

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	2023		2024
	Sep-23	Dec-23 ^R	Mar-24 ^P
Assets	43,500,966	46,836,739	47,146,927
I. Currency and Deposits	2,847,070	3,230,070	3,326,451
1. Currency	536,905	580,080	613,176
2. Transferable Deposits	2,001,935	2,404,069	2,379,664
3. Restricted/ compulsory deposits	67,584	66,363	65,203
4 Other Deposits	240,646	179,558	268,407
II. Securities(other than shares)	22,774,040	25,287,954	26,879,589
1. Short-term	5,493,980	5,878,262	5,824,521
2. Long-term	17,280,060	19,409,693	21,055,068
III. Loans extended (Advances)	14,163,396	14,457,510	13,199,961
1. Short-term	8,701,394	8,729,150	7,608,584
A) Money at call	119,532	148,007	120,472
B) Reverse Repo	1,673,569	1,377,472	514,886
C) Bills purchased and discounted	383,083	355,615	336,225
D) Other short-term advances	6,525,209	6,848,056	6,637,002
2. Long-term	5,462,002	5,728,360	5,591,377
IV. Shares and other equity	589,736	530,756	655,543
1. Quoted	211,402	247,588	246,287
2. Non quoted	375,288	279,893	404,414
3. Investment fund shares	3,046	3,275	4,842
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	30,599	19,368	15,641
VII. Other accounts receivable	1,841,041	1,995,403	1,681,080
1. Trade credit and advances	-	-	-
2. Others	1,841,041	1,995,403	1,681,080
A) Dividends receivable resident sector	824	173	603
B) Settlement accounts resident sector	36,570	34,803	40,574
C) Items in the process of collection	666	246	676
D) Miscellaneous assets residents sector	1,795,658	1,951,582	1,629,899
E) Other non- resident accounts receivable	7,324	8,600	9,328
VIII. Non-financial assets	1,255,083	1,315,677	1,388,661
1. Produced assets	923,232	964,262	1,025,612
A) Tangible fixed assets	821,202	857,232	915,148
a) Dwellings	155,150	161,895	170,110
i) Building on freehold land	5,760	6,170	6,603
ii) Building on leasehold land	149,390	155,725	163,507
b) Other buildings and structures	306,653	307,672	335,889
i) Building on freehold land	88,791	89,995	107,289
ii) Building on leasehold land	217,862	217,676	228,600
c) Machinery and equipment	287,045	313,993	332,486
i) Transport equipments	23,899	26,622	28,592
ii) Furniture & Fixtures	37,510	43,123	47,622
iii) Office equipments	168,110	182,348	190,743
iv) Other machinery & equipments	57,526	61,899	65,529
d) Other tangible fixed assets n.e.s	72,354	73,673	76,663
B) Intangible fixed assets	102,030	107,030	110,463
a) Computer software	66,646	71,641	75,072
b) Other intangible fixed assets n.e.s	35,385	35,388	35,391
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	321,761	320,060	326,136
A) Tangible non-produced assets	302,705	297,229	301,538
a) Land	198,282	199,485	202,090
i) Land underlying Buildings and structures	198,282	199,485	202,090
1. Freehold land	79,616	77,955	79,515
2. Leasehold land	118,666	121,530	122,575
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	104,422	97,743	99,449
B) Intangible non-produced assets	19,056	22,831	24,597
a) Leases and other transferable contracts	16,397	16,524	18,126
b) Purchased goodwill	1,817	2,213	2,213
c) Other intangible non-produced assets n.e.s	841	4,094	4,258
3. Capital work in progress	10,090	31,355	36,914

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	2023		2024
	Sep-23	Dec-23 ^R	Mar-24 ^P
Liabilities	43,500,966	46,836,739	47,146,927
I. Deposits	26,924,250	28,866,019	29,213,136
1. Transferable Deposits	21,674,163	23,235,975	23,601,974
2. Restricted/ compulsory deposits	492,439	547,823	492,851
3. Other deposits	4,757,648	5,082,222	5,118,311
II. Securities (other than shares bonds/ debentures etc.)	125,036	129,673	130,110
1. Short-term	-	-	-
2. Long-term	125,036	129,673	130,110
III. Loans (Borrowings)	10,413,351	11,672,828	11,228,375
1. Short-term	9,527,694	10,800,196	10,381,943
A) Money at call	135,332	100,718	113,058
B) Repurchase agreements (Repo)	7,590,980	8,834,251	8,496,467
C) Other short-term borrowings	1,801,382	1,865,227	1,772,418
2. Long-term borrowings	885,657	872,632	846,432
IV. Financial Derivatives	66,206	44,458	39,664
V. Other accounts payable	3,390,616	3,180,587	3,618,819
1. Provision for losses	784,486	799,071	873,062
A) Provision for loan losses-Specific	698,843	713,955	779,717
B) Provision for loan losses-General	49,806	45,617	58,803
C) Provision for other losses	35,836	39,500	34,542
2. Accumulated Depreciation	357,405	378,157	393,564
3. Other accounts payable other resident Sectors	2,190,846	1,935,766	2,285,244
A) Dividends payable	16,442	9,661	44,593
B) Settlement accounts	95,134	26,527	24,423
C) Items in the process of collection	10,516	10,802	12,388
D) Miscellaneous liability items	2,068,754	1,888,776	2,203,839
a) Suspense account	108,989	111,264	108,524
b) Provision for expected costs	146,258	135,641	201,017
c) Deferred tax liabilities	25,477	(8,378)	13,074
d) Accrued wages	11,631	13,892	12,907
e) Accrued rent	546	544	564
f) Accrued taxes	595,497	630,971	691,108
g) Other miscellaneous liability items	1,180,356	1,004,842	1,176,645
4. Other non- resident accounts payable	57,880	67,593	67,949
A) Dividends payable non-residents	47,518	57,099	57,543
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,362	10,493	10,407
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Loans and other equity	2,581,507	2,943,174	2,915,824
1. Quoted	442,079	442,079	439,389
2. Non quoted	248,868	268,183	265,997
3. Investment fund shares	-	-	-
4. Retained earnings	463,808	384,703	746,869
5. Current year result	633,917	832,992	427,103
6. General and special reserve	570,899	657,160	736,853
7. Valuation adjustments	221,937	358,057	299,613
IX. Contingencies and Commitments	18,075,558	17,603,422	18,322,379
1. Guarantees	2,962,092	3,268,804	3,387,387
2. Commitments	14,940,756	14,136,376	14,743,084
A) Letter of Credit	4,804,459	4,223,638	4,333,232
B) Forward Foreign Exchange Transactions	7,999,244	7,931,561	8,484,094
C) Forward government Securities Transactions	510,105	291,201	444,625
D) Derivatives	111,102	103,437	107,788
E) Forward lending	336,748	300,159	277,816
F) Operating leases	71	365	359
G) Commitments for acquisition of :	31,390	42,605	41,151
i.Fixed assets	23,288	29,293	29,957
ii. Intangible assets	8,102	13,312	11,194
H) Other commitments	1,147,636	1,243,411	1,054,019
3. Other contingent liabilities	172,710	198,242	191,907

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.

3: 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.

3.2 Classification of Scheduled Banks' Deposits Distributed by Type of Accounts

(Amount in Million Rupees)

(No. of Accounts in Unit)

END OF PERIOD	2023						2024	
	Jun		Sep		Dec		Mar ^p	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	71,777,024	8,986,948	72,890,465	9,034,409	78,464,778	9,550,027	80,080,622	9,543,272
Call Deposits	307,811	503,164	315,623	374,331	321,833	381,703	337,836	387,503
Other Deposits Accounts	160,692	681,292	180,899	562,880	173,995	659,545	169,681	695,161
Saving Deposits	21,858,684	10,055,786	21,849,996	10,988,517	22,347,599	11,764,320	22,270,390	12,225,888
FIXED DEPOSITS	857,579	4,456,226	885,493	4,635,259	797,621	4,942,088	842,586	4,782,307
Less Than 6 months	104,788	1,462,653	96,526	1,367,952	98,569	1,463,607	115,701	1,328,639
For 6 months & over but less than 1 year	38,920	543,614	60,233	623,580	28,865	569,218	44,075	549,520
For 1 year & over but less than 2 years	426,308	1,960,481	455,186	2,170,238	382,868	2,419,450	437,383	2,455,957
For 2 years & over but less than 3 years	22,402	64,567	15,450	59,285	13,141	57,371	11,003	54,812
For 3 years & over but less than 4 years	32,290	80,405	30,205	74,159	26,369	78,344	26,898	75,229
For 4 years & over but less than 5 years	35,898	48,218	42,022	29,652	43,681	52,711	15,686	53,371
For 5 years & over	196,973	296,288	185,871	310,394	204,128	301,387	191,840	264,779
Total Deposits	94,961,790	24,683,416	96,122,476	25,595,396	102,105,826	27,297,683	103,701,115	27,634,131

Source: Core Statistics Department

Note:

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	55,781,293	5,494,267	21,178,778	1,284,516	699,363	326,470	2,421,188	2,438,019	80,080,622	9,543,272
II. Call Deposits	205,408	111,557	14,126	17,676	9,904	13,647	108,398	244,622	337,836	387,503
III. Other Deposit Accounts	137,063	44,541	23,096	2,202	2,926	59,331	6,596	589,087	169,681	695,161
IV. Saving Deposits	15,479,102	4,751,653	5,296,628	1,731,524	796,037	614,818	698,623	5,127,893	22,270,390	12,225,888
V. Fixed or Term Deposits	484,820	936,046	214,652	278,137	87,925	214,160	55,189	3,353,965	842,586	4,782,307
1) Less Than Three Months	43,082	168,234	11,845	42,144	8,883	34,796	10,912	503,281	74,722	748,454
2) For Three Months and Over but Less Than Six Months	24,024	98,143	7,437	20,129	1,947	16,525	7,571	445,388	40,979	580,185
3) For Six Months and Over but Less Than One Year	26,425	116,393	11,852	22,444	1,903	9,934	3,895	400,750	44,075	549,520
4) For One Year & Over but Less Than Two Years	235,524	461,183	120,239	157,348	58,065	83,452	23,555	1,753,974	437,383	2,455,957
5) For Two Years & Over but Less Than Three Years	6,688	5,489	2,979	2,274	597	625	739	46,424	11,003	54,812
6) For Three Years & Over but Less Than Four Years	13,594	12,618	8,845	5,248	2,080	1,364	2,379	55,999	26,898	75,229
7) For Four Years & Over but Less Than Five Years	12,144	6,107	2,616	2,398	503	41,466	423	3,400	15,686	53,371
8) For Five Years and Over but Less Than Ten Years	122,790	66,952	48,658	26,072	13,766	25,962	5,712	144,727	190,926	263,713
9) For ten years and over	549	928	181	79	181	36	3	23	914	1,066
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

Source: Core Statistics Department

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFI), etc.)

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

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2023				2024
	Mar	Jun	Sep	Dec	Mar ^a
1. FOREIGN CONSTITUENTS	719,196.4	737,621.2	743,703.1	772,367.2	780,934.4
I. Official	121,568.3	120,785.3	118,595.7	119,476.4	122,800.2
II. Business	165,519.9	163,295.0	147,649.1	160,375.5	154,496.5
III. Personal	432,108.2	453,540.9	477,458.3	492,328.2	503,513.4
IV. Trust Funds and Non Profit Organizations	-	-		187.0	124.4
2. DOMESTIC CONSTITUENTS	22,129,697.1	23,945,795.1	24,851,693.1	26,525,315.6	26,853,196.9
I. GOVERNMENT	3,525,215.9	3,704,080.5	3,708,763.4	3,965,803.2	3,912,060.1
a. Federal Government	2,233,998.9	2,360,642.2	2,352,546.9	2,524,918.1	2,409,189.3
b. Provincial Governments	1,141,724.0	1,185,944.1	1,194,685.0	1,268,631.2	1,325,020.2
c. Local Bodies	149,493.1	157,494.3	161,531.5	172,254.0	177,850.7
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,250,952.6	1,424,483.6	1,490,665.6	1,543,468.6	1,615,222.1
a. Agriculture, hunting and forestry	1,009.1	1,066.3	958.1	1,304.8	1,520.1
b. Services	33,858.1	34,717.6	42,757.9	48,298.4	50,998.6
c. Utilities	524,895.9	604,960.4	651,782.0	633,684.9	625,098.0
d. Transport, storage and communications	123,066.1	136,827.7	106,687.9	118,055.1	126,068.1
e. Manufacturing	250,155.4	293,337.8	299,170.9	293,369.1	331,232.3
f. Mining and Quarrying	184,596.4	193,345.5	226,488.2	261,862.3	296,026.5
g. Construction	40,110.5	38,797.5	36,340.0	37,609.8	22,690.0
h. Commerce and Trade	43,181.3	51,234.2	28,823.3	39,886.0	49,755.6
i. Others	50,079.9	70,196.6	97,657.3	109,398.2	111,832.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	852,769.6	905,655.3	1,003,881.2	1,205,910.0	1,213,732.7
a. Mutual Funds and AMCs	404,384.6	397,796.5	511,659.9	657,486.6	661,713.1
b. Insurance & Pension Funds	239,239.6	170,438.7	220,457.9	197,151.1	204,181.9
c. MFIs and DFIs	27,026.5	37,635.4	36,488.5	39,739.0	34,565.1
d. Stock Exchange & Brokerage Houses	44,890.0	38,830.1	35,612.0	53,648.0	53,323.5
e. Modarabas	3,671.2	3,689.1	4,198.1	5,141.8	4,722.7
f. Other NBFIs	133,557.8	257,265.5	195,464.1	252,743.9	255,226.4
IV. PRIVATE SECTOR (BUSINESS)	5,071,746.5	5,536,064.2	5,699,028.3	6,214,632.5	6,161,596.8
a. Agriculture, forestry and fishing	170,921.3	196,117.3	188,604.9	195,803.3	199,826.7
01. Crop and animal production, hunting and related service activities	164,662.8	189,587.6	181,986.4	188,463.2	192,317.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	95,658.7	98,573.1	102,940.5	105,230.9	104,936.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,046.5	6,940.8	7,611.5	8,152.9	7,669.0
iii. Growing of other fruits, vegetables and crops	27,243.4	27,775.2	27,027.1	31,299.6	31,698.7
iv. Raising of livestock and other related activities	24,585.6	44,205.1	33,225.6	31,102.8	36,529.6
v. Other agricultural support activities	10,083.0	11,986.4	10,993.8	12,465.1	11,393.5
vi. Hunting, trapping and related service activities	45.7	107.1	187.9	211.9	90.2
02 - Forestry and logging	1,072.2	1,325.3	829.3	1,206.9	529.0
03 - Fishing and aquaculture	5,186.3	5,204.4	5,789.2	6,133.3	6,980.7
b. Mining and quarrying	240,417.5	229,882.3	249,344.8	265,749.4	242,004.3
01 - Mining of coal and lignite	74,351.3	52,311.9	45,860.6	57,760.7	81,971.3
02 - Extraction of crude petroleum and natural gas	146,531.2	150,598.0	177,561.8	179,556.9	133,001.1
03 - Mining of metal ores	3,196.6	4,887.2	4,425.5	3,368.8	3,643.6
04-Other mining and quarrying	15,894.9	21,135.0	20,631.3	24,020.4	22,533.0
05- Mining support service activities	443.5	950.2	865.6	1,042.6	855.3
c. Manufacturing	1,378,114.1	1,563,155.6	1,600,621.4	1,786,765.0	1,685,851.8
01 - Manufacture of food products	245,299.6	269,507.1	262,040.4	302,663.5	285,548.8
02 - Manufacture of beverages	47,988.2	60,967.3	87,258.4	75,860.2	60,163.5
03 - Manufacture of tobacco products	20,628.4	53,599.6	21,709.1	52,618.5	29,035.6
04 - Manufacture of textiles	212,179.2	200,970.2	216,725.9	236,879.0	230,981.3
i. Preparation and spinning of textile fibers	53,685.4	54,757.1	55,144.5	62,144.4	66,081.9
ii. Weaving of textiles	28,107.3	24,808.6	24,779.6	31,753.5	26,785.6
iii. Finishing of textiles	23,925.3	19,955.2	23,674.9	30,436.9	24,393.3
iv. Manufacture of knitted and crocheted fabrics	16,353.1	14,177.5	19,450.5	17,267.2	16,640.1
v. Manufacture of made-up textile articles, except apparel	29,025.5	29,497.3	34,202.3	36,125.6	35,356.4
vi. Manufacture of carpets and rugs	2,416.3	1,927.3	2,217.9	1,626.1	1,704.8
vii. Manufacture of other textiles n.e.c.	58,666.2	55,847.3	57,256.4	57,525.4	60,019.0
05 - Manufacture of wearing apparel	65,605.4	72,031.8	69,320.4	75,261.1	70,609.1
06 - Manufacture of leather and related products	21,277.1	23,072.4	24,250.3	28,222.5	25,084.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,849.9	6,019.9	6,256.6	6,196.7	6,588.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,404.1	3,365.0	3,447.1	3,755.4	4,032.0
iii. Manufacture of footwear	12,023.1	13,687.5	14,546.6	18,270.5	14,463.4
a). Leather wear	10,091.9	11,631.1	12,222.9	15,746.2	12,084.9
b). Rubber and Plastic wear	1,931.2	2,056.4	2,323.7	2,524.3	2,378.5

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2023				2024
	Mar	Jun	Sep	Dec	Mar ^a
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,164.7	3,357.2	3,165.0	3,394.6	3,406.8
08 - Manufacture of paper and paper products	12,260.6	15,736.5	16,681.2	10,156.7	8,800.6
09 - Printing and reproduction of recorded media	15,065.4	16,679.6	16,495.8	21,597.2	21,472.5
10 - Manufacture of coke and refined petroleum products	147,340.1	138,227.3	146,460.6	171,251.6	169,226.4
11 - Manufacture of chemicals and chemical products	128,744.4	168,162.2	211,869.8	218,488.3	193,076.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,390.5	52,478.9	48,220.6	69,760.5	57,534.2
13 - Manufacture of rubber and plastics products	21,111.3	23,770.4	19,185.6	24,446.6	24,267.8
14 - Manufacture of other non-metallic mineral products	29,016.3	25,794.9	28,204.7	29,820.4	30,988.9
15 - Manufacture of basic metals	41,284.2	48,008.2	48,254.3	50,365.1	43,942.5
16 - Manufacture of fabricated metal products, except machinery and equipment	10,771.2	12,637.2	12,103.0	12,865.6	12,095.9
17 - Manufacture of computer, electronic and optical products	29,633.0	26,262.0	25,202.2	27,817.8	28,041.6
18 - Manufacture of electrical equipment	58,806.2	79,269.4	61,614.9	58,782.8	57,343.2
19 - Manufacture of machinery and equipment	20,402.6	41,984.6	45,157.3	56,270.4	55,502.4
20 - Manufacture of motor vehicles, trailers and semi-trailers	72,851.5	95,205.5	86,034.4	97,318.2	118,483.6
21 - Manufacture of other transport equipment	11,100.1	11,888.8	14,435.8	13,966.3	13,422.3
22 - Manufacture of furniture	4,396.9	4,773.1	4,404.3	3,280.3	3,745.1
23 - Other manufacturing	104,008.2	115,826.9	127,286.0	141,692.0	138,352.6
24 - Repair and installation of machinery and equipment	2,788.9	2,944.4	4,541.7	3,985.7	4,727.0
d. Electricity, gas, steam and air conditioning supply	354,279.6	364,822.4	469,290.2	476,785.6	577,886.3
e. Water supply; sewerage, waste management and remediation activities	15,343.1	13,584.1	18,749.9	24,055.5	18,655.2
f. Construction	322,043.8	427,324.4	372,543.9	411,331.5	401,397.6
01 - Construction of buildings	167,891.4	214,957.1	172,856.0	186,546.6	181,423.4
02 - Civil engineering	109,300.4	159,994.2	152,230.4	175,614.6	173,594.2
03 - Specialized construction activities	44,852.1	52,373.1	47,457.5	49,170.3	46,380.1
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	852,578.3	953,156.9	975,428.7	1,083,488.7	1,075,802.3
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,041.3	50,059.8	49,137.3	54,948.2	52,672.4
02 - Wholesale trade, except of motor vehicles and motorcycles	293,854.1	339,612.3	346,554.1	375,636.5	378,235.0
03 - Retail trade, except of motor vehicles and motorcycles	508,682.9	563,484.8	579,737.3	652,903.9	644,894.9
h. Transportation and storage	409,532.9	427,767.1	431,709.3	450,425.4	474,728.8
i. Accommodation and food service activities	27,999.8	29,824.1	30,244.7	32,478.6	32,354.3
j. Information and communication	198,416.8	211,348.3	197,335.5	227,153.6	253,250.9
k. Real estate activities	223,396.7	209,150.3	208,542.9	186,272.1	161,168.1
l. Professional, scientific and technical activities	123,592.1	134,405.4	132,604.0	172,933.9	131,087.2
01 - Legal and accounting activities	19,588.4	16,010.6	17,641.9	42,794.9	20,855.3
02 - Activities of head offices; management consultancy activities	9,869.0	12,075.9	16,108.4	16,992.8	15,822.5
03 - Architectural and engineering activities; technical testing and analysis	25,026.3	29,354.7	25,531.9	27,438.6	23,980.0
04 - Scientific research and development	9,268.6	10,651.7	8,871.8	8,809.4	9,070.4
05 - Advertising and market research	12,161.7	13,857.8	12,586.0	14,015.9	13,613.8
06 - Other professional, scientific and technical activities	46,427.3	51,260.2	50,584.3	61,306.6	46,331.9
07 - Veterinary activities	1,250.7	1,194.5	1,279.7	1,575.7	1,413.4
m. Administrative and support service activities	103,065.8	112,274.0	115,573.3	125,687.4	128,283.5
01 - Rental and leasing activities	3,186.2	3,309.5	3,788.0	4,093.6	4,030.9
02 - Employment activities	1,439.9	1,175.2	1,763.7	1,613.5	2,026.6
03 - Travel agency, tour operator, reservation service and related activities	21,231.1	25,228.8	26,382.1	26,189.4	34,166.9
04 - Security and investigation activities	4,130.7	3,822.2	3,699.8	4,675.4	4,497.1
05 - Services to buildings and landscape activities	2,448.0	3,698.5	3,703.2	4,385.1	5,007.6
06 - Office administrative, office support and other business support activities	70,629.9	75,039.7	76,236.6	84,730.3	78,554.3
n. Education	123,029.7	111,355.1	117,870.7	116,676.7	140,677.2
o. Human health and social work activities	75,002.6	81,213.4	79,635.1	83,018.7	88,766.7
p. Arts, entertainment and recreation	2,285.8	2,499.9	3,183.6	3,473.6	2,772.2
q. Other service activities	451,726.5	468,183.6	507,745.5	572,533.5	547,083.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	590,525.8	615,919.8	642,850.1	682,575.6	702,212.7
VI. PERSONAL	10,790,437.3	11,695,312.4	12,236,860.3	12,835,683.1	13,176,989.2
VII. OTHER	48,049.5	64,279.3	69,644.2	77,242.6	71,383.3
TOTAL	22,041,664.6	22,848,893.5	24,683,416.4	25,595,396.1	27,297,682.8

