,883** | | **33,978** | **14.0** | **578,207** | **42,449** | **7.3** | **652,131** | | **41,262** | | | **6.3** | | | **646,228** | | **35,257** | **5.5** |
| **Total** | | | **12,645,356** | | **924,038** | **7.3** | **12,633,238** | **985,123** | **7.8** | **12,964,980** | | **959,404** | | | **7.4** | | | **12,595,536** | | **964,620** | **7.7** |
|  | | | | | | | | | | | | | | | | | | | | | |
| **SECTOR** | | | **2022** | | | | **2023** | | | | | | | | | | | | | | |
| **Q4** | | | | **Q1** | | | **Q2** | | | | | | | | **Q3** | | | |
| **Advances** | **NPLs** | | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | | **NPLs** | | | | **Infection  Ratio** | | **Advances** | | **NPLs** | **Infection  Ratio** |
| Agribusiness | | | 1,079,382 | 60,489 | | 5.6 | 1,064,252 | 58,882 | 5.5 | 1,143,465 | | 66,029 | | | | 5.8 | | 989,831 | | 64,031 | 6.5 |
| Automobile / Transportation | | | 231,649 | 17,776 | | 7.7 | 225,766 | 19,389 | 8.6 | 201,808 | | 18,935 | | | | 9.4 | | 173,914 | | 19,575 | 11.3 |
| Cement | | | 291,478 | 7,064 | | 2.4 | 276,487 | 6,894 | 2.5 | 279,687 | | 6,385 | | | | 2.3 | | 263,031 | | 7,220 | 2.7 |
| Chemical & Pharmaceuticals | | | 506,740 | 16,280 | | 3.2 | 436,182 | 17,033 | 3.9 | 433,696 | | 17,724 | | | | 4.1 | | 393,378 | | 16,489 | 4.2 |
| Electronics | | | 171,971 | 24,272 | | 14.1 | 147,385 | 27,296 | 18.5 | 134,318 | | 25,834 | | | | 19.2 | | 137,120 | | 24,647 | 18.0 |
| Financial | | | 663,779 | 10,645 | | 1.6 | 456,771 | 11,374 | 2.5 | 422,297 | | 11,981 | | | | 2.8 | | 405,503 | | 12,063 | 3.0 |
| Individuals | | | 1,211,088 | 62,400 | | 5.2 | 1,202,339 | 66,706 | 5.5 | 1,152,769 | | 64,975 | | | | 5.6 | | 1,132,576 | | 66,274 | 5.9 |
| Insurance | | | 4,140 | 62 | | 1.5 | 4,688 | 62 | 1.3 | 4,394 | | 62 | | | | 1.4 | | 5,095 | | 62 | 1.2 |
| Others | | | 4,502,988 | 411,333 | | 9.1 | 4,714,765 | 458,570 | 9.7 | 5,061,564 | | 430,400 | | | | 8.5 | | 5,056,652 | | 438,333 | 8.7 |
| Production/Transmission of Energy | | | 1,620,994 | 85,439 | | 5.3 | 1,652,688 | 85,167 | 5.2 | 1,793,232 | | 85,438 | | | | 4.8 | | 1,738,444 | | 85,588 | 4.9 |
| Shoes & Leather garments | | | 52,891 | 5,919 | | 11.2 | 52,415 | 6,040 | 11.5 | 49,969 | | 6,127 | | | | 12.3 | | 48,114 | | 5,985 | 12.4 |
| Sugar | | | 292,043 | 58,414 | | 20.0 | 411,832 | 58,315 | 14.2 | 333,126 | | 57,280 | | | | 17.2 | | 224,267 | | 56,006 | 25.0 |
| Textile | | | 2,016,210 | 163,945 | | 8.1 | 1,987,671 | 169,395 | 8.5 | 1,954,653 | | 168,234 | | | | 8.6 | | 2,027,612 | | 168,345 | 8.3 |
| **Total** | | | **12,645,356** | **924,038** | | **7.3** | **12,633,238** | **985,123** | **7.8** | **12,964,980** | | **959,404** | | | | **7.4** | | **12,595,536** | | **964,620** | **7.7** |
|  | | | | | | | Source: Financial Stability Department SBP | | | | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.41 Non-Performing Loans** | | | | | | | | | | | |
| **(Domestic and Overseas Operations)** | | | | | | | | | | | |
| (Million Rupees) | | | | | | | | | | | |
| **Banks / DFIs** | **Jun-23** | | | | |  | **Sep-23** | | | | |
|  | **NPLs** | | **Net NPLs** | **Net NPLs to** | |  | **NPLs** | | **Net NPLs** | **Net NPLs to** | |
|  |  | |  | **Net Loans** | |  |  | |  | **Net Loans** | |
|  |  | |  | **(%)** | |  |  | |  | **(%)** | |
|  |  | |  |  | |  |  | |  |  | |
| **All Banks & DFIs** | **973,951** | | **53,011** | **0.43** | |  | **979,862** | | **41,698** | **0.35** | |
|  |  | |  |  | |  |  | |  |  | |
| **All Banks** | **959,404** | | **54,077** | **0.45** | |  | **964,620** | | **42,977** | **0.37** | |
|  |  | |  |  | |  |  | |  |  | |
| **Commercial Banks** | **915,653** | | **31,906** | **0.27** | |  | **925,698** | | **24,129** | **0.21** | |
| Public Sector Commercial Banks | 319,447 | | 17,168 | 0.74 | |  | 322,402 | | 11,325 | 0.49 | |
| Local Private Banks | 594,340 | | 15,048 | 0.16 | |  | 602,571 | | 12,965 | 0.15 | |
| Foreign Banks | 1,866 | | (311) | (0.07) | |  | 726 | | (162) | (0.04) | |
|  |  | |  |  | |  |  | |  |  | |
| **Specialized Banks** | **43,752** | | **22,171** | **20.88** | |  | **38,922** | | **18,848** | **17.36** | |
|  |  | |  |  | |  |  | |  |  | |
| **DFIs** | **14,547** | | **(1,066)** | **(0.57)** | |  | **15,242** | | **(1,279)** | **(0.71)** | |
|  |  | |  |  | |  |  | |  |  | |
|  |  | |  |  | |  |  | |  |  | |
| Source: Financial Stability Department SBP | | | | | | | | | | | |
| **3.42 Cash Recovery against Non-Performing Loans** | | | | | | | | | | | |
| (Million Rupees) | | | | | | | | | | | |
| **Banks / DFIs** |  | **For the Quarter** | | |  |  |  | **For the Quarter** | | |  |
|  |  | **Ended Jun 2023** | | |  |  |  | **Ended Sep 2023** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **All Banks & DFIs** |  | **32,588** | | |  |  |  | **15,453** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **All Banks** |  | **31,543** | | |  |  |  | **15,170** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **Commercial Banks** |  | **24,553** | | |  |  |  | **11,674** | | |  |
| Public Sector Commercial Banks |  | 8,021 | | |  |  |  | 3,714 | | |  |
| Local Private Banks |  | 16,530 | | |  |  |  | 7,959 | | |  |
| Foreign Banks |  | 2 | | |  |  |  | 2 | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **Specialized Banks** |  | **6,990** | | |  |  |  | **3,496** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **DFIs** |  | **1,046** | | |  |  |  | **283** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| Note: Based on audited data submitted by the banks and DFIs. Source: Financial Stability Department SBP | | | | | | | | | | | |