Source: Core Statistics Department

Note:

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender
All Banks
As on 31st March, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	991,444	524,461	71,993	76,955	31,048	53,918	16,858	125,600	1,111,343	700,934
1) Official	160,075	91,876	8,895	6,150	789	1,377	1,789	23,397	171,548	122,800
2) Business	21,734	46,742	1,705	2,675	973	3,297	14,991	101,783	39,403	154,497
3) Personal	809,635	385,843	61,393	68,131	29,286	49,245	64	295	900,378	503,513
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	124	14	124
2. DOMESTIC CONSTITUENTS	71,096,242	10,813,603	26,655,287	3,237,101	1,565,107	1,174,507	3,273,136	11,627,986	102,589,772	26,853,197
I. GOVERNMENT	-	-	-	-	-	-	535,098	3,912,060	535,098	3,912,060
A. Federal Government	-	-	-	-	-	-	119,586	2,409,189	119,586	2,409,189
B. Provincial Governments	-	-	-	-	-	-	380,265	1,325,020	380,265	1,325,020
C. Local Bodies	-	-	-	-	-	-	35,247	177,851	35,247	177,851
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	23,431	1,615,222	23,431	1,615,222
Agriculture, hunting and forestry	-	-	-	-	-	-	49	1,520	49	1,520
Services	-	-	-	-	-	-	1,182	50,999	1,182	50,999
Utilities	-	-	-	-	-	-	12,077	625,098	12,077	625,098
Transport, storage and communications	-	-	-	-	-	-	5,589	126,068	5,589	126,068
Manufacturing	-	-	-	-	-	-	2,151	331,232	2,151	331,232
Mining and Quarrying	-	-	-	-	-	-	502	296,027	502	296,027
Construction	-	-	-	-	-	-	161	22,690	161	22,690
Commerce and Trade	-	-	-	-	-	-	688	49,756	688	49,756
Others	-	-	-	-	-	-	978	111,833	978	111,833
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	129,074	1,213,733	129,074	1,213,733
Mutual Funds and AMCs	-	-	-	-	-	-	7,372	661,713	7,372	661,713
Insurance & Pension Funds	-	-	-	-	-	-	83,594	204,182	83,594	204,182
MFIs and DFIs	-	-	-	-	-	-	2,448	34,565	2,448	34,565
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	9,332	53,324	9,332	53,324
Modarabas	-	-	-	-	-	-	548	4,723	548	4,723
Other NBFIs	-	-	-	-	-	-	23,152	61,756	23,152	61,756
IV. PRIVATE SECTOR (BUSINESS)	6,942,127	1,762,974	450,770	118,942	119,190	139,614	2,140,665	4,140,067	9,652,752	6,161,597
A. Agriculture, forestry and fishing	1,602,371	118,704	95,665	9,687	18,014	9,223	188,455	62,213	1,904,505	199,827
1. Crop and animal production, hunting and related service activities	1,599,369	114,698	95,603	9,656	17,899	9,136	187,560	58,827	1,900,431	192,317
Growing of Wheat, Rice, Sugar Cane & Cotton	911,999	68,636	53,767	6,192	11,365	3,991	120,658	26,117	1,097,789	104,936
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,372	5,662	5,950	376	1,138	609	1,307	1,022	131,767	7,669
Growing of other fruits, vegetables and crops	350,333	13,831	20,934	1,546	2,386	1,252	32,522	15,070	406,175	31,699
Raising of livestock and other related activities	166,625	21,373	12,898	1,347	1,998	2,261	22,356	11,547	203,877	36,530
Other agricultural support activities	46,898	5,139	2,047	194	1,005	1,019	10,693	5,042	60,643	11,393
Hunting, trapping and related service activities	142	58	7	0	7	2	24	30	180	90
02 - Forestry and logging	469	271	12	7	26	12	230	239	737	529
03 - Fishing and aquaculture	2,533	3,735	50	24	89	75	665	3,146	3,337	6,981
B. Mining and quarrying	625,993	61,606	73	25	363	1,043	7,174	179,331	633,603	242,004
05 - Mining of coal and lignite	542,307	13,374	12	2	55	294	2,331	68,302	544,705	81,971
06 - Extraction of crude petroleum and natural gas	73,098	42,443	14	12	97	219	2,177	90,327	75,386	133,001
07 - Mining of metal ores	565	716	6	5	28	239	574	2,684	1,173	3,644
08-Other mining and quarrying	9,127	4,628	33	6	155	271	2,003	17,629	11,318	22,533
09 - Mining support service activities	896	445	8	0	28	20	89	390	1,021	855
C. Manufacturing	520,017	339,972	9,245	9,057	18,414	43,348	482,665	1,293,474	1,030,341	1,685,852
10 - Manufacture of food products	118,826	71,352	2,452	584	4,468	16,482	107,720	197,131	233,466	285,549
11 - Manufacture of beverages	1,791	2,180	48	35	249	1,742	8,410	56,206	10,498	60,164
12 - Manufacture of tobacco products	163	219	7	0	49	259	214	28,558	433	29,036
13 - Manufacture of textiles	70,921	70,770	1,137	2,978	4,670	5,455	49,766	151,779	126,494	230,981
Preparation and spinning of textile fibres	25,203	27,844	208	182	1,461	1,450	16,307	36,606	43,179	66,082
Weaving of textiles	12,993	11,081	160	161	562	616	6,887	14,927	20,602	26,786
Finishing of textiles	4,084	6,120	181	469	1,642	1,426	4,941	16,379	10,848	24,393
Manufacture of knitted and crocheted fabrics	1,587	3,361	121	1,582	98	695	1,747	11,001	3,553	16,640
Manufacture of made-up textile articles, except apparel	15,474	12,131	213	89	355	374	8,729	22,762	24,771	35,356
Manufacture of carpets and rugs	407	186	14	1	28	8	1,590	1,510	2,039	1,705
Manufacture of other textiles n.e.c.	11,173	10,047	240	494	524	885	9,565	48,593	21,502	60,019
14 - Manufacture of wearing apparel	17,288	20,612	1,899	1,222	508	954	11,569	47,821	31,264	70,609
15 - Manufacture of leather and related products	9,739	8,339	212	162	266	523	8,859	16,060	19,076	25,084
Tanning and dressing of leather; dressing and dyeing of fur	1,904	2,337	107	72	96	121	1,150	4,059	3,257	6,589
Manufacture of luggage, handbags and the like, saddlery and harness	805	1,085	32	23	97	233	710	2,690	1,644	4,032
Manufacture of footwear	7,030	4,917	73	67	73	169	6,999	9,311	14,175	14,463
a. Leather wear	6,352	3,737	48	65	54	155	6,073	8,128	12,527	12,085
b. Rubber and Plastic wear	678	1,180	25	2	19	14	926	1,182	1,648	2,379

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 2024

Category of Deposit Holder	(Million Rupees)									
	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,010	1,198	62	77	102	105	2,703	2,027	5,877	3,407
17 - Manufacture of paper and paper products	2,808	2,217	136	57	1,242	255	5,475	6,272	9,661	8,801
18 - Printing and reproduction of recorded media	9,705	6,096	491	347	631	2,054	6,594	12,974	17,421	21,472
Printing and other service activities related to printing	9,346	5,814	468	342	600	2,038	6,244	12,014	16,658	20,207
Reproduction of recorded media	359	283	23	6	31	16	350	960	763	1,265
19 - Manufacture of coke and refined petroleum products	859	1,712	19	6	118	232	25,880	167,277	26,876	169,226
20 - Manufacture of chemicals and chemical products	109,777	20,059	296	574	805	1,257	56,040	171,186	166,918	193,076
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,175	3,884	67	92	603	2,243	21,575	51,314	25,420	57,534
22 - Manufacture of rubber and plastics products	6,204	6,698	153	209	270	496	17,731	16,865	24,358	24,268
23 - Manufacture of other non-metallic mineral products	8,524	5,248	119	195	317	2,312	10,606	23,233	19,566	30,989
24 - Manufacture of basic metals	9,694	10,459	177	492	598	1,312	25,619	31,679	36,088	43,942
25 - Manufacture of fabricated metal products, except machinery and equipment	3,045	5,178	62	91	150	262	4,257	6,565	7,514	12,096
26 - Manufacture of computer, electronic and optical products	9,457	11,112	132	53	240	264	6,898	16,613	16,727	28,042
27 - Manufacture of electrical equipment	15,917	10,777	209	92	724	2,718	17,589	43,756	34,439	57,343
28 - Manufacture of machinery and equipment	8,336	4,080	228	101	541	843	9,088	50,477	18,193	55,502
29 - Manufacture of motor vehicles, trailers and semi-trailers	5,068	21,909	98	137	256	259	50,205	96,179	55,627	118,484
30 - Manufacture of other transport equipment	1,282	1,909	30	2	53	72	6,288	11,440	7,653	13,422
31 - Manufacture of furniture	4,011	1,919	91	58	95	94	3,036	1,674	7,233	3,745
32 - Other manufacturing	96,902	49,605	1,049	1,463	1,371	3,099	25,917	84,186	125,239	138,353
Manufacture of jewellery and related articles	3,992	1,160	59	41	132	46	2,451	2,170	6,634	3,418
Manufacture of imitation jewellery and related articles	415	187	23	11	6	4	118	42	562	243
Manufacture of musical instruments	401	306	19	7	22	12	215	2,725	657	3,050
Manufacture of sports goods	6,964	9,188	191	102	485	1,860	5,866	26,572	13,506	37,722
Manufacture of games and toys	149	100	2	-	8	15	38	10	197	125
Manufacture of medical and dental instruments and supplies	3,422	3,784	109	103	443	644	3,326	8,497	7,300	13,028
Manufacture of Handicrafts	508	201	152	54	32	26	249	971	941	1,252
Other manufacturing n.e.c.	81,051	34,678	494	1,145	243	492	13,654	43,200	95,442	79,515
33 - Repair and installation of machinery and equipment	3,515	2,440	71	29	88	57	626	2,201	4,300	4,727
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	48,958	577,886	48,958	577,886
Electric power generation, transmission and distribution	-	-	-	-	-	-	39,990	514,358	39,990	514,358
a) Hydal	-	-	-	-	-	-	4,114	53,233	4,114	53,233
b) Thermal	-	-	-	-	-	-	586	15,272	586	15,272
c) Coal Based	-	-	-	-	-	-	285	173,971	285	173,971
d) Wind	-	-	-	-	-	-	230	20,178	230	20,178
e) Solar	-	-	-	-	-	-	1,503	13,387	1,503	13,387
f) Other	-	-	-	-	-	-	33,272	238,318	33,272	238,318
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	7,802	62,468	7,802	62,468
Steam and air conditioning supply	-	-	-	-	-	-	1,166	1,060	1,166	1,060
E. Water supply; sewerage, waste management and remediation activities	4,097	5,833	153	58	288	227	5,783	12,538	10,321	18,655
36 - Water collection, treatment and supply	1,252	443	57	22	169	61	2,104	660	3,582	1,186
37 - Sewerage	634	75	26	1	11	0	1,627	1,235	2,298	1,311
38 - Waste collection, treatment and disposal activities; materials recovery	1,810	5,110	37	27	72	144	1,981	9,839	3,900	15,120
39 - Remediation activities and other waste management services	401	204	33	7	36	23	71	804	541	1,038
F. Construction	788,067	107,004	5,521	2,674	5,444	14,704	140,372	277,016	939,404	401,398
41 - Construction of buildings	707,835	53,935	1,342	1,572	2,448	4,000	86,474	121,917	798,099	181,423
42 - Civil engineering	55,569	31,895	2,373	833	2,281	10,017	36,582	130,849	96,805	173,594
43 - Specialized construction activities	24,663	21,174	1,806	269	715	687	17,316	24,250	44,500	46,380
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,569,166	583,826	74,879	36,197	46,394	36,642	387,861	419,137	2,078,300	1,075,802
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	46,434	20,657	950	841	1,400	1,059	19,713	30,115	68,497	52,672
46 - Wholesale trade, except of motor vehicles and motorcycles	318,591	195,301	6,567	5,648	14,610	11,875	153,817	165,411	493,585	378,235
47 - Retail trade, except of motor vehicles and motorcycles	1,204,141	367,868	67,362	29,708	30,384	23,709	214,331	223,610	1,516,218	644,895

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	91,280	49,914	877	796	2,199	2,482	29,475	421,537	123,831	474,729
49 - Land transport and transport via pipelines	69,778	25,545	418	349	1,293	1,054	15,658	19,546	87,147	46,494
50 - Water transport	802	1,362	28	57	64	42	1,065	81,120	1,959	82,581
51 - Air transport	3,132	8,739	42	23	93	98	1,539	182,647	4,806	191,507
52 - Warehousing and support activities for transportation	16,588	13,062	359	345	687	1,252	7,822	126,027	25,456	140,686
53 - Courier activities other than national post activities	980	1,206	30	22	62	35	3,391	12,197	4,463	13,461
I. Accommodation and food service activities	135,918	15,076	889	331	803	1,869	14,509	15,079	152,119	32,354
55 - Accommodation	108,146	3,586	194	54	238	1,267	7,234	6,220	115,812	11,126
56-Food and beverage service activities	27,772	11,490	695	277	565	602	7,275	8,859	36,307	21,228
J. Information and communication	34,987	40,428	1,538	1,366	1,313	1,955	77,917	209,501	115,755	253,251
58 - Publishing activities	5,646	3,076	371	372	303	539	6,225	18,907	12,545	22,893
59 - Motion picture, video and television programme production, sound recording and music publishing activities	925	277	90	9	38	24	3,111	581	4,164	891
60 - Programming and broadcasting activities	1,066	866	91	8	13	7	287	898	1,457	1,778
61 - Telecommunications	11,002	7,606	187	105	365	216	16,062	92,635	27,616	100,562
62 - Computer programming, consultancy and related activities	10,706	18,554	464	687	455	1,040	16,225	70,574	27,850	90,855
63 - Information service activities	5,642	10,050	335	185	139	129	36,007	25,907	42,123	36,272
K. Real estate activities	167,259	63,174	1,832	1,826	3,868	5,941	63,116	90,227	236,075	161,168
L. Professional, scientific and technical activities	184,621	61,649	4,234	887	2,120	4,651	24,694	63,900	215,669	131,087
69 - Legal and accounting activities	9,983	7,675	2,858	363	841	1,676	7,567	11,141	21,249	20,855
70 - Activities of head offices; management consultancy activities	3,860	8,922	187	51	121	113	1,609	6,737	5,777	15,822
71 - Architectural and engineering activities; technical testing and analysis	8,553	3,047	171	81	203	158	5,936	20,694	14,863	23,980
72 - Scientific research and development	1,329	744	82	13	77	45	1,323	8,268	2,811	9,070
73 - Advertising and market research	5,046	3,371	311	239	242	2,327	4,688	7,676	10,287	13,614
74 - Other professional, scientific and technical activities	154,868	37,131	614	132	601	256	3,307	8,813	159,390	46,332
75 - Veterinary activities	982	760	11	8	35	75	264	570	1,292	1,413
M. Administrative and support service activities	65,357	25,124	2,778	931	2,822	1,509	98,967	100,719	169,924	128,283
77 - Rental and leasing activities	6,262	1,898	147	105	208	372	1,374	1,657	7,991	4,031
78 - Employment activities	1,032	1,131	80	20	59	45	323	830	1,494	2,027
79 - Travel agency, tour operator, reservation service and related activities	15,783	7,810	392	229	935	336	24,661	25,792	41,771	34,167
80 - Security and investigation activities	1,067	762	18	18	137	269	3,841	3,448	5,063	4,497
81. Services to buildings and landscape activities	3,796	3,809	74	61	173	87	1,632	1,051	5,675	5,008
82 - Office administrative, office support and other business support activities	37,417	9,713	2,067	499	1,310	401	67,136	67,942	107,930	78,554
N. Education	139,960	32,955	14,116	3,869	2,899	2,964	353,378	100,890	510,353	140,677
O. Human health and social work activities	41,755	23,817	1,950	2,454	1,655	2,642	21,297	59,854	66,657	88,767
86 - Human health activities	13,248	14,745	1,820	1,925	1,472	2,453	17,153	48,581	33,693	67,705
87 - Residential care activities	590	190	49	37	27	6	445	679	1,111	912
88. Social work activities with and without accommodation	27,917	8,882	81	491	156	183	3,699	10,594	31,853	20,150
P. Arts, entertainment and recreation	2,179	873	322	75	137	198	1,054	1,626	3,692	2,772
Q. Other service activities	969,100	233,020	236,698	48,710	12,457	10,215	194,990	255,139	1,413,245	547,084
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	432,127	702,213	432,127	702,213
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	317,751	500,546	317,751	500,546
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	114,376	201,666	114,376	201,666
VI. PERSONAL	64,040,367	9,028,662	26,167,853	3,113,434	1,445,733	1,034,349	1,288	544	91,655,241	13,176,989
A. Salaried persons	22,304,686	2,777,303	7,320,726	828,687	429,185	224,892	127	8	30,054,724	3,830,891
B. Self employed	19,414,759	4,354,862	4,284,676	811,187	538,913	312,628	938	24	24,239,286	5,478,701
C. Other Personal	22,320,922	1,896,498	14,562,451	1,473,560	477,635	496,829	223	512	37,361,231	3,867,398
VII. OTHER	113,748	21,967	36,664	4,725	184	544	11,453	44,147	162,049	71,383
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

Source: Core Statistics Department

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

**Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)

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

**3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account
As on 31st Mar, 2024 (Provisional)**

(Amount in Million Rupees)

(Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	617,512	1,533.3	315,770	1,324.6	15,968	13.1	116,449	48.0	6,667,648	23,959.6
25,000 to 50,000	46,085	1,629.3	46,261	1,683.8	583	20.5	1,190	41.7	508,006	19,234.7
50,000 to 100,000	117,041	7,974.2	48,069	3,362.7	532	38.6	985	70.3	977,931	60,346.8
100,000 to 150,000	88,049	10,936.3	19,780	2,411.2	288	35.3	603	73.1	265,491	31,970.6
150,000 to 200,000	24,737	4,295.7	9,941	1,724.8	217	38.0	305	53.0	156,261	27,130.2
200,000 to 300,000	27,493	6,816.6	14,312	3,438.0	313	76.6	521	130.0	184,894	44,828.7
300,000 to 400,000	36,489	13,377.6	7,768	2,679.5	219	75.6	328	113.3	116,473	40,116.9
400,000 to 500,000	17,273	7,620.3	5,859	2,602.8	224	99.0	620	276.2	85,522	38,210.5
500,000 to 750,000	27,975	16,710.3	8,239	5,071.1	280	172.7	594	366.5	146,970	89,106.0
750,000 to 1,000,000	15,905	13,752.6	6,361	5,504.3	229	198.0	361	315.3	95,938	82,874.9
1,000,000 to 2,000,000	40,292	53,627.7	14,317	20,627.1	560	798.4	1,132	1,646.9	196,800	273,051.6
2,000,000 to 3,000,000	14,701	35,198.4	6,795	16,340.2	295	718.5	545	1,355.1	75,073	181,926.1
3,000,000 to 4,000,000	7,577	25,715.7	3,480	11,973.1	242	824.8	1,537	5,478.0	38,182	130,384.7
4,000,000 to 5,000,000	4,829	21,179.2	2,443	10,911.5	175	776.8	264	1,176.9	24,139	107,616.9
5,000,000 to 6,000,000	4,359	22,443.8	1,965	10,640.6	134	725.0	281	1,526.9	19,763	105,864.6
6,000,000 to 7,000,000	3,107	19,939.7	1,418	9,178.4	98	631.6	185	1,200.2	11,907	76,729.8
7,000,000 to 8,000,000	2,111	15,511.8	1,135	8,465.5	92	696.8	144	1,074.5	8,999	66,985.3
8,000,000 to 9,000,000	1,793	15,073.4	1,195	10,204.1	81	688.3	112	948.6	6,983	59,002.3
9,000,000 to 10,000,000	1,343	12,628.9	729	6,871.1	78	738.4	137	1,290.2	5,650	53,481.6
10,000,000 to 100,000,000	12,033	273,681.3	14,109	448,879.5	1,444	47,295.6	2,004	66,000.3	53,777	1,358,954.2
100,000,000 to 500,000,000	540	98,308.2	3,596	724,989.9	762	166,872.6	476	99,755.2	5,190	972,928.1
500,000,000 to 1,000,000,000	59	26,613.9	913	628,279.4	234	153,663.9	106	73,724.3	614	401,952.8
1,000,000,000 to 5,000,000,000	40	76,366.3	567	1,106,019.7	328	655,250.2	137	273,775.1	456	895,827.1
5,000,000,000 to 10,000,000,000	-	-	39	254,943.8	31	217,969.8	32	215,677.2	53	345,436.3
10,000,000,000 & Over	-	-	37	613,933.5	24	366,804.1	26	467,616.0	32	673,676.5
TOTAL	1,111,343	780,934.4	535,098	3,912,060.1	23,431	1,615,222.1	129,074	1,213,732.7	9,652,752	6,161,596.8

Source: Core Statistics Department

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st Mar, 2024 (Provisional)

(Amount in Million Rupees)

(Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	112,649	513.2	53,326,509	142,620.0	96,653	157.8	60,651,646	168,636.3	61,269,158	170,169.6
25,000 to 50,000	227,660	10,446.3	5,426,444	193,060.2	7,156	273.5	6,217,300	224,760.7	6,263,385	226,390.0
50,000 to 100,000	40,027	2,800.3	6,847,835	500,696.9	24,185	1,770.3	7,939,564	569,085.9	8,056,605	577,060.1
100,000 to 150,000	14,170	1,720.9	3,368,176	413,030.6	3,456	398.8	3,671,964	449,640.6	3,760,013	460,576.9
150,000 to 200,000	3,330	562.0	2,191,339	379,814.8	7,429	1,208.9	2,368,822	410,531.8	2,393,559	414,827.4
200,000 to 300,000	5,441	1,286.7	5,153,536	1,109,388.4	6,827	1,756.5	5,365,844	1,160,904.9	5,393,337	1,167,721.6
300,000 to 400,000	1,465	498.2	3,700,723	588,429.6	5,500	1,948.1	3,832,476	633,861.2	3,868,965	647,238.8
400,000 to 500,000	986	441.6	1,111,040	493,913.8	1,332	579.0	1,205,583	536,122.9	1,222,856	543,743.2
500,000 to 750,000	2,677	1,615.1	1,394,441	836,699.7	4,025	2,310.7	1,557,226	935,341.9	1,585,201	952,052.2
750,000 to 1,000,000	3,121	2,764.7	590,445	508,621.6	721	617.3	697,176	600,896.1	713,081	614,648.7
1,000,000 to 2,000,000	6,197	8,180.9	938,403	1,272,762.7	2,105	3,151.2	1,159,514	1,580,218.9	1,199,806	1,633,846.6
2,000,000 to 3,000,000	1,844	4,355.5	339,017	814,308.4	581	1,421.2	424,150	1,020,425.0	438,851	1,055,623.3
3,000,000 to 4,000,000	1,564	5,457.1	6,829,758	573,428.1	449	1,546.5	6,875,212	729,092.4	6,882,789	754,808.1
4,000,000 to 5,000,000	924	4,120.8	101,152	446,000.0	316	1,413.2	129,413	572,016.0	134,242	593,195.3
5,000,000 to 6,000,000	1,475	7,519.8	79,162	414,209.1	146	802.5	102,926	541,288.5	107,285	563,732.3
6,000,000 to 7,000,000	471	2,991.6	44,916	287,475.6	116	743.7	59,111	378,950.8	62,218	398,890.5
7,000,000 to 8,000,000	523	3,903.0	35,022	259,639.3	106	791.2	46,021	341,555.7	48,132	357,067.4
8,000,000 to 9,000,000	411	3,474.7	24,469	206,050.4	71	610.7	33,322	280,979.0	35,115	296,052.4
9,000,000 to 10,000,000	321	3,046.5	18,506	174,016.1	101	955.0	25,522	240,398.9	26,865	253,027.8
10,000,000 to 100,000,000	5,494	158,415.4	130,979	2,701,340.0	674	18,533.2	208,481	4,799,418.2	220,514	5,073,099.4
100,000,000 to 500,000,000	1,165	218,634.6	3,101	557,971.0	90	16,761.2	14,380	2,757,912.4	14,920	2,856,220.6
500,000,000 to 1,000,000,000	130	80,963.3	164	105,551.2	7	5,603.2	2,168	1,449,738.1	2,227	1,476,352.0
1,000,000,000 to 5,000,000,000	77	142,434.8	98	136,270.7	3	8,029.6	1,666	3,217,607.1	1,706	3,293,973.4
5,000,000,000 to 10,000,000,000	5	36,065.7	1	7,106.2	-	-	161	1,077,199.0	161	1,077,199.0
10,000,000,000 & Over	-	-	5	54,584.7	-	-	124	2,176,614.8	124	2,176,614.8
TOTAL	432,127	702,212.7	91,655,241	13,176,989.2	162,049	71,383.3	102,589,772	26,853,196.9	103,701,115	27,634,131.3

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Sep-23			Dec-23			Mar-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	51.13	692.58	743.70	56.63	715.73	772.37	62.53	718.41	780.93
	Government	86.59	3,622.17	3,708.76	101.00	3,864.81	3,965.80	106.37	3,805.69	3,912.06
	Non-Financial Public Sector Enterprises	32.10	1,458.56	1,490.67	34.48	1,508.99	1,543.47	37.65	1,577.57	1,615.22
	NBFCs & Financial Auxiliaries	2.00	1,001.88	1,003.88	1.95	1,203.96	1,205.91	17.54	1,196.19	1,213.73
	Private Sector (Business)	425.53	5,273.49	5,699.03	484.12	5,730.52	6,214.63	460.95	5,700.61	6,161.57
	Trust Funds & Non Profit Organizations	12.33	630.52	642.85	13.22	669.35	682.58	12.81	689.40	702.21
	Personal/Individuals	1,945.87	10,290.99	12,236.86	2,044.88	10,790.81	12,835.69	2,083.97	11,093.01	13,176.99
	Others	15.55	54.10	69.64	16.51	60.74	77.24	16.42	54.96	71.38
	Total	2,571.10	23,024.30	25,595.40	2,752.77	24,544.91	27,297.68	2,798.25	24,835.85	27,634.10
Punjab	Foreign Constituents	37.82	269.68	307.50	42.67	273.28	315.95	47.96	276.03	323.99
	Government	23.88	1,467.58	1,491.46	28.74	1,493.58	1,522.31	27.21	1,513.04	1,540.25
	Non-Financial Public Sector Enterprises	5.44	780.69	786.13	5.33	768.34	773.67	6.75	795.20	801.95
	NBFCs & Financial Auxiliaries	0.24	164.63	164.87	0.42	174.91	175.33	0.35	171.85	172.21
	Private Sector (Business)	263.41	2,115.26	2,378.67	294.63	2,292.68	2,587.31	283.08	2,249.70	2,532.78
	Trust Funds & Non Profit Organizations	6.42	222.74	229.15	6.29	264.63	270.92	6.32	264.46	270.77
	Personal/Individuals	1,121.27	5,310.73	6,432.00	1,161.60	5,571.57	6,733.16	1,190.40	5,669.80	6,860.20
	Others	1.58	18.17	19.76	1.18	25.75	26.93	1.25	23.65	24.90
	Total	1,460.06	10,349.48	11,809.53	1,540.85	10,864.74	12,405.58	1,563.32	10,963.73	12,527.05
Sindh	Foreign Constituents	2.25	307.82	310.07	2.26	322.09	324.35	2.21	318.42	320.63
	Government	12.89	853.49	866.38	17.38	907.36	924.74	17.14	853.89	871.03
	Non-Financial Public Sector Enterprises	5.41	288.56	293.97	8.80	316.20	325.00	6.36	357.30	363.66
	NBFCs & Financial Auxiliaries	1.08	802.97	804.05	0.24	974.71	974.95	0.05	957.37	957.43
	Private Sector (Business)	64.04	2,206.88	2,270.92	78.68	2,400.29	2,478.97	76.57	2,441.64	2,518.22
	Trust Funds & Non Profit Organizations	1.72	274.03	275.75	2.17	264.41	266.57	2.08	277.88	279.96
	Personal/Individuals	167.53	2,930.35	3,097.89	207.85	3,086.86	3,294.70	201.36	3,264.37	3,465.74
	Others	0.10	10.33	10.43	0.07	6.48	6.55	0.02	3.02	3.04
	Total	255.03	7,674.43	7,929.45	317.43	8,278.41	8,595.83	305.81	8,473.89	8,779.71
Khyber Pakhtunkhwa	Foreign Constituents	4.78	18.23	23.01	4.91	19.26	24.18	5.13	19.30	24.43
	Government	20.71	294.45	315.17	23.77	338.80	362.57	30.45	348.57	379.02
	Non-Financial Public Sector Enterprises	0.58	21.94	22.52	0.38	20.11	20.49	0.44	17.73	18.17
	NBFCs & Financial Auxiliaries	0.09	1.80	1.89	0.11	2.55	2.66	15.92	2.67	18.58
	Private Sector (Business)	55.24	155.11	210.35	65.08	168.10	233.18	58.39	161.45	219.84
	Trust Funds & Non Profit Organizations	1.56	27.90	29.46	1.64	23.39	25.04	1.44	30.32	31.75
	Personal/Individuals	341.36	758.17	1,099.53	357.10	793.04	1,150.14	365.53	787.40	1,152.93
	Others	1.75	13.40	15.15	1.65	15.56	17.21	1.75	15.97	17.73
	Total	426.08	1,291.01	1,717.09	454.66	1,380.80	1,835.46	479.04	1,383.41	1,862.45
Balochistan	Foreign Constituents	0.02	1.73	1.74	0.02	1.32	1.33	0.01	1.42	1.43
	Government	19.20	141.12	160.33	20.27	169.20	189.47	19.89	172.10	191.99
	Non-Financial Public Sector Enterprises	0.56	15.62	16.19	0.60	16.93	17.53	0.65	15.57	16.21
	NBFCs & Financial Auxiliaries	0.00	1.62	1.62	0.00	7.18	7.18	0.01	0.41	0.42
	Private Sector (Business)	20.36	75.17	95.53	21.64	79.57	101.22	20.08	74.90	94.99
	Trust Funds & Non Profit Organizations	0.22	3.56	3.78	0.21	6.05	6.26	0.21	7.56	7.77
	Personal/Individuals	67.70	199.48	267.18	74.15	211.86	286.01	77.18	216.26	293.43
	Others	11.92	0.57	12.50	13.46	0.72	14.19	13.23	0.74	13.96
	Total	119.98	438.88	558.86	130.35	492.84	623.18	131.25	488.95	620.20
Islamabad	Foreign Constituents	0.21	80.79	81.00	0.36	84.38	84.75	0.49	87.14	87.63
	Government	2.51	820.82	823.33	3.11	910.74	913.85	3.06	874.28	877.34
	Non-Financial Public Sector Enterprises	0.00	344.93	344.94	0.00	379.51	379.52	0.00	383.07	383.08
	NBFCs & Financial Auxiliaries	-	21.66	21.66	-	33.93	33.93	-	53.75	53.75
	Private Sector (Business)	3.13	683.11	686.23	3.77	743.34	747.11	3.14	726.47	729.61
	Trust Funds & Non Profit Organizations	0.54	98.42	98.96	0.46	107.20	107.66	0.45	104.56	105.01
	Personal/Individuals	19.94	767.16	787.10	19.97	792.24	812.21	20.82	815.73	836.55
	Others	0.17	11.59	11.76	0.14	12.13	12.27	0.15	11.52	11.67
	Total	26.50	2,828.48	2,854.98	27.82	3,063.47	3,091.29	28.12	3,056.52	3,084.64
Gilgit-Baltistan	Foreign Constituents	0.14	0.30	0.44	0.20	0.36	0.55	0.18	0.36	0.54
	Government	6.28	20.07	26.35	6.57	20.57	27.14	7.50	20.60	28.10
	Non-Financial Public Sector Enterprises	0.64	5.95	6.58	0.19	6.61	6.81	0.16	6.90	7.06
	NBFCs & Financial Auxiliaries	0.52	3.43	3.95	1.08	4.13	5.22	1.15	4.68	5.83
	Private Sector (Business)	4.23	7.35	11.58	5.21	9.50	14.71	5.05	8.78	13.83
	Trust Funds & Non Profit Organizations	0.73	0.60	1.33	1.07	0.62	1.69	1.00	0.62	1.62
	Personal/Individuals	19.37	38.41	57.78	21.76	43.47	65.22	22.85	41.72	64.57
	Others	0.03	0.02	0.05	0.01	0.04	0.05	0.02	0.02	0.04
	Total	31.94	76.12	108.06	36.08	85.30	121.38	37.92	83.67	121.59

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Sep-23			Dec-23			Mar-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	5.91	14.03	19.94	6.22	15.04	21.26	6.54	15.75	22.29
	Government	1.11	24.64	25.74	1.05	24.56	25.61	1.12	23.22	24.33
	Non-Financial Public Sector Enterprises	19.47	0.88	20.34	19.18	1.28	20.46	23.28	1.81	25.09
	NBFCs & Financial Auxiliaries	0.07	5.76	5.83	0.09	6.55	6.64	0.06	5.45	5.51
	Private Sector (Business)	15.13	30.63	45.76	15.10	37.04	52.14	14.63	37.67	52.30
	Trust Funds & Non Profit Organizations	1.14	3.28	4.42	1.38	3.06	4.44	1.31	4.02	5.34
	Personal/Individuals	208.70	286.69	495.38	202.44	291.77	494.22	205.83	297.74	503.57
	Others	0.00	0.01	0.01	0.00	0.05	0.06	0.00	0.04	0.04
	Total	251.51	365.91	617.42	245.47	379.35	624.82	252.79	385.68	638.47

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 (31st March, 30th June or 30th September). 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 (Rs.)	2023				2024	
	Sep		Dec		Mar ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	65,131,963	184,373.4	71,145,392	221,401.6	61,269,158	170,169.6
25,000 to 50,000	5,478,370	197,052.0	5,771,376	211,046.5	6,263,385	226,390.0
50,000 to 100,000	6,287,366	446,250.2	6,766,408	480,433.0	8,056,605	577,060.1
100,000 to 150,000	5,113,960	616,731.1	5,922,155	749,571.3	3,760,013	460,576.9
150,000 to 200,000	3,725,777	616,504.5	2,297,725	397,485.5	2,393,559	414,827.4
200,000 to 300,000	2,669,983	649,794.0	2,764,618	670,442.3	5,393,337	1,167,721.6
300,000 to 400,000	2,505,651	848,907.6	1,494,135	514,015.0	3,868,965	647,238.8
400,000 to 500,000	911,483	406,206.4	942,927	420,824.8	1,222,856	543,743.2
500,000 to 750,000	1,305,778	788,127.7	1,374,360	822,496.8	1,585,201	952,052.2
750,000 to 1,000,000	625,729	541,524.2	1,062,941	551,187.1	713,081	614,648.7
1,000,000 to 2,000,000	1,125,617	1,544,940.2	1,107,664	1,517,431.7	1,199,806	1,633,846.6
2,000,000 to 3,000,000	429,724	1,036,999.0	485,264	1,177,599.1	438,851	1,055,623.3
3,000,000 to 4,000,000	206,961	708,990.8	219,688	751,722.8	6,882,789	754,808.1
4,000,000 to 5,000,000	130,305	581,120.7	138,693	617,809.8	134,242	593,195.3
5,000,000 to 6,000,000	97,124	521,886.4	178,041	963,334.9	107,285	563,732.3
6,000,000 to 7,000,000	58,349	376,465.9	69,327	446,413.7	62,218	398,890.5
7,000,000 to 8,000,000	43,249	322,130.6	61,285	456,722.5	48,132	357,067.4
8,000,000 to 9,000,000	33,458	283,008.3	37,702	318,451.0	35,115	296,052.4
9,000,000 to 10,000,000	26,358	249,384.5	28,591	270,674.6	26,865	253,027.8
10,000,000 to 100,000,000	196,927	4,723,460.7	218,439	5,082,860.5	220,514	5,073,099.4
100,000,000 to 500,000,000	14,546	2,837,835.0	14,990	2,845,650.4	14,920	2,856,220.6
500,000,000 to 1,000,000,000	1,833	1,194,537.3	2,026	1,307,763.5	2,227	1,476,352.0
1,000,000,000 to 5,000,000,000	1,727	3,267,119.1	1,804	3,472,021.4	1,706	3,293,973.4
5,000,000,000 to 10,000,000,000	144	957,262.6	176	1,156,061.7	161	1,077,199.0
10,000,000,000 & Over	94	1,694,783.9	99	1,874,261.5	124	2,176,614.8
TOTAL	96,122,476	25,595,396.1	102,105,826	27,297,682.8	103,701,115	27,634,131.3

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.

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	34,922,847	18,441	12,948,777	4,722	655,786	483	1,731,862	776	50,259,272	24,422
5,000 to 10,000	2,556,450	17,897	846,934	5,900	68,970	485	133,974	935	3,606,328	25,217
10,000 to 20,000	3,566,965	48,459	1,275,760	17,547	126,111	1,809	135,652	1,882	5,104,488	69,697
20,000 to 25,000	1,533,767	33,969	686,405	15,123	31,112	688	47,786	1,057	2,299,070	50,837
25,000 to 50,000	4,126,688	150,527	1,677,356	56,992	102,269	3,753	357,072	15,118	6,263,385	226,390
50,000 to 100,000	4,831,437	335,691	2,838,447	213,631	154,706	11,447	232,015	16,290	8,056,605	577,060
100,000 to 150,000	2,512,874	307,924	1,099,274	134,773	51,560	6,170	96,305	11,711	3,760,013	460,577
150,000 to 200,000	1,601,119	277,886	713,850	123,445	34,369	5,877	44,221	7,620	2,393,559	414,827
200,000 to 300,000	4,415,311	930,058	852,928	207,408	60,103	14,566	64,995	15,689	5,393,337	1,167,722
300,000 to 400,000	1,328,023	458,604	2,467,034	163,203	36,235	12,434	37,673	12,998	3,868,965	647,239
400,000 to 500,000	859,377	382,516	301,561	134,024	31,607	13,636	30,311	13,567	1,222,856	543,743
500,000 to 750,000	1,115,609	670,568	362,635	218,006	49,657	28,591	57,300	34,888	1,585,201	952,052
750,000 to 1,000,000	474,144	408,232	166,306	143,276	27,372	23,754	45,259	39,387	713,081	614,649
1,000,000 to 2,000,000	772,041	1,053,556	261,415	351,347	67,134	88,751	99,216	140,192	1,199,806	1,633,847
2,000,000 to 3,000,000	284,841	686,579	85,824	205,989	28,417	66,153	39,769	96,902	438,851	1,055,623
3,000,000 to 4,000,000	6,804,987	490,097	41,122	140,029	14,601	48,747	22,079	75,936	6,882,789	754,808
4,000,000 to 5,000,000	85,652	378,386	24,616	108,405	10,145	44,420	13,829	61,983	134,242	593,195
5,000,000 to 6,000,000	65,631	348,082	19,620	102,562	10,117	49,201	11,917	63,887	107,285	563,732
6,000,000 to 7,000,000	38,126	245,325	11,105	70,847	5,403	33,906	7,584	48,813	62,218	398,890
7,000,000 to 8,000,000	30,069	223,033	8,266	61,354	3,754	27,485	6,043	45,195	48,132	357,067
8,000,000 to 9,000,000	21,638	182,591	5,711	47,887	2,908	24,352	4,858	41,222	35,115	296,052
9,000,000 to 10,000,000	16,580	156,795	4,151	38,949	2,339	21,362	3,795	35,923	26,865	253,028
10,000,000 to 100,000,000	119,614	2,548,484	27,294	541,362	20,795	444,133	52,811	1,539,121	220,514	5,073,099
100,000,000 to 500,000,000	3,521	602,703	844	176,500	586	95,888	9,969	1,981,130	14,920	2,856,221
500,000,000 to 1,000,000,000	261	161,934	36	17,828	33	22,466	1,897	1,274,124	2,227	1,476,352
1,000,000,000 to 5,000,000,000	109	182,566	9	12,948	61	83,283	1,527	3,015,177	1,706	3,293,973
5,000,000,000 to 10,000,000,000	4	26,322	-	-	-	-	157	1,050,877	161	1,077,199
10,000,000,000 & Over	1	10,838	-	-	5	54,585	118	2,111,189	124	2,176,612
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

Source: Core Statistics Department, SDB

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

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

		Jun-23	Dec-23	Jun-24 ^P
No. of Accounts	Total Accounts	177,825	203,088	211,092
	Active Accounts	110,380	125,607	132,380
	Dormant Accounts	67,445	77,481	78,712
	Total Accounts-Male	122,173	141,382	146,868
	Active Accounts-Male	76,552	87,609	92,583
	Dormant Accounts-Male	45,621	53,773	54,285
	Total Accounts-Female	49,319	56,506	59,700
	Active Accounts-Female	31,099	34,950	37,037
	Dormant Accounts-Female	18,220	21,556	22,662
	Total Accounts-Transgender	6	1	2
	Active Accounts-Transgender	1	0	0
	Dormant Accounts-Transgender	5	1	1
No. of Depositors²	Total Depositors	83,338	87,827	91,020
	Active Depositors	64,856	69,552	72,571
	Dormant Depositors	46,358	50,995	52,400
	Total Depositors-Male	54,037	56,500	58,039
	Active Depositors-Male	42,615	45,419	47,137
	Dormant Depositors-Male	30,924	34,365	34,929
	Total Depositors-Female	29,080	31,173	32,789
	Active Depositors-Female	21,776	23,572	24,971
	Dormant Depositors-Female	14,211	16,248	17,143
	Total Depositors-Transgender	1	0	1
	Active Depositors-Transgender	0	0	0
	Dormant Depositors-Transgender	0	0	0

Source: Core Statistics Department

P: Provisional, R: Revised

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks, Developed Finance institutions and EMIs.

2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs/EMIs is counted once.

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023				2024	
	Sep		Dec		Mar ^b	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	683,619	4,339.1	545,027	3,900.6	581,033	4,301.0
25,000 to 50,000	1,213,638	44,774.4	645,720	24,468.0	472,682	16,310.7
50,000 to 100,000	587,801	38,844.7	957,563	61,266.4	1,096,381	68,945.4
100,000 to 150,000	229,716	27,960.1	235,328	29,164.1	270,074	33,661.1
150,000 to 200,000	188,493	32,410.8	152,647	26,366.4	183,659	31,847.3
200,000 to 300,000	257,663	63,143.6	249,733	60,616.9	265,630	65,531.6
300,000 to 400,000	236,629	78,073.6	231,320	76,407.8	147,281	50,799.2
400,000 to 500,000	100,182	44,702.2	100,952	45,046.9	105,891	47,798.3
500,000 to 750,000	290,612	185,158.3	291,235	184,108.1	297,708	188,938.6
750,000 to 1,000,000	114,306	99,533.8	113,741	99,500.1	104,608	90,902.1
1,000,000 to 2,000,000	239,002	337,247.8	232,016	327,814.1	234,394	332,458.7
2,000,000 to 3,000,000	67,908	165,211.8	78,258	191,757.9	81,819	199,927.6
3,000,000 to 4,000,000	30,728	105,304.8	31,739	108,492.7	30,059	104,350.6
4,000,000 to 5,000,000	19,978	89,873.5	20,999	94,549.1	21,850	98,038.5
5,000,000 to 6,000,000	15,013	81,559.0	15,469	84,147.6	15,861	87,149.2
6,000,000 to 7,000,000	9,420	61,388.4	10,062	65,447.8	12,087	78,251.6
7,000,000 to 8,000,000	10,212	75,580.3	11,660	87,405.3	9,649	71,972.3
8,000,000 to 9,000,000	6,251	53,022.9	7,882	66,068.6	6,297	53,499.9
9,000,000 to 10,000,000	7,415	70,973.3	7,983	76,340.8	8,409	80,347.6
10,000,000 to 100,000,000	44,423	1,351,904.9	50,466	1,544,104.9	46,167	1,416,003.1
100,000,000 to 500,000,000	9,539	2,044,349.9	10,229	2,160,995.6	9,292	2,025,168.9
500,000,000 to 1,000,000,000	1,465	998,295.3	1,671	1,141,074.7	2,177	1,205,053.1
1,000,000,000 to 5,000,000,000	1,067	2,085,180.6	1,092	2,124,316.6	1,146	2,180,938.0
5,000,000,000 to 10,000,000,000	99	619,762.6	108	676,950.8	107	676,030.9
10,000,000,000 & Over	96	2,683,611.0	95	2,617,190.8	89	2,387,127.5
Total	4,365,275	11,442,206.9	4,002,995	11,977,502.9	4,004,350	11,595,353.0

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.

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	242,586	130	34,134	18	79	0	16,246	4	293,045	152
5,000 to 10,000	47,349	331	6,916	50	2,229	19	325	2	56,819	402
10,000 to 20,000	124,703	1,771	62,444	1,011	15	0	1,028	16	188,190	2,798
20, 000 to 25,000	38,762	861	3,903	88	9	0	302	7	42,976	955
25,000 to 50,000	401,831	13,665	68,764	2,574	49	2	2,038	69	472,682	16,311
50,000 to 100,000	1,046,668	65,478	47,825	3,330	117	8	1,771	128	1,096,381	68,945
100,000 to 150,000	236,929	29,729	31,843	3,771	111	13	1,191	147	270,074	33,661
150,000 to 200,000	167,391	29,023	15,010	2,606	106	19	1,152	200	183,659	31,847
200,000 to 300,000	241,775	59,624	20,698	5,113	200	46	2,957	748	265,630	65,532
300,000 to 400,000	132,989	45,856	11,749	4,067	119	39	2,424	837	147,281	50,799
400,000 to 500,000	95,105	42,942	8,398	3,779	123	52	2,265	1,025	105,891	47,798
500,000 to 750,000	278,358	176,893	14,508	9,092	140	87	4,702	2,866	297,708	188,939
750,000 to 1,000,000	83,735	73,243	15,889	13,272	199	173	4,785	4,213	104,608	90,902
1,000,000 to 2,000,000	191,779	275,025	20,808	27,776	6,737	7,364	15,070	22,293	234,394	332,459
2,000,000 to 3,000,000	63,354	154,041	5,676	14,123	485	1,211	12,304	30,553	81,819	199,928
3,000,000 to 4,000,000	19,267	66,883	2,212	7,688	342	1,213	8,238	28,567	30,059	104,351
4,000,000 to 5,000,000	13,314	59,500	1,658	7,436	396	1,758	6,482	29,344	21,850	98,038
5,000,000 to 6,000,000	10,055	55,596	1,135	6,223	275	1,511	4,396	23,819	15,861	87,149
6,000,000 to 7,000,000	7,602	49,046	708	4,607	186	1,208	3,591	23,390	12,087	78,252
7,000,000 to 8,000,000	5,423	40,426	625	4,639	283	2,129	3,318	24,779	9,649	71,972
8,000,000 to 9,000,000	3,399	28,923	353	2,995	180	1,527	2,365	20,055	6,297	53,500
9,000,000 to 10,000,000	4,502	42,881	941	9,062	173	1,641	2,793	26,764	8,409	80,348
10,000,000 to 100,000,000	11,727	275,510	807	16,164	394	10,834	33,239	1,113,495	46,167	1,416,003
100,000,000 to 500,000,000	766	157,864	28	4,972	18	4,733	8,480	1,857,600	9,292	2,025,169
500,000,000 to 1,000,000,000	125	62,863	2	1,052	1	500	2,052	1,140,639	2,180	1,205,053
1,000,000,000 to 5,000,000,000	54	124,794	1	1,188	4	4,503	1,087	2,050,453	1,146	2,180,938
5,000,000,000 to 10,000,000,000	1	6,726	-	-	-	-	106	669,305	107	676,031
10,000,000,000 & Over	1	12,488	-	-	-	-	88	2,374,632	89	2,387,121
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

Number of accounts with zero liability includes overdraft facility/credit card related accounts

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

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 31st March, 2024 (Provisional)**

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	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	1	-	18	-	41	-	129	0.0	159,892	1,197.4	4,256	12.5	416,691	3,091.1	5	-	581,033	4,301.0
25,000 to 50,000	-	-	-	-	-	-	-	-	90,384	3,585.9	789	27.7	381,509	12,697.0	-	-	472,682	16,310.7
50,000 to 100,000	-	-	-	-	4	0.3	4	0.3	82,473	6,393.3	366	26.1	1,013,534	62,525.4	-	-	1,096,381	68,945.4
100,000 to 150,000	-	-	1	0.1	-	-	7	1.0	88,659	11,325.7	7	0.9	181,400	22,333.4	-	-	270,074	33,661.1
150,000 to 200,000	-	-	1	0.2	1	0.2	12	2.3	63,371	11,130.3	12	2.1	120,262	20,712.4	-	-	183,659	31,847.3
200,000 to 300,000	-	-	1	0.3	3	0.7	16	4.2	112,156	28,121.6	58	14.5	153,388	37,388.1	8	2.2	265,630	65,531.6
300,000 to 400,000	-	-	-	-	3	1.1	12	4.2	73,042	25,084.1	14	5.0	74,185	25,695.8	25	8.9	147,281	50,799.2
400,000 to 500,000	-	-	-	-	1	0.4	8	3.8	57,753	26,240.5	18	7.9	48,091	21,537.0	20	8.8	105,891	47,798.3
500,000 to 750,000	-	-	-	-	5	3.4	53	32.9	72,121	44,335.6	34	23.4	225,486	144,537.3	9	6.0	297,708	188,938.6
750,000 to 1,000,000	-	-	-	-	4	3.6	39	33.7	39,955	35,115.1	35	29.6	64,573	55,718.5	2	1.6	104,608	90,902.1
1,000,000 to 2,000,000	-	-	18	30.9	12	16.9	317	453.1	75,432	107,615.4	94	148.4	158,519	224,190.8	2	3.2	234,394	332,458.7
2,000,000 to 3,000,000	-	-	13	31.1	17	42.2	100	243.3	45,505	111,133.0	46	113.2	36,138	88,364.8	-	-	81,819	199,927.6
3,000,000 to 4,000,000	-	-	15	54.2	7	24.3	38	129.0	15,577	53,801.8	41	138.6	14,381	50,202.7	-	-	30,059	104,350.6
4,000,000 to 5,000,000	-	-	46	218.9	10	45.8	55	229.4	11,301	51,006.7	13	61.5	10,423	46,456.8	2	9.3	21,850	98,038.5
5,000,000 to 6,000,000	-	-	13	71.0	15	82.5	33	179.0	7,946	43,574.0	5	27.0	7,848	43,209.9	1	6.0	15,861	87,149.2
6,000,000 to 7,000,000	-	-	16	107.3	4	25.9	8	52.4	7,469	48,186.4	3	20.5	4,586	29,852.3	1	6.8	12,087	78,251.6
7,000,000 to 8,000,000	-	-	6	44.9	7	51.2	8	62.2	5,362	40,035.5	10	76.1	4,255	31,694.5	1	8.0	9,649	71,972.3
8,000,000 to 9,000,000	-	-	2	17.1	7	59.4	13	109.7	3,603	30,607.5	1	8.1	2,670	22,689.5	1	8.7	6,297	53,499.9
9,000,000 to 10,000,000	-	-	1	9.5	4	37.6	3	28.9	4,759	45,570.1	3	28.5	3,639	34,673.0	-	-	8,409	80,347.6
10,000,000 to 100,000,000	-	-	34	1,737.0	134	5,443.7	176	7,017.3	39,409	1,273,319.8	56	2,350.7	6,342	125,443.9	16	690.7	46,167	1,416,003.1
100,000,000 to 500,000,000	-	-	42	10,075.7	126	33,926.0	120	28,060.7	8,904	1,937,639.7	21	4,033.9	74	10,890.6	5	542.1	9,292	2,025,168.9
500,000,000 to 1,000,000,000	-	-	11	6,654.3	73	54,934.4	51	33,674.0	2,033	1,103,872.8	6	4,127.1	3	1,790.5	-	-	2,177	1,205,053.1
1,000,000,000 to 5,000,000,000	-	-	19	25,558.1	120	293,606.6	49	96,032.1	952	1,755,181.4	3	4,276.7	3	6,283.1	-	-	1,146	2,180,938.0
5,000,000,000 to 10,000,000,000	-	-	3	20,235.9	53	355,288.9	5	26,439.3	46	274,066.9	-	-	-	-	-	-	107	676,030.9
10,000,000,000 & Over	-	-	20	828,000.4	63	1,462,633.4	2	44,997.2	4	51,496.6	-	-	-	-	-	-	89	2,387,127.5
Total	1	-	280	892,846.9	714	2,206,228.3	1,258	237,799.8	1,068,108	7,119,637.8	5,891	15,568.0	2,928,000	1,121,978.5	98	1,302.3	4,004,350	11,595,353.0

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023			2024		
	Dec			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	14.4	14.4	-	-	-	-
2. DOMESTIC CONSTITUENTS	11,977,455.0	11,840,785.3	136,669.8	11,595,353.0	11,459,677.7	135,675.2
I. GOVERNMENT	1,464,476.6	1,464,476.6	-	892,846.9	892,846.9	-
a. Federal Government	845,289.3	1,319,159.7	-	400,648.7	400,648.7	-
01. Commodity Operations	5,000.0	5,000.0	-	5,456.0	5,456.0	-
02. Others	366,418.9	366,418.9	-	395,192.7	395,192.7	-
b. Provincial Governments	619,187.3	1,208,374.6	-	492,198.2	492,198.2	-
01. Commodity Operations	30,000.0	30,000.0	-	378,922.0	378,922.0	-
02. Others	1,178,374.6	1,178,374.6	-	113,276.2	113,276.2	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,813,840.6	1,813,840.6	-	2,206,228.3	2,206,228.3	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	798.8	798.8	-	797.7	797.7	-
03. Utilities	572,345.4	572,345.4	-	568,090.5	568,090.5	-
04. Transport, storage and communications	598,411.4	598,411.4	-	825,350.6	825,350.6	-
05. Manufacturing	105,880.5	105,880.5	-	63,960.7	63,960.7	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,612.6	7,612.6	-	7,612.6	7,612.6	-
08. Commerce and Trade	458,590.0	458,590.0	-	670,102.7	670,102.7	-
09. Others	5,302.7	5,302.7	-	5,414.4	5,414.4	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	298,646.7	298,496.8	149.9	237,799.8	237,649.9	149.9
01. Mutual Funds and AMCs	3,505.0	3,505.0	-	143.1	143.1	-
02. Insurance & Pension Funds	3,957.6	3,957.6	-	3,654.2	3,654.2	-
03. MFIs and DFIs	196,574.3	196,574.3	-	139,961.5	139,961.5	-
04. Stock Exchange & Brokerage Houses	19,724.1	19,724.1	-	20,007.5	20,007.5	-
05. Modarabas	5,964.2	5,964.2	-	5,102.9	5,102.9	-
06. Other NBFIs	68,921.4	68,771.5	149.9	68,930.7	68,780.7	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,262,556.5	7,128,433.4	134,123.1	7,119,637.0	6,986,470.9	133,166.1
a. Agriculture, forestry and fishing	416,842.0	303,297.1	113,544.9	391,761.9	279,058.8	112,703.1
01. Crop and animal production, hunting and related service activities	415,139.7	301,664.1	113,475.6	390,034.0	277,396.2	112,637.8
i. Growing of Wheat, Rice, Sugar Cane & Cotton	180,747.5	152,090.5	28,657.0	171,226.7	148,317.3	22,909.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	10,041.0	2,932.7	7,108.3	9,591.8	3,581.3	6,010.5
iii. Growing of other fruits, vegetables and crops	16,617.2	15,461.0	1,156.1	17,649.3	16,670.9	978.4
iv. Raising of livestock and other related activities	132,713.5	61,614.8	71,098.7	123,558.9	57,527.3	66,031.6
v. Other agricultural support activities	75,012.9	63,641.9	11,371.0	67,991.3	51,283.4	16,707.9
vi. Hunting, trapping and related service activities	7.6	7.6	-	16.0	16.0	-
02 - Forestry and logging	20.2	5.0	15.2	20.3	6.4	13.9
03 - Fishing and aquaculture	1,682.1	1,628.0	54.0	1,707.6	1,656.2	51.4
b. Mining and quarrying	79,318.1	79,309.1	9.1	73,633.6	73,624.6	9.1
01. Mining of coal and lignite	54,777.5	54,777.5	0.0	48,437.7	48,437.7	0.0
02. Extraction of crude petroleum and natural gas	19,011.2	19,011.2	-	19,240.7	19,240.7	-
03. Mining of metal ores	643.5	643.5	-	1,090.3	1,090.3	-
04. Other mining and quarrying	4,873.4	4,864.4	9.0	4,808.4	4,799.4	9.0
05. Mining support service activities	12.5	12.5	-	56.5	56.5	-
c. Manufacturing	4,752,567.5	4,740,067.4	12,500.1	4,732,472.8	4,720,117.7	12,355.1
01. Manufacture of food products	1,087,355.4	1,075,871.2	11,484.2	1,238,803.0	1,227,452.5	11,350.5
02. Manufacture of beverages	61,027.4	61,003.7	23.7	69,864.2	69,840.5	23.7
03. Manufacture of tobacco products	1,508.4	1,478.2	30.2	1,491.3	1,464.9	26.4
04. Manufacture of textiles	1,637,109.3	1,636,963.6	145.8	1,551,691.5	1,551,547.7	143.9
i. Preparation and spinning of textile fibers	578,202.3	578,201.9	0.4	544,456.5	544,456.1	0.4
ii. Weaving of textiles	344,181.9	344,110.9	71.1	319,655.8	319,586.2	69.7
iii. Finishing of textiles	295,324.5	295,314.7	9.8	279,516.5	279,506.7	9.8
iv. Manufacture of knitted and crocheted fabrics	57,349.5	57,308.8	40.7	60,904.9	60,864.2	40.7
v. Manufacture of made-up textile articles, except apparel	194,435.2	194,433.2	2.0	191,116.2	191,114.4	1.8
vi. Manufacture of carpets and rugs	1,193.1	1,190.2	2.9	1,062.6	1,059.7	2.9
vii. Manufacture of other textiles n.e.c.	166,422.9	166,404.0	18.9	154,979.0	154,960.4	18.6
05. Manufacture of wearing apparel	221,590.6	221,364.0	226.6	201,829.3	201,600.9	228.4
06. Manufacture of leather and related products	48,792.4	48,727.9	64.5	46,845.6	46,781.6	63.9
i. Tanning and dressing of leather; dressing and dyeing of fur	6,887.2	6,862.6	24.6	6,956.9	6,932.3	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,770.0	2,770.0	-	2,717.6	2,717.6	-
iii. Manufacture of footwear	39,135.1	39,095.3	39.8	37,171.1	37,131.8	39.3
a). Leather wear	30,817.9	30,778.0	39.8	29,967.6	29,928.3	39.3
b). Rubber and Plastic wear	8,317.2	8,317.2	-	7,203.5	7,203.5	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023			2024		
	Dec			Mar ^P		
	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	9,265.9	9,254.6	11.2	9,235.7	9,224.6	11.1
08. Manufacture of paper and paper products	111,791.3	111,759.4	31.9	115,661.4	115,630.0	31.4
09. Printing and reproduction of recorded media	21,230.8	21,216.2	14.5	22,732.3	22,717.8	14.5
10. Manufacture of coke and refined petroleum products	155,953.3	155,953.3	-	146,089.0	146,089.0	-
11. Manufacture of chemicals and chemical products	314,846.9	314,758.4	88.5	290,397.2	290,308.7	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	113,444.5	113,439.2	5.3	103,440.0	103,434.7	5.3
13. Manufacture of rubber and plastics products	87,989.8	87,960.7	29.2	88,926.4	88,897.8	28.6
14. Manufacture of other non-metallic mineral products	285,758.8	285,727.1	31.7	274,563.3	274,532.4	30.9
15. Manufacture of basic metals	236,342.6	236,251.3	91.3	228,716.8	228,626.3	90.5
16. Manufacture of fabricated metal products, except machinery and equipment	31,260.1	31,252.9	7.2	31,024.5	31,018.0	6.5
17. Manufacture of computer, electronic and optical products	14,891.5	14,890.6	0.9	16,477.0	16,476.1	0.9
18. Manufacture of electrical equipment	142,038.8	142,023.9	14.9	140,384.5	140,369.6	14.8
19. Manufacture of machinery and equipment	20,072.6	20,062.6	10.0	21,192.8	21,183.1	9.7
20. Manufacture of motor vehicles, trailers and semi-trailers	81,757.0	81,754.2	2.8	68,063.3	68,060.5	2.8
21. Manufacture of other transport equipment	13,417.8	13,417.7	0.1	12,404.2	12,404.1	0.1
22. Manufacture of furniture	5,762.7	5,687.1	75.6	5,360.4	5,285.0	75.4
23 Other manufacturing	48,396.0	48,286.1	109.9	46,390.0	46,282.7	107.3
24. Repair and installation of machinery and equipment	963.6	963.6	-	889.1	889.1	-
d. Electricity, gas, steam and air conditioning supply	515,335.7	515,331.0	4.7	492,728.6	492,724.0	4.5
e. Water supply; sewerage, waste management and remediation activities	20,058.1	20,058.1	-	24,631.5	24,631.5	-
f. Construction	200,159.0	200,003.5	155.5	194,359.7	194,212.6	147.1
01. Construction of buildings	146,785.1	146,640.6	144.5	140,402.7	140,266.0	136.7
02. Civil engineering	50,363.6	50,352.6	11.0	50,861.0	50,850.6	10.4
03. Specialized construction activities	3,010.2	3,010.2	-	3,096.0	3,096.0	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	518,095.1	514,373.4	3,721.8	499,654.6	495,952.5	3,702.1
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	27,269.1	26,909.1	360.1	26,480.3	26,120.6	359.8
02. Wholesale trade, except of motor vehicles and motorcycles	297,466.1	297,343.2	123.0	280,706.5	280,586.4	120.1
03. Retail trade, except of motor vehicles and motorcycles	193,359.8	190,121.1	3,238.8	192,467.8	189,245.5	3,222.3
h. Transportation and storage	124,154.8	120,664.5	3,490.3	117,160.9	113,667.5	3,493.4
i. Accommodation and food service activities	39,944.7	39,814.7	130.0	39,498.2	39,368.2	130.0
j. Information and communication	343,243.3	343,209.7	33.6	326,084.4	326,051.0	33.4
k. Real estate activities	31,527.7	31,526.9	0.8	33,711.2	33,710.4	0.8
l. Professional, scientific and technical activities	62,796.9	62,789.5	7.3	54,883.4	54,876.1	7.3
m. Administrative and support service activities	49,473.7	49,101.2	372.5	46,999.3	46,566.4	432.8
n. Education	32,274.1	32,169.4	104.8	28,032.2	27,931.9	100.3
o. Human health and social work activities	18,013.4	17,982.5	30.9	16,709.4	16,678.5	30.9
p. Arts, entertainment and recreation	1,800.0	1,794.9	5.1	1,633.4	1,628.6	4.8
q. Other service activities	56,952.3	56,940.6	11.7	45,682.1	45,670.7	11.4
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	16,124.3	15,655.6	468.7	15,560.0	15,181.1	378.9
VI. PERSONAL	1,120,454.4	1,118,526.4	1,928.0	1,121,978.5	1,119,998.3	1,980.3
a. Bank Employees	301,630.6	299,778.9	1,851.7	314,245.9	312,364.7	1,881.2
b. Consumer Financing	818,205.8	818,129.5	76.3	807,119.9	807,020.8	99.1
01. For house building	208,147.7	208,147.7	-	205,762.8	205,762.8	-
02. For transport i.e., purchase of car etc	251,246.1	251,219.6	26.5	239,435.7	239,403.4	32.3
03. Credit cards	107,786.0	107,786.0	-	112,463.0	112,463.0	-
04. Consumers durable	6,625.9	6,592.9	33.0	7,416.1	7,375.9	40.2
05. Personal loans	244,400.1	244,383.3	16.8	242,042.3	242,015.7	26.6
c. Other	618.0	618.0	-	612.7	612.7	-
VII. OTHER	1,355.9	1,355.9	-	1,302.3	1,302.3	-
TOTAL	11,977,469.4	11,840,799.6	136,669.8	11,595,353.0	11,459,677.7	135,675.2

Source: Core Statistics Department

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	-	1	-
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,469,550	1,852,112	377,035	156,699	12,970	40,590	144,794	9,445,952	4,004,349	11,595,353
I. GOVERNMENT	-	-	-	-	-	-	280	892,847	280	892,847
A. Federal Government	-	-	-	-	-	-	134	400,649	134	400,649
B. Provincial Governments	-	-	-	-	-	-	146	492,198	146	492,198
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	714	2,206,228	714	2,206,228
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	798	7	798
Utilities	-	-	-	-	-	-	410	568,090	410	568,090
Transport, storage and communications	-	-	-	-	-	-	126	825,351	126	825,351
Manufacturing	-	-	-	-	-	-	55	63,961	55	63,961
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	13	7,613	13	7,613
Commerce and Trade	-	-	-	-	-	-	85	670,103	85	670,103
Others	-	-	-	-	-	-	17	5,414	17	5,414
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,258	237,800	1,258	237,800
Mutual Funds and AMCs	-	-	-	-	-	-	81	143	81	143
Insurance & Pension Funds	-	-	-	-	-	-	493	3,654	493	3,654
MFIs and DFIs	-	-	-	-	-	-	126	139,961	126	139,961
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	232	20,008	232	20,008
Modarabas	-	-	-	-	-	-	78	5,103	78	5,103
Other NBFIs	-	-	-	-	-	-	248	68,931	248	68,931
IV. PRIVATE SECTOR (BUSINESS)	880,645	973,439	40,916	31,474	10,146	21,985	136,401	6,092,739	1,068,108	7,119,637
A. Agriculture, forestry and fishing	673,146	319,341	28,076	13,755	9,148	7,734	5,024	50,932	715,304	391,762
1. Crop and animal production, hunting and related service activities	672,339	318,565	28,055	13,748	9,136	7,723	4,999	49,998	714,529	390,034
Growing of Wheat, Rice, Sugar Cane & Cotton	297,303	156,426	5,340	4,178	6,318	6,718	2,285	3,905	311,246	171,227
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,700	8,926	682	315	25	79	137	271	22,544	9,592
Growing of other fruits, vegetables and crops	21,553	15,625	380	315	14	32	396	1,678	22,343	17,649
Raising of livestock and other related activities	238,213	92,780	18,698	5,596	2,290	93	1,476	25,089	260,677	123,559
Other agricultural support activities	93,563	44,792	2,955	3,344	489	800	705	19,055	97,712	67,991
Hunting, trapping and related service activities	7	16	-	-	-	-	-	-	7	16
02 - Forestry and logging	118	20	-	-	-	-	-	-	118	20
03 - Fishing and aquaculture	689	755	21	8	12	11	25	934	747	1,708
B. Mining and quarrying	253	10,837	1	15	3	7	808	62,774	1,065	73,634
05 - Mining of coal and lignite	44	9,984	-	-	1	-	46	38,454	91	48,438
06 - Extraction of crude petroleum and natural gas	80	343	-	-	-	-	627	18,898	707	19,241
07 - Mining of metal ores	17	247	-	-	-	-	17	843	34	1,090
08 - Other mining and quarrying	98	226	-	-	2	7	115	4,575	215	4,808
09 - Mining support service activities	14	37	1	15	-	-	3	4	18	57
C. Manufacturing	49,216	350,519	3,512	3,813	371	7,212	80,819	4,370,929	133,918	4,732,473
10 - Manufacture of food products	38,616	97,107	2,696	1,583	109	2,769	17,245	1,137,353	58,666	1,238,803
11 - Manufacture of beverages	139	1,988	2	-	4	24	1,109	67,853	1,254	69,864
12 - Manufacture of tobacco products	153	33	4	1	-	-	424	1,457	581	1,491
13 - Manufacture of textiles	2,366	101,816	136	503	43	1,097	23,885	1,448,275	26,430	1,551,692
Preparation and spinning of textile fibres	987	60,701	4	6	-	-	8,059	483,749	9,050	544,456
Weaving of textiles	457	7,853	39	101	7	53	5,200	311,649	5,703	319,656
Finishing of textiles	275	25,709	15	29	3	9	3,760	253,770	4,053	279,517
Manufacture of knitted and crocheted fabrics	91	652	9	41	3	38	623	60,174	726	60,905
Manufacture of made-up textile articles, except apparel	176	4,465	21	272	3	966	2,990	185,413	3,190	191,116
Manufacture of carpets and rugs	46	80	10	1	2	0	78	982	136	1,063
Manufacture of other textiles n.e.c.	334	2,357	38	54	25	31	3,175	152,537	3,572	154,979
14 - Manufacture of wearing apparel	1,259	26,873	317	184	46	14	2,980	174,758	4,602	201,829
15 - Manufacture of leather and related products	469	1,595	72	510	6	22	1,674	44,718	2,221	46,846
Tanning and dressing of leather; dressing and dyeing of fur	42	100	14	455	3	22	364	6,380	423	6,957
Manufacture of luggage, handbags and the like, saddlery and harness	25	455	2	7	-	-	68	2,255	95	2,718
Manufacture of footwear	402	1,039	56	48	3	0	1,242	36,083	1,703	37,171
a. Leather wear	370	662	48	17	3	0	889	29,289	1,310	29,968
b. Rubber and Plastic wear	32	377	8	31	-	-	353	6,795	393	7,204

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	137	347	8	8	4	1	356	8,880	505	9,236
17 - Manufacture of paper and paper products	175	2,219	5	20	7	25	1,577	113,397	1,764	115,661
18 - Printing and reproduction of recorded media	258	1,186	16	302	1	12	635	21,233	910	22,732
Printing and other service activities related to printing	253	1,179	16	302	-	-	628	19,726	897	21,207
Reproduction of recorded media	5	7	-	-	1	12	7	1,507	13	1,525
19 - Manufacture of coke and refined petroleum products	86	55,583	-	-	-	-	1,496	90,506	1,582	146,089
20 - Manufacture of chemicals and chemical products	840	8,100	51	159	24	98	7,608	282,041	8,523	290,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	200	861	19	47	6	1,460	5,453	101,072	5,678	103,440
22 - Manufacture of rubber and plastics products	502	2,842	17	72	13	10	2,414	86,003	2,946	88,926
23 - Manufacture of other non-metallic mineral products	359	9,057	4	9	24	801	1,616	264,697	2,003	274,563
24 - Manufacture of basic metals	756	20,521	4	34	27	809	4,292	207,353	5,079	228,717
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,314	4	1	1	1	724	29,709	932	31,024
26 - Manufacture of computer, electronic and optical products	62	219	-	-	-	-	270	16,258	332	16,477
27 - Manufacture of electrical equipment	253	8,443	14	84	18	31	2,095	131,826	2,380	140,384
28 - Manufacture of machinery and equipment	220	479	8	33	1	8	660	20,673	889	21,193
29 - Manufacture of motor vehicles, trailers and semi-trailers	199	2,097	4	63	1	1	1,839	65,903	2,043	68,063
30 - Manufacture of other transport equipment	68	223	-	-	-	-	491	12,181	559	12,404
31 - Manufacture of furniture	455	449	14	39	11	11	326	4,862	806	5,360
32 - Other manufacturing	1,374	7,063	117	160	25	29	1,618	39,138	3,134	46,390
Manufacture of jewellery and related articles	250	204	6	3	2	0	19	149	277	356
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	34
Manufacture of musical instruments	2	7	-	-	1	-	50	822	53	829
Manufacture of sports goods	105	1,784	2	8	1	-	227	4,814	335	6,606
Manufacture of games and toys	2	-	-	-	1	-	3	1	6	1
Manufacture of medical and dental instruments and supplies	112	500	10	46	-	-	212	3,862	334	4,408
Manufacture of Handicrafts	73	18	68	10	1	0	1	5	143	32
Other manufacturing n.e.c.	828	4,521	30	94	18	28	1,105	29,480	1,981	34,123
33 - Repair and installation of machinery and equipment	67	107	-	-	-	-	32	782	99	889
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,358	492,729	2,358	492,729
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,188	482,734	2,188	482,734
a) Hydal	-	-	-	-	-	-	441	13,522	441	13,522
b) Thermal	-	-	-	-	-	-	205	118,081	205	118,081
c) Coal Based	-	-	-	-	-	-	88	122,096	88	122,096
d) Wind	-	-	-	-	-	-	164	53,395	164	53,395
e) Solar	-	-	-	-	-	-	164	14,206	164	14,206
f) Other	-	-	-	-	-	-	1,126	161,434	1,126	161,434
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	143	9,959	143	9,959
Steam and air conditioning supply	-	-	-	-	-	-	27	36	27	36
E. Water supply; sewerage, waste management and remediation activities	67	10,468	1	1,188	-	-	85	12,975	153	24,632
36 - Water collection, treatment and supply	22	24	-	-	-	-	23	3,483	45	3,507
37 - Sewerage	9	5	-	-	-	-	-	-	9	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	10,436	1	1,188	-	-	62	9,492	97	21,116
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,740	18,828	53	349	14	3,094	2,210	172,089	4,017	194,360
41 - Construction of buildings	1,093	16,081	38	269	14	3,094	1,402	120,959	2,547	140,403
42 - Civil engineering	532	2,294	9	73	-	-	721	48,494	1,262	50,861
43 - Specialized construction activities	115	453	6	6	-	-	87	2,637	208	3,096
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,577	170,645	5,514	6,061	501	868	27,249	322,081	149,841	499,655
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,486	10,586	73	72	20	20	1,445	15,803	5,024	26,480
46 - Wholesale trade, except of motor vehicles and motorcycles	29,746	104,399	598	3,059	53	572	8,461	172,677	38,858	280,706
47 - Retail trade, except of motor vehicles and motorcycles	83,345	55,660	4,843	2,930	428	277	17,343	133,601	105,959	192,468

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	18,636	33,385	1,070	1,408	8	50	4,848	82,318	24,562	117,161
49 - Land transport and transport via pipelines	5,935	15,785	151	299	5	8	2,726	35,844	8,817	51,935
50 - Water transport	9	68	2	1	-	-	72	544	83	613
51 - Air transport	9	17	-	-	-	-	98	1,045	107	1,061
52 - Warehousing and support activities for transportation	12,651	15,429	917	1,109	3	42	1,560	38,653	15,131	55,233
53 - Courier activities other than national post activities	32	2,087	-	-	-	-	392	6,232	424	8,319
I. Accommodation and food service activities	1,359	5,295	80	210	23	71	765	33,922	2,227	39,498
55 - Accommodation	262	2,317	11	16	17	70	202	22,700	492	25,104
56-Food and beverage service activities	1,097	2,978	69	194	6	1	563	11,222	1,735	14,394
J. Information and communication	570	3,254	40	38	4	1	2,388	322,791	3,002	326,084
58 - Publishing activities	244	397	11	2	4	1	536	1,913	795	2,313
59 - Motion picture, video and television programme production, sound recording and music publishing activities	29	11	2	1	-	-	61	2,355	92	2,368
60 - Programming and broadcasting activities	3	5	-	-	-	-	45	1,442	48	1,447
61 - Telecommunications	75	2,183	10	7	-	-	979	300,477	1,064	302,666
62 - Computer programming, consultancy and related activities	175	477	11	16	-	-	642	11,523	828	12,016
63 - Information service activities	44	182	6	11	-	-	125	5,081	175	5,274
K. Real estate activities	257	1,860	17	132	6	1,644	682	30,075	962	33,711
L. Professional, scientific and technical activities	6,401	12,845	285	655	8	1,006	2,444	40,377	9,138	54,883
69 - Legal and accounting activities	51	119	1	6	-	-	112	681	164	805
70 - Activities of head offices; management consultancy activities	9	37	-	-	-	-	80	1,219	89	1,256
71 - Architectural and engineering activities; technical testing and analysis	118	506	16	24	6	1,006	316	3,253	456	4,789
72 - Scientific research and development	14	76	1	2	2	1	179	3,627	196	3,705
73 - Advertising and market research	123	309	5	14	-	-	914	4,048	1,042	4,371
74 - Other professional, scientific and technical activities	6,063	11,712	262	609	-	-	828	27,472	7,153	39,793
75 - Veterinary activities	23	87	-	-	-	-	15	78	38	164
M. Administrative and support service activities	2,846	5,852	98	122	23	81	3,333	40,945	6,300	46,999
77 - Rental and leasing activities	152	275	7	-	-	-	449	1,934	608	2,209
78 - Employment activities	7	40	-	-	-	-	49	225	56	265
79 - Travel agency, tour operator, reservation service and related activities	253	955	6	17	1	0	610	12,227	870	13,199
80 - Security and investigation activities	19	419	3	14	-	-	700	2,410	722	2,844
81. Services to buildings and landscape activities	15	110	2	4	13	3	9	45	39	162
82 - Office administrative, office support and other business support activities	2,400	4,053	80	86	9	77	1,516	24,104	4,005	28,321
N. Education	551	1,096	230	780	12	11	1,271	26,145	2,064	28,032
O. Human health and social work activities	734	2,351	116	112	10	27	626	14,219	1,486	16,709
86 - Human health activities	726	2,349	112	110	9	27	615	13,868	1,462	16,354
87 - Residential care activities	1	1	-	-	-	-	1	14	2	15
88. Social work activities with and without accommodation	7	2	4	2	1	0	10	337	22	341
P. Arts, entertainment and recreation	39	90	21	24	-	-	46	1,520	106	1,633
Q. Other service activities	8,252	26,766	1,802	2,812	15	178	1,446	15,927	11,515	45,682
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,891	15,560	5,891	15,560
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	65	1,001	65	1,001
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	170	13,972	170	13,972
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,656	587	5,656	587
VI. PERSONAL	2,588,825	977,972	336,113	125,201	2,824	18,605	238	200	2,928,000	1,121,979
A. Bank Employees	136,573	257,721	34,128	56,525	1	0	-	-	170,702	314,246
1) For house building	66,153	211,730	13,923	36,066	1	0	-	-	80,077	247,796
2) For transport i.e. purchase of car etc.	36,937	38,740	16,256	19,637	-	-	-	-	53,193	58,377
3) Other purposes	33,483	7,251	3,949	822	-	-	-	-	37,432	8,073
B. Consumer Financing	2,447,892	719,669	301,868	68,646	2,822	18,605	238	200	2,752,820	807,120
1) For house building	26,956	167,275	4,712	20,214	2,657	18,274	-	-	34,325	205,763
2) For transport i.e. purchase of car etc	247,011	219,444	22,106	19,685	147	307	-	-	269,264	239,436
3) Credit cards	1,494,482	102,332	193,105	9,931	-	-	238	200	1,687,825	112,463
4) Consumers durable	23,402	5,936	13,040	1,473	5	7	-	-	36,447	7,416
5) Personal loans	656,041	224,683	68,905	17,342	13	17	-	-	724,959	242,042
C) Other	4,360	582	117	30	1	0	-	-	4,478	613
VII. OTHER	80	700	6	24	-	-	12	578	98	1,302
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories
This Data is being published on quarterly basis w.e.f. December, 2023.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2024		
	Dec			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	112,764.1	112,764.1	-	101,670.0	101,670.0	-
II. Securities, Shares and Other Financial Instruments	153,427.8	153,427.3	0.5	140,793.0	140,792.6	0.4
A. Quoted on the Stock Exchange:	78,906.8	78,906.8	-	78,981.3	78,981.3	-
1. To Stock Brokers and Dealers:	49,707.3	49,707.3	-	52,087.3	52,087.3	-
(a) Government and Other Trustee Securities	16,567.8	16,567.8	-	16,727.1	16,727.1	-
(b) Shares and Debentures	31,112.4	31,112.4	-	33,461.8	33,461.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2,027.1	2,027.1	-	1,898.4	1,898.4	-
2. To Others:	29,199.5	29,199.5	-	26,893.9	26,893.9	-
(a) Government and Other Trustee Securities	647.9	647.9	-	117.6	117.6	-
(b) Shares and Debentures	19,014.4	19,014.4	-	17,280.4	17,280.4	-
(c) Participation Term Certificates	8.3	8.3	-	8.3	8.3	-
(d) Others	9,528.7	9,528.7	-	9,487.5	9,487.5	-
B. Unquoted on the Stock Exchange:	74,521.0	74,520.6	0.5	61,811.8	61,811.4	0.4
1. To Stock Brokers and Dealers:	11,594.0	11,594.0	-	10,417.4	10,417.4	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	11,520.2	11,520.2	-	10,333.0	10,333.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	73.8	73.8	-	84.5	84.5	-
2. To Others:	62,927.0	62,926.6	0.5	51,394.3	51,393.9	0.4
(a) Government and Other Trustee Securities	7,471.1	7,470.7	0.5	7,552.8	7,552.4	0.5
(b) Shares and Debentures	2,175.7	2,175.7	-	1,901.5	1,901.5	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	53,280.2	53,280.2	-	41,940.0	41,940.0	-
III. Merchandise	3,177,728.6	3,177,719.8	8.7	3,159,703.6	3,159,694.9	8.7
A. Food Items:	1,034,963.8	1,034,955.0	8.7	1,088,986.5	1,088,977.3	9.2
1. Wheat	448,878.8	448,878.8	-	343,001.5	343,001.5	-
2. Rice and Paddy	143,702.1	143,702.1	-	136,026.1	136,026.1	-
3. Other Grains & Pulses:	20,091.7	20,083.0	8.7	14,616.2	14,609.8	6.4
(a) Indigenous	19,338.1	19,329.4	8.7	12,554.0	12,548.3	5.7
(b) Imported	753.5	753.5	-	2,062.2	2,062.2	-
4. Edible Oils:	102,773.6	102,773.6	-	88,167.8	88,167.8	-
(a) Indigenous	99,905.2	99,905.2	-	84,439.7	84,439.7	-
(b) Imported	2,868.4	2,868.4	-	3,728.1	3,728.1	-
5. Sugar:	220,924.7	220,924.7	-	408,111.8	408,111.8	-
(a) Indigenous	219,593.9	219,593.9	-	406,787.1	406,787.1	-
(b) Imported	1,330.7	1,330.7	-	1,324.7	1,324.7	-
6. Kariana And Spices	2,871.3	2,871.3	-	2,477.3	2,477.3	-
7. Fish And Fish Preparations	424.5	424.5	-	863.0	863.0	-
8. Other Food Items:	95,297.1	95,297.1	-	95,722.9	95,722.9	-
(a) Indigenous	94,654.7	94,654.7	-	94,581.8	94,581.8	-
(b) Imported	642.4	642.4	-	1,141.1	1,141.1	-
B. Raw Materials:	737,334.2	737,334.2	-	716,167.2	716,167.2	-
1. Cotton Raw:	172,987.6	172,987.6	-	154,189.8	154,189.8	-
(a) Indigenous	154,489.4	154,489.4	-	139,170.7	139,170.7	-
(b) Imported	18,498.2	18,498.2	-	15,019.1	15,019.1	-
2. Synthetic Fibers:	13,518.9	13,518.9	-	12,562.6	12,562.6	-
(a) Indigenous	12,327.6	12,327.6	-	11,456.4	11,456.4	-
(b) Imported	1,191.3	1,191.3	-	1,106.3	1,106.3	-
3. Fertilizers:	45,741.5	45,741.5	-	54,032.3	54,032.3	-
(a) Indigenous	42,013.8	42,013.8	-	50,214.4	50,214.4	-
(b) Imported	3,727.7	3,727.7	-	3,818.0	3,818.0	-
4. Petroleum Crude:	172,758.8	172,758.8	-	145,452.7	145,452.7	-
(a) Indigenous	116,057.4	116,057.4	-	109,205.2	109,205.2	-
(b) Imported	56,701.4	56,701.4	-	36,247.5	36,247.5	-
5. Iron and Steel:	136,146.4	136,146.4	-	132,265.9	132,265.9	-
(a) Indigenous	98,743.9	98,743.9	-	95,989.4	95,989.4	-
(b) Imported	37,402.5	37,402.5	-	36,276.5	36,276.5	-
6. Wool & Goat Hair	14.9	14.9	-	14.9	14.9	-
7. Hides & Skins	5,070.9	5,070.9	-	5,184.2	5,184.2	-
8. Oil Seeds	11,910.5	11,910.5	-	14,236.3	14,236.3	-
9. Pesticides & Insecticides:	5,894.3	5,894.3	-	5,707.7	5,707.7	-
(a) Indigenous	5,127.8	5,127.8	-	5,063.9	5,063.9	-
(b) Imported	766.5	766.5	-	643.7	643.7	-
10. Other Raw Materials:	173,290.4	173,290.4	-	192,520.8	192,520.8	-
(a) Indigenous	162,970.9	162,970.9	-	177,106.7	177,106.7	-
(b) Imported	10,319.6	10,319.6	-	15,414.1	15,414.1	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2024		
	Dec			Mar ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,405,430.6	1,405,430.6	-	1,354,549.9	1,354,549.9	-
1. Cotton Textiles:	330,697.8	330,697.8	-	314,732.7	314,732.7	-
(a) Indigenous	313,566.5	313,566.5	-	296,032.4	296,032.4	-
(b) Imported	17,131.3	17,131.3	-	18,700.2	18,700.2	-
2. Cotton Yarn:	116,336.4	116,336.4	-	102,356.0	102,356.0	-
(a) Indigenous	114,299.5	114,299.5	-	100,045.2	100,045.2	-
(b) Imported	2,036.8	2,036.8	-	2,310.8	2,310.8	-
3. Other Textiles:	242,684.0	242,684.0	-	233,179.6	233,179.6	-
(a) Indigenous	239,022.0	239,022.0	-	228,692.2	228,692.2	-
(b) Imported	3,662.0	3,662.0	-	4,487.4	4,487.4	-
4. Machinery:	59,662.2	59,662.2	-	59,683.0	59,683.0	-
(a) Indigenous	37,216.5	37,216.5	-	38,576.3	38,576.3	-
(b) Imported	22,445.6	22,445.6	-	21,106.7	21,106.7	-
5. Handloom Products	8.0	8.0	-	64.7	64.7	-
6. Carpets & Rugs	901.8	901.8	-	505.1	505.1	-
7. Readymade Garments	99,388.7	99,388.7	-	82,210.5	82,210.5	-
8. Cement and Cement Products:	134,362.3	134,362.3	-	127,665.3	127,665.3	-
(a) Indigenous	131,644.3	131,644.3	-	125,730.9	125,730.9	-
(b) Imported	2,718.0	2,718.0	-	1,934.4	1,934.4	-
9. Sports Goods	1,541.0	1,541.0	-	1,616.2	1,616.2	-
10. Surgical Instruments	6,612.4	6,612.4	-	6,367.0	6,367.0	-
11. Chemicals & Dyes	69,723.3	69,723.3	-	60,586.4	60,586.4	-
12. Other Finished Goods:	343,512.7	343,512.7	-	365,583.3	365,583.3	-
(a) Indigenous	325,323.2	325,323.2	-	345,342.7	345,342.7	-
(b) Imported	18,189.5	18,189.5	-	20,240.7	20,240.7	-
IV. Fixed Assets Including Machinery	2,032,408.6	2,031,653.2	755.4	1,991,050.3	1,990,310.1	740.3
A. Transport Equipments	760,413.6	759,865.6	547.9	751,888.9	751,346.7	542.2
B. Furniture & Fixtures	15,631.6	15,631.6	-	13,609.4	13,609.4	-
C. Office Equipments	42,481.6	42,481.6	-	41,045.5	41,045.5	-
D. Other Machinery & Equipments	1,213,881.8	1,213,674.4	207.4	1,184,506.5	1,184,304.1	202.4
V. Real Estate	1,771,242.6	1,643,543.6	127,699.0	1,729,695.0	1,595,302.2	134,392.8
A. Land	604,418.7	477,486.2	126,932.5	591,682.4	434,392.6	157,289.8
1. Residential	278,018.9	277,252.4	766.6	269,899.4	269,153.2	746.2
(a) House	269,932.3	269,165.7	766.6	258,155.3	257,420.1	735.2
(b) Flat	8,086.6	8,086.6	-	11,744.1	11,744.1	-
2. Non-Residential	326,399.7	200,233.8	126,165.9	321,783.0	119,029.8	202,753.1
(a) Commercial	127,919.7	127,919.7	-	109,478.6	109,478.6	-
(b) Industrial	23,632.7	23,632.7	-	35,837.8	35,837.8	-
c) Agriculture	168,812.7	42,646.8	126,165.9	168,973.0	(330,915.5)	499,888.4
(c) Others	6,034.6	6,034.6	-	7,493.6	7,493.6	-
B. Buildings:	1,166,823.9	1,165,804.7	1,019.2	1,138,012.6	1,137,017.7	994.9
1. Residential	683,660.4	683,194.9	465.5	672,128.8	671,670.9	458.0
(a) House	602,151.8	601,686.3	465.5	599,244.7	598,781.1	463.6
(b) Flat	81,508.6	81,508.6	-	72,884.1	72,884.1	-
2. Non-Residential	483,163.5	482,609.8	553.7	465,883.8	465,349.2	534.5
(a) Commercial	232,754.4	232,370.7	383.6	221,968.1	221,601.6	366.5
(b) Industrial	185,040.3	184,883.0	157.2	181,855.1	181,700.4	154.7
c) Agriculture	40,143.0	40,130.2	12.8	41,360.9	41,347.7	13.2
(c) Others	25,225.9	25,225.9	-	20,699.7	20,699.7	-
VI. Fixed Deposits and Insurance Policies	513,198.5	513,198.5	-	454,817.3	454,817.3	-
A. Bank Deposits	512,642.5	512,642.5	-	454,373.0	454,373.0	-
1. Security Deposits	74,783.2	74,783.2	-	72,975.2	72,975.2	-
2. Term Deposits (TDRs)	409,842.9	409,842.9	-	348,933.2	348,933.2	-
3. Other Deposits	28,016.4	28,016.4	-	32,464.6	32,464.6	-
B. Insurance Policies	556.0	556.0	-	444.4	444.4	-
VII. Others	3,994,670.3	3,990,039.5	4,630.8	3,788,821.3	3,784,424.0	4,397.3
A. Other Secured Advances	1,680,327.2	1,679,793.9	533.3	1,601,609.2	1,601,100.7	508.5
1. Receivables	583,110.1	582,960.2	149.9	549,693.5	549,552.1	141.4
2. Employees Benefits	1,070.7	907.2	163.5	1,093.4	896.4	197.0
3. Others	1,096,146.4	1,095,926.5	219.9	1,050,822.3	1,050,611.4	210.9
B. Advances Secured by Guarantee(s)	2,314,343.1	2,310,245.6	4,097.5	2,187,212.1	2,183,332.8	3,879.3
1. Institutional Guarantee(s)	2,095,770.1	2,095,770.1	-	1,963,110.2	1,963,110.2	-
2. Individual Guarantee(s)	218,573.0	214,475.6	4,097.5	224,101.9	219,820.5	4,281.4
VIII. Unsecured Advances	222,029.0	218,706.3	3,322.7	228,802.4	225,326.3	3,476.1
1. Credit Cards	107,742.8	107,742.8	-	112,421.1	112,421.1	-
2. Personal Loan	105,789.7	105,789.7	-	104,806.4	104,806.4	-
3. Others	8,496.5	5,173.8	3,322.7	11,574.9	4,141.3	7,433.6
TOTAL	11,977,469.4	11,841,052.3	136,417.1	11,595,353.0	11,452,337.5	143,015.5

Source: Core Statistics Department

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	226,104	88,873	11,604	5,362	8,377	6,529	29	905	246,114	101,670
II. Securities, Shares and Other Financial Instruments:	301	11,664	19	100	3	33	485	128,996	808	140,793
A. Quoted on the Stock Exchange:	223	8,230	11	74	-	-	301	70,678	535	78,981
1. To Stock Brokers and Dealers:	148	5,356	3	3	-	-	225	46,728	376	52,087
(a) Government and Other Trustee Securities	123	116	3	3	-	-	19	16,608	145	16,727
(b) Shares and Debentures	24	5,241	-	-	-	-	204	28,221	228	33,462
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,898	3	1,898
2. To Others:	75	2,873	8	71	-	-	76	23,950	159	26,894
(a) Government and Other Trustee Securities	2	3	-	-	-	-	6	115	8	118
(b) Shares and Debentures	54	2,852	8	71	-	-	59	14,358	121	17,280
(c) Participation Term Certificates	4	8	-	-	-	-	-	-	4	8
(d) Others	15	10	-	-	-	-	11	9,477	26	9,488
B. Unquoted on the Stock Exchange:	78	3,434	8	27	3	33	184	58,318	273	61,812
1. To Stock Brokers and Dealers:	10	652	1	17	-	-	103	9,748	114	10,417
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	9	651	1	17	-	-	100	9,665	110	10,333
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1	-	-	-	-	3	83	4	84
2. To Others:	68	2,782	7	10	3	33	81	48,570	159	51,394
(a) Government and Other Trustee Securities	39	1,119	5	3	1	6	8	6,424	53	7,553
(b) Shares and Debentures	14	816	2	6	2	27	8	1,052	26	1,902
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	847	-	-	-	-	65	41,093	80	41,940
III. Merchandise	29,451	254,450	734	3,614	52	791	40,244	2,900,848	70,481	3,159,704
A. Food Items:	10,549	44,963	459	1,195	7	82	9,471	1,042,747	20,486	1,088,986
1. Wheat	6,930	8,954	370	313	-	-	1,104	333,735	8,404	343,002
2. Rice and Paddy	865	24,865	18	533	-	-	2,359	110,627	3,242	136,026
3. Other Grains & Pulses:	394	1,382	22	24	-	-	278	13,210	694	14,616
(a) Indigenous	379	797	17	17	-	-	262	11,741	658	12,554
(b) Imported	15	586	5	7	-	-	16	1,469	36	2,062
4. Edible Oils:	169	870	3	4	1	0	1,430	87,294	1,603	88,168
(a) Indigenous	159	817	3	4	1	0	1,372	83,618	1,535	84,440
(b) Imported	10	53	-	-	-	-	58	3,675	68	3,728
5. Sugar:	139	3,078	2	0	-	-	1,676	405,034	1,817	408,112
(a) Indigenous	139	3,078	2	0	-	-	1,670	403,709	1,811	406,787
(b) Imported	-	-	-	-	-	-	6	1,325	6	1,325
6. Kariana And Spices	54	84	1	0	-	-	86	2,393	141	2,477
7. Fish And Fish Preparations	3	6	-	-	-	-	24	857	27	863
8. Other Food Items:	1,995	5,724	43	321	6	82	2,514	89,597	4,558	95,723
(a) Indigenous	1,992	5,700	43	321	6	82	2,464	88,480	4,505	94,582
(b) Imported	3	24	-	-	-	-	50	1,117	53	1,141
B. Raw Materials:	13,598	110,802	57	1,280	19	145	8,856	603,940	22,530	716,167
1. Cotton Raw:	11,927	15,231	23	29	-	-	2,351	138,930	14,301	154,190
(a) Indigenous	318	10,379	19	26	-	-	2,220	128,766	2,557	139,171
(b) Imported	11,609	4,852	4	3	-	-	131	10,164	11,744	15,019
2. Synthetic Fibers:	8	62	-	-	-	-	113	12,500	121	12,563
(a) Indigenous	7	57	-	-	-	-	70	11,399	77	11,456
(b) Imported	1	5	-	-	-	-	43	1,101	44	1,106
3. Fertilizers:	650	4,244	4	12	14	118	450	49,658	1,118	54,032
(a) Indigenous	644	4,146	4	12	14	118	446	45,938	1,108	50,214
(b) Imported	6	98	-	-	-	-	4	3,720	10	3,818
4. Petroleum Crude:	66	47,429	-	-	2	21	1,310	98,004	1,378	145,453
(a) Indigenous	51	46,852	-	-	2	21	1,273	62,333	1,326	109,205
(b) Imported	15	576	-	-	-	-	37	35,671	52	36,247
5. Iron and Steel:	191	9,572	7	1,205	3	6	2,078	121,482	2,279	132,266
(a) Indigenous	128	2,165	6	1,196	2	-	1,572	92,628	1,708	95,989
(b) Imported	63	7,407	1	9	1	6	506	28,854	571	36,276
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	7	12	-	-	-	-	133	5,172	140	5,184
8. Oil Seeds	18	312	1	7	-	-	339	13,918	358	14,236
9. Pesticides & Insecticides:	30	176	1	1	-	-	409	5,531	440	5,708
(a) Indigenous	30	176	1	1	-	-	403	4,887	434	5,064
(b) Imported	-	-	-	-	-	-	6	644	6	644
10. Other Raw Materials:	700	33,750	21	26	-	-	1,672	158,746	2,393	192,521
(a) Indigenous	667	33,451	21	26	-	-	1,418	143,630	2,106	177,107
(b) Imported	33	299	-	-	-	-	254	15,116	287	15,414

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Security	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,304	98,685	218	1,139	26	564	21,917	1,254,161	27,465	1,354,550
1. Cotton Textiles:	718	39,057	17	94	1	16	4,553	275,566	5,289	314,733
(a) Indigenous	678	29,692	17	94	1	16	4,368	266,230	5,064	296,032
(b) Imported	40	9,365	-	-	-	-	185	9,335	225	18,700
2. Cotton Yarn:	325	996	2	2	-	-	1,913	101,358	2,240	102,356
(a) Indigenous	325	996	2	2	-	-	1,894	99,048	2,221	100,045
(b) Imported	-	-	-	-	-	-	19	2,311	19	2,311
3. Other Textiles:	378	15,638	20	172	-	-	3,215	217,369	3,613	233,180
(a) Indigenous	377	15,638	19	172	-	-	3,198	212,883	3,594	228,692
(b) Imported	1	0	1	0	-	-	17	4,487	19	4,487
4. Machinery:	211	922	10	5	-	-	915	58,756	1,136	59,683
(a) Indigenous	192	257	9	4	-	-	445	38,315	646	38,576
(b) Imported	19	664	1	1	-	-	470	20,441	490	21,107
5. Handloom Products	-	-	-	-	-	-	1	65	1	65
6. Carpets & Rugs	6	8	-	-	-	-	15	498	21	505
7. Readymade Garments	182	18,254	4	4	-	-	1,099	63,952	1,285	82,210
8. Cement and Cement Products:	14	62	1	0	-	-	648	127,603	663	127,665
(a) Indigenous	13	59	1	0	-	-	620	125,672	634	125,731
(b) Imported	1	3	-	-	-	-	28	1,931	29	1,934
9. Sports Goods	12	20	1	16	-	-	69	1,580	82	1,616
10. Surgical Instruments	88	1,849	1	22	1	4	106	4,493	196	6,367
11. Chemicals & Dyes	135	1,913	14	67	-	-	1,432	58,606	1,581	60,586
12. Other Finished Goods:	3,235	19,965	148	758	24	544	7,951	344,316	11,358	365,583
(a) Indigenous	3,185	19,533	144	702	24	544	7,591	324,563	10,944	345,343
(b) Imported	50	432	4	56	-	-	360	19,753	414	20,241
IV. Fixed Assets Including Machinery	313,890	339,560	40,607	43,867	167	347	37,365	1,607,277	392,029	1,991,050
A. Transport Equipments	306,807	323,252	39,566	42,931	153	324	27,697	385,382	374,223	751,889
B. Furniture & Fixtures	183	177	9	3	1	0	228	13,428	421	13,609
C. Office Equipments	34	115	-	-	-	-	352	40,931	386	41,045
D. Other Machinery & Equipments	6,866	16,016	1,032	932	13	22	9,088	1,167,536	16,999	1,184,506
V. Real Estate	531,822	723,078	38,578	68,073	3,575	29,439	19,502	909,105	593,477	1,729,695
A. Land	428,246	239,795	19,744	9,807	759	3,141	9,674	338,940	458,423	591,682
1. Residential	13,159	73,411	679	1,889	508	2,634	3,496	191,967	17,842	269,899
(a) House	11,571	69,289	564	1,562	166	1,984	3,439	185,320	15,740	258,155
(b) Flat	1,588	4,121	115	326	342	650	57	6,647	2,102	11,744
2. Non-Residential	415,087	166,384	19,065	7,918	251	507	6,178	146,973	440,581	321,783
(a) Commercial	1,262	9,399	36	222	4	23	5,032	99,835	6,334	109,479
(b) Industrial	46	727	3	28	-	-	696	35,083	745	35,838
(c) Agriculture	413,555	153,457	19,022	7,633	247	484	308	7,399	433,132	168,973
(d) Other	224	2,801	4	36	-	-	142	4,657	370	7,494
B. Buildings:	103,576	483,283	18,834	58,266	2,816	26,298	9,828	570,165	135,054	1,138,013
1. Residential	97,720	404,337	18,699	57,160	2,553	19,998	4,147	190,635	123,119	672,129
(a) House	87,779	351,987	17,882	53,099	1,103	9,420	3,892	184,739	110,656	599,245
(b) Flat	9,941	52,350	817	4,061	1,450	10,578	255	5,896	12,463	72,884
2. Non-Residential	5,856	78,947	135	1,106	263	6,300	5,681	379,531	11,935	465,884
(a) Commercial	2,967	54,824	66	855	203	6,090	2,248	160,199	5,484	221,968
(b) Industrial	492	5,748	20	37	57	175	2,550	175,895	3,119	181,855
(c) Agriculture	2,233	14,989	43	44	3	35	632	26,292	2,911	41,361
(d) Other	164	3,385	6	170	-	-	251	17,144	421	20,700
VI. Fixed Deposits and Insurance Policies	14,887	40,710	1,150	1,160	25	158	8,778	412,790	24,840	454,817
A. Bank Deposits	14,876	40,685	1,149	1,160	25	158	8,729	412,370	24,779	454,373
1. Security Deposits	1,842	2,303	228	267	6	58	509	70,347	2,585	72,975
2. Term Deposits (TDRs)	8,995	33,387	510	461	4	16	7,868	315,069	17,377	348,933
3. Other Deposits	4,039	4,995	411	432	15	83	352	26,954	4,817	32,465
B. Insurance Policies	11	24	1	0	-	-	49	420	61	444
VII. Others	365,075	290,777	27,600	11,419	127	3,151	31,861	3,483,474	424,663	3,788,821
A. Other Secured Advances	106,619	125,525	4,860	5,260	117	2,802	27,262	1,468,021	138,858	1,601,609
1. Receivables	83,936	69,371	3,490	2,739	-	-	21,035	477,583	108,461	549,694
2. Employees Benefits	5,439	948	885	144	-	-	1	1	6,325	1,093
3. Others	17,244	55,206	485	2,377	117	2,802	6,226	990,437	24,072	1,050,822
B. Advances Secured by Guarantee(s)	258,456	165,251	22,740	6,158	10	349	4,599	2,015,453	285,805	2,187,212
1. Institutional Guarantee(s)	1,457	11,868	10	4	-	-	2,223	1,951,238	3,690	1,963,110
2. Individual Guarantee(s)	256,999	153,383	22,730	6,154	10	349	2,376	64,215	282,115	224,102
VIII. Unsecured Advances	1,988,020	203,000	256,743	23,104	644	142	6,531	2,557	2,251,938	228,802
1. Credit Cards	1,494,218	102,303	192,977	9,918	-	-	238	200	1,687,433	112,421
2. Personal Loan	450,484	92,038	61,029	12,769	-	-	-	-	511,513	104,806
3. Others	43,318	8,659	2,737	417	644	142	6,293	2,357	52,992	11,575
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2023								2024	
	Mar		Jun		Sep		Dec ^b		Mar ^b	
	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	2,595,960	4,110,893.1	3,328,577	4,752,843.1	3,294,410	4,552,309.6	2,934,463	5,180,397.2	2,936,576	5,044,755.8
5	60,328	181,354.0	56,825	173,680.0	58,335	189,820.1	55,767	153,720.5	57,918	155,009.0
10	669,417	1,028,479.6	124,632	973,892.3	105,610	917,131.5	104,288	715,385.6	102,620	755,036.5
15	46,406	869,947.9	46,856	845,390.7	45,306	796,301.7	40,077	431,951.8	40,674	462,070.9
20	505,818	1,208,752.0	478,657	1,136,291.0	453,539	1,096,572.9	441,444	1,212,984.7	438,221	1,197,925.6
25	181,796	2,336,742.5	129,761	2,404,650.8	122,531	2,279,456.7	124,891	2,723,650.6	127,456	2,434,601.4
30	65,786	498,548.4	62,126	365,318.3	57,518	468,469.3	61,518	404,736.1	62,154	426,735.2
33.33	1,056	14,605.0	723	7,913.6	597	10,143.1	518	14,393.7	509	10,235.6
35	19,485	186,422.3	17,360	218,235.2	13,357	188,729.1	15,746	198,375.3	15,906	198,726.7
40	44,191	238,876.0	40,003	195,781.1	38,042	189,337.3	39,633	207,706.6	39,452	210,750.8
45	10,016	113,598.1	8,728	107,239.1	7,702	111,423.7	8,457	87,187.9	8,077	84,902.2
50	130,420	382,381.3	124,048	339,592.8	134,209	380,070.4	141,693	387,671.3	141,998	354,087.3
55	5,669	56,642.1	5,431	44,970.0	4,961	36,161.2	5,051	41,116.5	4,704	38,204.2
60	5,561	74,164.1	5,541	74,126.7	5,307	61,587.1	5,342	59,414.0	5,241	59,380.9
65	4,320	43,285.3	4,275	35,697.9	4,007	39,280.8	4,117	40,299.2	4,145	47,385.1
70	3,856	25,658.7	3,691	26,808.2	3,137	25,592.6	3,422	21,792.9	3,392	20,834.6
75	3,363	19,945.2	3,617	21,543.4	3,215	21,692.7	3,116	18,907.1	3,193	23,242.8
80	3,136	23,071.5	3,042	19,101.1	3,095	22,100.9	3,130	22,445.2	2,941	23,979.9
85	2,857	11,857.4	2,779	15,429.4	2,666	15,204.0	2,573	15,164.9	2,345	11,771.4
90	3,129	9,622.9	2,858	13,517.8	3,198	12,788.3	3,130	17,450.5	2,581	14,818.0
95	2,069	11,014.1	2,514	10,456.8	2,920	10,156.2	3,055	14,356.8	2,810	10,951.5
99.99	1,228	9,258.2	1,504	25,437.6	1,613	17,878.0	1,564	8,361.0	1,437	9,947.7
TOTAL	4,365,867	11,455,119.7	4,453,548	11,807,917.1	4,365,275	11,442,206.9	4,002,995	11,977,469.4	4,004,350	11,595,353.0

Source: Core Statistics Department

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,576,855	683,633	304,327	75,865	9,180	7,944	46,214	4,277,314	2,936,576	5,044,756
05.00	46,147	57,853	2,180	3,623	7	457	9,584	93,076	57,918	155,009
10.00	83,311	131,345	6,816	9,690	433	2,233	12,060	611,769	102,620	755,037
15.00	17,207	57,162	17,847	20,203	82	870	5,538	383,836	40,674	462,071
20.00	392,324	246,840	29,568	18,518	557	3,470	15,772	929,097	438,221	1,197,926
25.00	88,328	358,758	5,723	10,871	986	10,799	32,419	2,054,174	127,456	2,434,601
30.00	51,171	91,208	3,647	6,101	123	1,286	7,213	328,140	62,154	426,735
33.33	438	3,047	26	277	-	-	45	6,912	509	10,236
35.00	11,499	31,807	655	1,307	647	3,158	3,105	162,455	15,906	198,727
40.00	33,752	39,104	945	2,023	182	6,601	4,573	163,024	39,452	210,751
45.00	6,108	26,652	591	1,445	379	2,201	999	54,603	8,077	84,902
50.00	137,541	177,790	2,206	3,392	239	804	2,012	172,101	141,998	354,087
55.00	3,985	8,479	367	556	22	131	330	29,039	4,704	38,204
60.00	4,179	12,272	457	878	23	168	582	46,062	5,241	59,381
65.00	3,379	6,188	317	736	12	73	437	40,388	4,145	47,385
70.00	2,697	4,803	302	383	28	227	365	15,421	3,392	20,835
75.00	2,320	4,489	237	327	21	98	615	18,329	3,193	23,243
80.00	1,891	4,201	181	130	8	23	861	19,627	2,941	23,980
85.00	1,678	2,097	179	140	5	7	483	9,527	2,345	11,771
90.00	1,765	2,458	151	107	8	16	657	12,237	2,581	14,818
95.00	2,252	1,673	243	124	9	24	306	9,131	2,810	10,951
99.99	723	254	70	4	19	1	625	9,688	1,437	9,948
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,167,124	619,876	241,824	27,958	8,898	19,262	70,169	5,071,397	2,488,015	5,738,493
1.1. Overnight	386,301	54,845	45,126	2,894	35	33	2,593	473,992	434,055	531,765
1.2. 2 days to 7 days	1,371	545	119	48	38	6	177	18,326	1,705	18,925
1.3. For 8 days & above but < 1 month	27,094	22,106	2,962	643	17	90	2,041	130,175	32,114	153,013
1.4. For 1 month & above but < 3 month	405,774	66,719	51,567	4,917	28	137	4,747	354,351	462,116	426,124
1.5. For 3 months & over but < 6 months	47,038	28,047	2,702	2,195	7	31	13,927	1,088,135	63,674	1,118,409
1.6. For 6 months & over but < one year	1,299,546	447,615	139,348	17,260	8,773	18,964	46,684	3,006,418	1,494,351	3,490,257
2. Medium Term	310,178	239,572	25,463	9,611	55	110	6,154	869,268	341,850	1,118,561
2.1. For one year & over but < 2 years	106,355	157,937	16,197	5,167	33	89	2,960	345,009	125,545	508,201
2.2. For 2 years & over but < 3 years	203,823	81,635	9,266	4,444	22	21	3,194	524,259	216,305	610,359
3. Long Term	992,248	1,092,664	109,748	119,131	4,017	21,218	68,472	3,505,287	1,174,485	4,738,300
3.1. For 3 years & over but < 4 years	245,940	212,757	47,862	55,281	406	2,065	28,548	719,683	322,756	989,786
3.2. For 4 years & over but < 5 years	198,933	155,490	26,047	12,207	246	708	10,742	408,278	235,968	576,682
3.3. For 5 years & over but < 7 years	402,798	332,788	21,838	16,556	885	1,081	16,027	870,697	441,548	1,221,123
3.4. For 7 years & over but < 10 years	57,117	75,467	7,468	8,472	592	5,213	6,095	797,598	71,272	886,750
3.5. For 10 years & over but < 15 years	14,092	67,461	1,569	6,758	690	7,166	6,563	646,507	22,914	727,892
3.6. For 15 years & over but < 20 years	19,937	93,229	2,208	8,973	303	1,234	256	32,756	22,704	136,191
3.7. For 20 years & over but < 25 years	48,595	143,831	2,324	9,567	358	1,390	43	13,612	51,320	168,400
3.8. For 25 years & over but < 30 years	4,621	10,979	426	1,304	456	1,989	158	11,956	5,661	26,228
3.9. For 30 years and over	215	663	6	13	81	372	40	4,200	342	5,248
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,046,571	1,572,724	334,488	125,525	9,955	18,765	100,504	6,548,270	3,491,518	8,265,283
2. ISLAMIC	422,979	379,388	42,547	31,175	3,015	21,825	44,291	2,897,682	512,832	3,330,070
A. Ijara Finance	57,817	60,371	4,685	4,839	11	16	10,886	39,570	73,399	104,797
B. Diminishing Musharaka	55,102	78,647	4,785	5,630	605	1,146	9,276	783,774	69,768	869,196
C. Istisna	378	7,029	22	323	-	-	5,048	368,752	5,448	376,104
D. Mudaraba	76	1,620	-	-	-	-	-	-	76	1,620
E. Murabaha	5,307	12,076	294	365	9	5	6,157	134,746	11,767	147,192
F. Musawamah finance	20,603	11,995	3,194	1,597	-	-	1,956	67,707	25,753	81,300
G. Musharaka Finance	14,286	17,763	1,746	1,522	2	12	1,313	283,386	17,347	302,683
H. Salam Finance	55	664	-	-	-	-	1,398	74,753	1,453	75,417
I. Commodity Murabahah / Tawwanuq	224,484	19,717	21,574	1,447	-	-	1	1	246,059	21,165
J. Advance against financing	946	868	81	31	-	-	22	9,910	1,049	10,808
K. Other Islamic Modes of Financing	43,925	168,639	6,166	15,419	2,388	20,647	8,234	1,135,083	60,713	1,339,788
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Category of Financing	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	822	39,569	75	908	1	6	8,154	853,036	9,052	893,518
1.1. Export finance schemes	584	24,945	44	418	1	6	4,155	609,720	4,784	635,088
1.2. Others	238	14,624	31	490	-	-	3,999	243,316	4,268	258,430
2. Import financing	520	12,398	70	493	2	27	8,252	609,829	8,844	622,746
3. Government self employment schemes	46,078	40,781	2,699	2,716	3	15	954	9,877	49,734	53,390
4. Working capital/short term	2,265,954	809,703	212,483	30,184	7,275	13,887	56,930	4,011,221	2,542,642	4,864,995
4.1. Small Loans	748,501	176,452	98,297	9,195	6,960	12,087	8,989	166,234	862,747	363,969
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	46	90	-	-	-	-	509	16,710	555	16,800
4.4. Others	1,517,341	631,192	114,186	20,989	314	1,783	47,087	2,820,051	1,678,928	3,474,015
4.5. Commodity Operations Financing	66	1,969	-	-	1	16	345	1,008,226	412	1,010,211
5. Fixed investment/long term	1,156,176	1,049,661	161,708	122,398	5,689	26,655	70,505	3,961,990	1,394,078	5,166,704
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,201	10,437	184	585	1	-	10,963	580,451	22,349	591,472
5.2. Financing Power Plants Using Renewable Energy	50	159	1	4	1	5	363	61,877	415	62,046
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	576	1,494	31	35	4	9	1,870	86,533	2,481	88,071
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	5	129	-	-	-	-	51	1,086	56	1,215
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	777	1,832	658	380	1	10	175	2,637	1,611	4,859
5.6. Small Loans	38	413	-	-	1	34	112	3,028	151	3,475
5.7. Others	308,365	147,182	48,535	21,384	569	1,133	9,488	86,280	366,957	255,980
5.8. Financing for Construction Purposes	736,259	466,885	93,531	42,652	2,437	1,501	44,810	2,935,557	877,037	3,446,596
5.9. SME Assan Finance (SAAF) Scheme	93,687	403,162	18,650	56,849	2,675	23,962	1,666	199,105	116,678	683,078
5.10 Machinery	5,218	17,969	118	508	-	-	1,007	5,436	6,343	23,913
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,599	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

This Data is being published on quarterly basis v.e.f. December, 2023.

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Apr-24	May-24	Jun-24	Jul-24*
A. Agriculture, forestry, and fishing	326,429.0	344,331.0	387,214.6	385,130.1	400,878.1	395,702.9
Trade finance	5,163.0	5,020.0	6,191.7	4,063.5	4,060.7	4,171.1
Working capital	240,177.0	234,027.0	226,935.0	210,961.7	217,193.8	211,283.2
Fixed investment	70,998.0	93,469.0	134,848.1	150,527.4	159,360.8	158,383.6
Construction Financing	1,151.0	1,054.0	918.0	901.4	884.2	863.2
Other	8,940.0	10,762.0	18,321.8	18,676.0	19,378.7	21,001.7
B. Mining and quarrying	64,099.0	78,461.0	74,768.7	77,538.9	89,229.2	79,164.0
Trade finance	2,114.0	1,765.0	1,626.2	1,581.8	2,058.9	1,986.0
Working capital	10,401.0	27,653.0	26,499.7	26,271.9	39,245.0	29,347.0
Fixed investment	50,175.0	47,660.0	45,321.1	47,380.5	46,587.6	46,501.7
Construction Financing	-	-	-	-	-	-
Other	1,410.0	1,383.0	1,321.7	2,304.8	1,337.7	1,329.2
C. Manufacturing	4,451,436.0	4,540,885.0	4,811,500.0	4,794,818.6	4,838,826.3	4,682,020.9
Trade finance	1,171,216.0	1,062,545.0	1,154,452.3	1,148,893.8	1,153,978.2	1,146,669.4
Working capital	1,750,989.0	1,812,794.0	2,008,415.5	2,016,279.3	2,091,473.2	1,948,947.8
Fixed investment	1,393,871.0	1,522,272.0	1,515,155.3	1,500,874.8	1,486,448.2	1,483,574.0
Construction Financing	22,180.0	22,794.0	18,921.5	18,110.9	17,528.5	16,790.8
Other	113,180.0	120,481.0	114,555.5	110,659.9	89,398.2	86,038.8
D. Electricity, gas, steam and air conditioning supply	620,224.0	571,642.0	493,989.5	493,181.3	514,268.8	463,712.5
Trade finance	8,399.0	7,217.0	7,785.8	6,925.9	6,906.5	6,888.7
Working capital	250,098.0	211,241.0	167,836.2	168,270.2	188,133.5	146,863.2
Fixed investment	356,879.0	351,106.0	317,458.5	316,197.3	318,329.4	309,106.2
Construction Financing	850.0	929.0	804.5	804.5	761.3	761.3
Other	3,998.0	1,149.0	104.5	983.3	138.1	93.1
E. Water supply; sewerage, waste management and remediation activities	22,442.0	14,547.0	24,537.8	23,025.7	23,968.5	23,383.8
Trade finance	13,291.0	1,617.0	3,676.1	2,789.6	2,151.2	2,125.2
Working capital	3,353.0	5,793.0	8,786.1	8,082.7	5,932.7	5,469.9
Fixed investment	5,364.0	7,066.0	12,057.3	12,101.1	15,813.1	15,770.7
Construction Financing	51.0	39.0	-	-	-	-
Other	383.0	31.0	18.3	52.3	71.5	18.1
F. Construction	188,365.0	190,233.0	195,959.0	195,902.3	192,851.7	189,422.7
Trade finance	624.0	252.0	1,514.6	1,610.1	1,997.6	1,861.6
Working capital	17,066.0	27,708.0	32,752.7	33,489.8	33,901.0	33,323.1
Fixed investment	24,142.0	25,128.0	24,789.9	23,655.0	23,745.6	23,522.1
Construction Financing	145,461.0	136,967.0	136,524.5	136,579.6	132,737.9	130,296.5
Other	1,073.0	178.0	377.3	567.8	469.6	419.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595.0	451,824.0	522,231.3	507,877.9	539,923.5	497,015.9
Trade finance	83,421.0	49,461.0	63,947.5	60,963.4	66,369.6	61,903.8
Working capital	313,701.0	272,930.0	307,498.4	286,720.1	317,581.9	282,172.0
Fixed investment	91,296.0	78,066.0	93,642.0	98,897.0	100,861.9	98,721.6
Construction Financing	5,456.0	18,249.0	17,130.2	16,876.0	16,834.9	16,749.1
Other	37,721.0	33,118.0	40,013.3	44,421.3	38,275.1	37,469.5
H. Transportation and storage	127,188.0	118,757.0	118,108.3	119,278.2	123,532.9	102,431.1
Trade finance	3,510.0	2,457.0	2,678.7	2,776.9	2,598.9	3,038.8
Working capital	45,789.0	44,562.0	44,839.1	45,590.4	46,028.0	25,518.1
Fixed investment	71,220.0	64,702.0	61,378.8	61,786.5	65,232.1	64,268.3
Construction Financing	1,001.0	914.0	657.7	645.6	631.2	601.6
Other	5,668.0	6,121.0	8,554.0	8,478.8	9,042.8	9,004.4
I. Accommodation and food service activities	40,198.0	37,046.0	38,434.9	39,473.4	38,347.6	38,216.7
Trade finance	826.0	1,006.0	1,054.4	1,812.3	1,034.6	1,031.9
Working capital	10,777.0	10,598.0	10,525.1	11,418.3	11,108.3	10,811.5
Fixed investment	16,740.0	13,767.0	17,977.5	17,394.5	17,597.0	17,958.1
Construction Financing	10,973.0	10,184.0	7,782.9	7,753.5	7,499.0	7,319.0
Other	881.0	1,490.0	1,095.0	1,094.7	1,108.7	1,096.3

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Apr-24	May-24	Jun-24	Jul-24*
J. Information and communication	277,827.0	340,357.0	340,992.7	383,692.2	406,896.9	421,134.8
Trade finance	9,270.0	6,065.0	4,183.7	4,527.5	3,110.4	2,900.8
Working capital	24,849.0	41,109.0	29,071.6	37,217.9	42,465.6	36,335.9
Fixed investment	231,714.0	275,887.0	291,828.6	326,193.6	339,322.3	359,876.0
Construction Financing	275.0	1,296.0	985.8	983.9	947.5	920.6
Other	11,720.0	16,000.0	14,923.0	14,769.2	21,051.2	21,101.4
K. Real estate activities	37,084.0	36,254.0	35,831.6	37,840.6	37,772.8	37,354.2
Trade finance	-	-	0.1	-	-	-
Working capital	2,891.0	3,559.0	5,409.2	4,540.3	4,619.6	4,689.4
Fixed investment	9,047.0	6,758.0	7,405.5	10,338.8	10,272.6	10,238.3
Construction Financing	25,091.0	25,902.0	22,987.4	22,932.8	22,852.6	22,399.3
Other	55.0	35.0	29.4	28.7	27.9	27.2
L. Professional, scientific and technical activities	53,848.0	59,061.0	55,388.8	56,241.9	59,263.6	58,199.5
Trade finance	10,373.0	9,740.0	7,430.2	7,172.4	5,636.9	6,661.1
Working capital	25,904.0	33,381.0	31,376.0	31,987.3	33,595.9	31,941.2
Fixed investment	13,294.0	14,810.0	15,168.2	15,385.1	18,161.0	17,916.4
Construction Financing	195.0	820.0	805.3	805.3	801.8	801.8
Other	4,082.0	310.0	609.1	892.0	1,068.1	879.0
M. Administrative and support service activities	57,230.0	51,840.0	49,622.5	51,832.7	51,535.6	47,790.9
Trade finance	5,761.0	2,327.0	3,001.4	3,357.4	3,092.6	2,191.4
Working capital	32,260.0	28,112.0	23,011.6	22,507.6	22,102.4	22,011.8
Fixed investment	12,751.0	14,811.0	20,962.2	21,573.5	22,152.9	21,669.3
Construction Financing	113.0	-	-	-	-	-
Other	6,345.0	6,590.0	2,647.3	4,394.2	4,187.6	1,918.4
N. Education	36,167.0	33,435.0	26,862.3	27,194.8	29,144.7	28,682.7
Trade finance	16.0	573.0	338.8	325.8	325.8	318.9
Working capital	11,099.0	10,492.0	7,305.3	6,957.2	8,703.9	8,720.5
Fixed investment	10,682.0	11,160.0	10,813.0	11,595.9	12,045.7	11,737.7
Construction Financing	14,227.0	11,009.0	8,086.2	7,969.0	7,713.3	7,555.2
Other	143.0	201.0	319.0	346.9	356.0	350.3
O. Human health and social work activities	18,884.0	16,986.0	16,767.4	17,479.0	18,198.0	16,911.7
Trade finance	8.0	9.0	-	0.0	-	-
Working capital	4,812.0	3,987.0	4,131.1	5,078.5	5,770.5	4,982.6
Fixed investment	8,544.0	8,222.0	9,183.4	9,088.2	9,266.6	8,889.4
Construction Financing	5,432.0	4,686.0	3,345.1	3,206.7	3,045.5	2,926.1
Other	88.0	82.0	107.8	105.7	115.5	113.6
P. Arts, entertainment, and recreation	2,764.0	1,889.0	1,713.6	1,705.3	1,723.3	1,480.1
Trade finance	..	-	100.0	100.0	100.0	-
Working capital	932.0	1,013.0	967.5	992.6	1,006.7	866.5
Fixed investment	1,691.0	419.0	360.2	327.1	331.5	328.8
Construction Financing	130.0	449.0	268.1	268.1	267.9	267.9
Other	10.0	8.0	17.8	17.5	17.2	16.9
Q. Other service activities	72,118.0	71,461.0	48,931.3	49,200.3	51,182.4	50,249.8
Trade finance	2,610.0	2,946.0	1,681.5	1,764.4	1,733.2	1,349.7
Working capital	26,682.0	29,294.0	19,107.0	18,921.2	20,792.8	20,498.0
Fixed investment	28,970.0	28,727.0	21,617.2	21,720.2	22,484.3	22,310.1
Construction Financing	3,365.0	2,969.0	1,443.1	1,373.0	1,371.7	1,301.7
Other	10,491.0	7,525.0	5,082.4	5,421.4	4,800.4	4,790.3
Total	6,927,897.0	6,959,008.0	7,242,854.5	7,261,413.2	7,417,543.8	7,132,874.1

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

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Apr-24	May-24	Jun-24	Jul-24 ^p
A. Agriculture, forestry, and fishing	23,562.0	27,080.0	44,984.7	45,690.4	49,720.2	50,007.3
Trade finance	-	-	362.0	65.9	30.2	34.5
Working capital	15,922.0	17,969.0	18,164.9	17,939.1	19,308.7	19,261.9
Fixed investment	4,568.0	5,811.0	15,813.0	16,543.7	18,682.3	18,783.2
Construction Financing	1,015.0	5.0	17.7	9.8	9.8	9.8
Other	2,057.0	3,295.0	10,627.1	11,131.9	11,689.2	11,917.9
B. Mining and quarrying	2,094.0	1,082.0	1,120.1	1,175.6	1,291.5	1,320.8
Trade finance	27.0	57.0	29.6	2.6	70.1	76.0
Working capital	1,522.0	618.0	594.1	573.0	685.5	631.0
Fixed investment	545.0	406.0	496.4	599.9	535.8	606.3
Construction Financing	-	-	-	-	-	-
Other	..	-	-	-	-	7.5
C. Manufacturing	226,460.0	205,450.0	210,283.4	202,673.5	203,147.9	206,935.1
Trade finance	37,047.0	25,081.0	23,210.0	21,772.1	21,504.3	23,574.5
Working capital	155,916.0	146,738.0	144,299.8	136,588.1	138,727.3	134,644.0
Fixed investment	29,796.0	30,223.0	37,536.5	38,872.6	36,905.9	42,839.5
Construction Financing	734.0	314.0	314.9	177.3	186.5	185.2
Other	2,968.0	3,094.0	4,922.1	5,263.4	5,823.9	5,691.9
D. Electricity, gas, steam and air conditioning supply	3,276.0	2,771.0	3,322.8	3,062.1	3,159.2	3,150.0
Trade finance	103.0	20.0	377.4	22.0	229.7	208.9
Working capital	2,622.0	2,325.0	2,500.4	2,629.3	2,491.3	2,483.2
Fixed investment	532.0	422.0	425.5	397.7	425.2	444.8
Construction Financing	-	-	-	-	-	-
Other	18.0	3.0	19.5	13.1	13.1	13.1
E. Water supply; sewerage, waste management and remediation activities	166.0	174.0	321.5	337.3	168.6	177.5
Trade finance	-	-	193.7	193.7	-	-
Working capital	53.0	48.0	36.9	36.5	25.4	31.3
Fixed investment	107.0	95.0	72.5	88.9	125.1	128.2
Construction Financing	-	-	-	-	-	-
Other	5.0	31.0	18.3	18.2	18.1	18.1
F. Construction	16,936.0	14,576.0	14,152.0	13,164.2	15,446.9	15,985.7
Trade finance	37.0	2.0	62.1	71.8	87.9	88.9
Working capital	5,078.0	5,690.0	4,541.3	4,510.7	4,757.8	4,548.3
Fixed investment	1,807.0	2,085.0	2,715.3	3,040.5	4,765.0	4,889.1
Construction Financing	9,593.0	6,622.0	6,601.2	5,276.6	5,559.8	6,187.8
Other	422.0	178.0	232.1	264.7	276.3	271.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231.0	165,428.0	178,748.8	183,553.1	199,121.9	189,978.5
Trade finance	7,768.0	4,935.0	4,392.0	4,467.6	5,238.4	4,216.3
Working capital	124,280.0	119,537.0	114,951.8	113,824.0	124,250.3	112,271.4
Fixed investment	25,443.0	26,662.0	42,101.4	47,343.5	50,090.3	54,185.3
Construction Financing	182.0	155.0	529.5	222.0	227.6	224.2
Other	11,557.0	14,140.0	16,774.1	17,695.9	19,315.3	19,081.4
H. Transportation and storage	23,614.0	21,198.0	23,630.9	26,113.0	28,488.1	30,798.8
Trade finance	40.0	33.0	-	-	-	-
Working capital	2,694.0	1,960.0	2,151.3	2,017.6	2,031.5	1,959.6
Fixed investment	17,382.0	15,012.0	15,156.8	17,735.6	19,536.0	21,959.5
Construction Financing	459.0	209.0	168.0	164.3	160.7	157.0
Other	3,038.0	3,984.0	6,154.8	6,195.5	6,760.0	6,722.7
I. Accommodation and food service activities	4,376.0	5,493.0	5,007.4	5,047.6	5,192.5	5,031.0
Trade finance	26.0	26.0	27.6	27.5	27.5	27.5
Working capital	1,867.0	1,739.0	1,619.2	1,537.7	1,599.9	1,530.9
Fixed investment	1,224.0	1,408.0	1,632.8	1,767.9	1,849.2	1,801.6
Construction Financing	407.0	954.0	754.6	751.4	733.5	695.9
Other	852.0	1,367.0	973.2	963.2	982.4	975.0

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Apr-24	May-24	Jun-24	Jul-24 ^P
J. Information and communication	4,669	5,085	5,709.2	6,515.2	4,879.1	4,967.1
Trade finance	289	132	90.6	660.3	91.0	63.6
Working capital	1,990	2,344	2,910.4	2,784.3	1,748.7	1,650.6
Fixed investment	1,968	2,289	2,459.9	2,815.3	2,788.4	3,007.6
Construction Financing	275	206	135.8	133.9	132.5	130.6
Other	147	113	112.6	121.3	118.5	114.7
K. Real estate activities	2,213	2,013	2,565.2	2,380.6	2,420.3	2,498.0
Trade finance	-	-	-	-	-	-
Working capital	432	341	414.4	384.3	422.0	425.3
Fixed investment	1,146	1,224	1,411.3	1,390.5	1,390.4	1,424.2
Construction Financing	580	412	727.8	577.1	580.0	621.3
Other	55	35	11.7	28.7	27.9	27.2
L. Professional, scientific and technical activities	18,791	18,461	17,270.2	17,508.5	18,415.8	17,827.6
Trade finance	2,198	1,760	1,601.7	1,604.1	1,607.8	1,438.7
Working capital	10,042	10,548	8,307.7	7,676.1	8,231.8	7,693.2
Fixed investment	3,094	6,098	7,286.1	7,746.1	8,106.2	8,197.4
Construction Financing	145	5	5.3	5.3	5.3	5.3
Other	3,313	50	69.5	476.9	464.7	493.1
M. Administrative and support service activities	13,015	10,109	8,736.1	7,943.4	8,151.2	8,487.9
Trade finance	733	412	366.5	364.3	394.3	268.8
Working capital	7,283	4,528	5,270.8	4,597.7	4,619.3	4,601.3
Fixed investment	2,587	2,159	2,553.8	2,646.0	2,820.6	3,305.6
Construction Financing	-	-	-	-	-	-
Other	2,412	3,011	544.9	335.4	317.0	312.2
N. Education	2,622	2,991	3,324.5	3,510.6	3,799.8	4,172.6
Trade finance	16	11	6.7	6.7	6.7	5.6
Working capital	925	1,206	1,132.7	1,200.0	1,361.6	1,687.0
Fixed investment	1,323	1,422	1,584.6	1,684.4	1,803.2	1,863.8
Construction Financing	216	151	281.5	272.6	272.3	265.9
Other	143	201	319.0	346.9	356.0	350.3
O. Human health and social work activities	2,049	2,796	2,479.5	2,428.8	2,554.6	2,469.1
Trade finance	8	9	-	0.0	-	-
Working capital	891	1,199	834.3	828.9	891.3	806.4
Fixed investment	940	1,396	1,098.7	1,414.8	1,470.8	1,474.0
Construction Financing	126	114	442.9	83.5	81.1	79.2
Other	84	78	103.7	101.6	111.4	109.5
P. Arts, entertainment, and recreation	355	258	250.9	362.1	367.2	242.9
Trade finance	..	-	-	100.0	100.0	-
Working capital	293	145	129.2	144.0	145.1	123.7
Fixed investment	48	102	101.7	98.3	102.8	100.2
Construction Financing	4	3	2.3	2.3	2.1	2.1
Other	10	8	17.8	17.5	17.2	16.9
Q. Other service activities	37,717	31,020	22,496.0	22,380.8	23,790.7	23,185.0
Trade finance	324	90	44.4	47.9	47.9	47.9
Working capital	13,405	9,591	7,167.0	6,959.4	7,727.5	7,313.0
Fixed investment	21,015	19,721	14,037.0	14,125.2	14,722.6	14,550.8
Construction Financing	59	53	205.6	204.3	202.9	201.7
Other	2,913	1,565	1,042.1	1,044.0	1,089.9	1,071.6
Total	551,145	515,986	544,403.2	543,846.6	570,115.5	567,235.0

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region-wise 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	(%)	
Jul-Sep-2023	Punjab	4,939.0	40.4	4,731.3	95.8	207.7	4.2	573.7	5,304.9	43.4	107.4
	Sindh	5,649.4	46.2	5,135.3	90.9	514.2	9.1	197.4	5,332.7	43.6	94.4
	KPK	64.3	0.5	61.8	96.1	2.5	3.9	48.1	110.0	0.9	171.0
	Balochistan	12.9	0.1	12.5	96.9	0.4	3.1	136.9	149.4	1.2	1,159.9
	Islamabad	1,547.0	12.7	1,074.0	69.4	473.0	30.6	237.7	1,311.7	10.7	84.8
	Gilgit-Baltistan	4.6	0.0	4.5	98.6	0.1	1.4	0.8	5.4	0.0	117.1
	AJK	8.8	0.1	8.8	100.0	0.0	0.0	3.1	11.9	0.1	135.5
Total		12,226.0	100.0	11,028.2	90.2	1,197.8	9.8	1,197.8	12,226.0	100.0	
Oct-Dec-2023	Punjab	5,090.5	40.8	4,785.4	94.0	305.1	6.0	422.9	5,208.2	41.7	102.3
	Sindh	5,893.6	47.2	5,419.9	92.0	473.6	8.0	194.0	5,614.0	45.0	95.3
	KPK	71.2	0.6	67.0	94.0	4.3	6.0	51.2	118.2	1.0	165.9
	Balochistan	9.9	0.1	9.7	97.6	0.2	2.4	106.4	116.1	0.9	1,171.3
	Islamabad	1,409.3	11.3	1,275.8	90.5	133.5	9.5	138.1	1,413.9	11.3	100.3
	Gilgit-Baltistan	4.8	0.0	4.7	98.9	0.1	1.1	2.2	6.9	0.1	144.6
	AJK	9.8	0.1	9.8	99.8	0.0	0.2	2.0	11.8	0.1	120.3
Total		12,489.0	100.0	11,572.3	92.7	916.8	7.3	916.8	12,489.0	100.0	
Jan-Mar ² -2024	Punjab	4,961.9	41.7	4,762.0	96.0	199.9	4.0	427.9	5,190.0	43.6	104.6
	Sindh	5,516.7	46.4	5,078.0	92.1	438.7	8.0	127.4	5,205.4	43.8	94.4
	KPK	87.3	0.7	84.0	96.2	3.3	3.8	38.4	122.4	1.0	140.2
	Balochistan	9.9	0.1	9.7	97.8	0.2	2.2	84.5	94.1	0.8	953.2
	Islamabad	1,303.7	11.0	1,168.4	89.6	135.3	10.4	98.1	1,266.5	10.6	97.1
	Gilgit-Baltistan	4.1	0.0	4.0	98.7	0.1	1.4	0.1	4.1	0.0	100.1
	AJK	10.3	0.1	10.3	100.0	0.0	-	1.1	11.4	0.1	110.5
Total		11,893.8	100.0	11,116.4	93.5	777.4	6.5	777.4	11,893.8	100.0	-

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 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.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

3.16 Province/Region-wise advances by place of Disbursement and Utilization

(Billion Rupees)

Place of disbursement	Place of	Jul-Sep-23		Oct-Dec-23		Jan-Mar-24 ^P	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,731.26	95.79	4,785.38	94.01	4,762.04	95.97
	Sindh	173.87	3.52	179.43	3.52	107.80	2.17
	KPK	10.84	0.22	15.54	0.31	5.60	0.11
	Balochistan	0.22	-	0.02	-	0.41	0.01
	Islamabad	20.31	0.41	108.68	2.13	85.25	1.72
	Gilgit-Baltistan	0.02	-	0.13	-	0.03	-
	AJK	2.44	0.05	1.27	0.02	0.78	0.02
Punjab Total		4,938.97	100.00	5,090.45	100.00	4,961.90	100.00
Sindh	Punjab	141.14	2.50	316.76	5.37	330.50	5.99
	Sindh	5,135.29	90.90	5,419.95	91.96	5,078.04	92.05
	KPK	19.59	0.35	20.35	0.35	12.79	0.23
	Balochistan	136.60	2.42	106.37	1.80	83.82	1.52
	Islamabad	215.33	3.81	27.39	0.46	11.27	0.20
	Gilgit-Baltistan	0.83	0.01	2.03	0.03	0.01	-
	AJK	0.66	0.01	0.74	0.01	0.26	-
Sindh Total		5,649.45	100.00	5,893.59	100.00	5,516.69	100.00
KPK	Punjab	0.05	0.08	0.05	0.07	0.10	0.12
	Sindh	0.39	0.61	2.17	3.05	1.66	1.91
	KPK	61.84	96.13	66.98	94.03	83.98	96.22
	Balochistan	-	-	0.01	0.01	-	-
	Islamabad	2.04	3.18	2.02	2.83	1.53	1.75
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	0.01	0.01	-	-	-	-
KPK Total		64.33	100.00	71.23	100.00	87.27	100.00
Balochistan	Punjab	0.00	-	0.00	0.02	-	-
	Sindh	0.40	3.14	0.23	2.37	0.22	2.23
	KPK	-	-	-	-	-	-
	Balochistan	12.47	96.86	9.67	97.61	9.66	97.77
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		12.88	100.00	9.91	100.00	9.88	100.00
Islamabad	Punjab	432.46	27.96	106.03	7.52	97.31	7.46
	Sindh	22.73	1.47	12.16	0.86	17.72	1.36
	KPK	17.71	1.14	15.28	1.08	19.99	1.53
	Balochistan	0.08	-	0.00	-	0.25	0.02
	Islamabad	1,073.96	69.42	1,275.82	90.53	1,168.36	89.62
	Gilgit-Baltistan	0.00	-	0.00	-	0.01	-
	AJK	0.02	-	0.00	-	0.04	-
Islamabad Total		1,546.97	100.00	1,409.31	100.00	1,303.69	100.00
Gilgit-Baltistan	Punjab	0.00	0.03	0.00	0.06	0.00	-
	Sindh	-	-	0.00	0.02	-	-
	KPK	0.00	0.01	0.01	0.28	0.01	0.14
	Balochistan	0.00	-	0.01	0.16	0.01	0.15
	Islamabad	0.06	1.34	0.03	0.56	0.04	1.05
	Gilgit-Baltistan	4.52	98.61	4.70	98.92	4.03	98.65
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.59	100.00	4.75	100.00	4.09	100.00
AJK	Punjab	0.00	0.01	0.02	0.17	-	-
	Sindh	-	-	-	-	-	-
	KPK	-	-	0.00	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.01	0.00	0.04	0.00	-
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	8.80	99.98	9.77	99.78	10.28	100.00
AJK Total		8.80	100.00	9.79	100.00	10.28	100.00
Grand Total		12,226.0		12,489.0		11,893.8	

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 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.

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

3.17 Province/Region-wise advances by Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Sep-23		Oct-Dec-23		Jan-Mar-24 ^p	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,731.26	89.19	4,785.38	91.88	4,762.04	91.75
	Sindh	141.14	2.66	316.76	6.08	330.50	6.37
	KPK	0.05	-	0.05	-	0.10	-
	Balochistan	0.00	-	0.00	-	-	-
	Islamabad	432.46	8.15	106.03	2.04	97.31	1.88
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
	AJK	0.00	-	0.02	-	-	-
Punjab Total		5,304.92	100.00	5,208.25	100.00	5,189.96	100.00
Sindh	Punjab	173.87	3.26	179.43	3.20	107.80	2.07
	Sindh	5,135.29	96.30	5,419.95	96.54	5,078.04	97.55
	KPK	0.39	0.01	2.17	0.04	1.66	0.03
	Balochistan	0.40	0.01	0.23	-	0.22	-
	Islamabad	22.73	0.43	12.16	0.22	17.72	0.34
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		5,332.69	100.00	5,613.95	100.00	5,205.44	100.00
KPK	Punjab	10.84	9.86	15.54	13.15	5.60	4.57
	Sindh	19.59	17.82	20.35	17.22	12.79	10.45
	KPK	61.84	56.23	66.98	56.68	83.98	68.63
	Balochistan	-	-	-	-	-	-
	Islamabad	17.71	16.10	15.28	12.93	19.99	16.34
	Gilgit-Baltistan	0.00	-	0.01	0.01	0.01	-
	AJK	-	-	0.00	-	-	-
KPK Total		109.99	100.00	118.17	100.00	122.36	100.00
Balochistan	Punjab	0.22	0.15	0.02	0.02	0.41	0.44
	Sindh	136.60	91.45	106.37	91.63	83.82	89.04
	KPK	-	-	0.01	0.01	-	-
	Balochistan	12.47	8.35	9.67	8.33	9.66	10.26
	Islamabad	0.08	0.05	0.00	-	0.25	0.27
	Gilgit-Baltistan	0.00	-	0.01	0.01	0.01	0.01
	AJK	-	-	-	-	-	-
Balochistan Total		149.37	100.00	116.09	100.00	94.14	100.00
Islamabad	Punjab	20.31	1.55	108.68	7.69	85.25	6.73
	Sindh	215.33	16.42	27.39	1.94	11.27	0.89
	KPK	2.04	0.16	2.02	0.14	1.53	0.12
	Balochistan	-	-	-	-	-	-
	Islamabad	1,073.96	81.88	1,275.82	90.23	1,168.36	92.25
	Gilgit-Baltistan	0.06	-	0.03	-	0.04	-
	AJK	0.00	-	0.00	-	0.00	-
Islamabad Total		1,311.71	100.00	1,413.93	100.00	1,266.46	100.00
Gilgit-Baltistan	Punjab	0.02	0.35	0.13	1.94	0.03	0.79
	Sindh	0.83	15.41	2.03	29.55	0.01	0.29
	KPK	-	-	0.00	0.01	-	-
	Balochistan	-	-	0.00	-	-	-
	Islamabad	0.00	0.03	0.00	0.06	0.01	0.36
	Gilgit-Baltistan	4.52	84.22	4.70	68.43	4.03	98.56
	AJK	-	-	0.00	-	-	-
Gilgit-Baltistan Total		5.37	100.00	6.87	100.00	4.09	100.00
AJK	Punjab	2.44	20.47	1.27	10.73	0.78	6.86
	Sindh	0.66	5.54	0.74	6.32	0.26	2.26
	KPK	0.01	0.05	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.13	0.00	0.03	0.04	0.35
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	8.80	73.81	9.77	82.91	10.28	90.53
AJK Total		11.92	100.00	11.79	100.00	11.36	100.00
Grand Total		12,225.98	-	12,489.04	-	11,893.80	-

Source: Core Statistics Department

- : Value is zero; ... : Amount is less than 5.0 million

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

3.18 Province/Region and Categories of Advances by Borrowers (Outstanding Position)

(Billion Rupees)

Provinces/ Regions	Borrower	Sep-23			Dec-23			Mar-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.01	0.01	-	0.01	0.01	-	-	-
	Government	8.65	1,718.00	1,726.65	7.88	1,456.60	1,464.48	1.92	890.93	892.85
	Non-Financial Public Sector Enterprises	-	1,562.42	1,562.42	-	1,813.84	1,813.84	-	2,206.23	2,206.23
	NBFCs & Financial Auxiliaries	0.01	295.63	295.64	0.01	298.64	298.65	0.00	237.80	237.80
	Private Sector (Business)	273.89	6,443.77	6,717.66	312.68	6,949.79	7,262.48	297.95	6,821.69	7,119.64
	Trust Funds & Non Profit Organizations	-	12.57	12.57	0.06	16.07	16.12	0.06	15.50	15.56
	Personal/Individuals	79.16	1,046.32	1,125.48	79.09	1,041.28	1,120.36	80.88	1,041.10	1,121.98
	Others	0.77	1.04	1.81	0.70	0.66	1.36	0.71	0.59	1.30
	Total	362.47	11,079.78	11,442.21	400.41	11,576.89	11,977.30	381.52	11,213.83	11,595.35
Punjab	Foreign Constituents	-	0.02	0.02	-	0.01	0.01	-	-	-
	Government	-	833.27	833.27	-	652.71	652.71	-	353.58	353.58
	Non-Financial Public Sector Enterprises	-	496.44	496.44	-	581.04	581.04	-	854.34	854.34
	NBFCs & Financial Auxiliaries	-	29.84	29.84	-	41.04	41.04	-	40.00	40.00
	Private Sector (Business)	173.55	2,744.73	2,918.28	202.85	3,002.21	3,205.07	197.29	3,017.58	3,214.86
	Trust Funds & Non Profit Organizations	-	4.28	4.28	0.06	6.15	6.21	0.06	6.82	6.88
	Personal/Individuals	33.47	341.63	375.09	32.97	339.78	372.75	34.52	340.12	374.65
	Others	0.62	0.41	1.03	0.54	0.00	0.54	0.54	0.00	0.54
	Total	207.63	4,450.61	4,658.24	236.42	4,622.94	4,859.36	232.41	4,612.44	4,844.85
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	8.65	419.17	427.82	7.88	391.52	399.40	1.92	167.79	169.71
	Non-Financial Public Sector Enterprises	-	787.64	787.64	-	877.28	877.28	-	1,030.90	1,030.90
	NBFCs & Financial Auxiliaries	0.01	176.87	176.88	0.01	211.25	211.25	0.00	159.53	159.53
	Private Sector (Business)	39.37	2,895.82	2,935.18	46.81	3,091.75	3,138.56	39.19	3,001.02	3,040.22
	Trust Funds & Non Profit Organizations	-	4.01	4.01	-	3.94	3.94	-	3.51	3.51
	Personal/Individuals	28.49	609.44	637.93	28.75	607.01	635.76	28.80	606.42	635.22
	Others	-	0.63	0.63	-	0.66	0.66	-	0.59	0.59
	Total	76.52	4,893.57	4,970.09	83.45	5,183.40	5,266.85	69.92	4,969.76	5,039.67
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.00	0.00	-	0.00	0.00	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	18.42	18.42	-	28.42	28.42	-	27.80	27.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	51.78	60.80	112.58	51.91	69.79	121.70	51.73	66.53	118.26
	Trust Funds & Non Profit Organizations	-	0.23	0.23	-	0.21	0.21	-	0.21	0.21
	Personal/Individuals	6.16	51.11	57.27	6.65	51.19	57.84	6.73	51.30	58.02
	Others	-	-	-	-	-	-	-	-	-
	Total	57.94	130.63	188.57	58.56	149.67	208.23	58.45	145.90	204.36
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	2.00	2.00	-	2.05	2.05	-	1.93	1.93
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.16	5.29	9.45	5.25	5.73	10.98	4.57	5.45	10.02
	Trust Funds & Non Profit Organizations	-	0.35	0.35	-	0.36	0.36	-	-	-
	Personal/Individuals	7.73	5.05	12.78	7.93	5.14	13.07	7.99	5.27	13.26
	Others	0.15	-	0.15	0.16	-	0.16	0.17	-	0.17
	Total	12.05	12.68	24.73	13.33	13.28	26.61	12.73	12.66	25.39
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	463.57	463.57	-	410.32	410.32	-	367.62	367.62
	Non-Financial Public Sector Enterprises	-	259.92	259.92	-	327.11	327.11	-	293.19	293.19
	NBFCs & Financial Auxiliaries	-	88.87	88.87	-	46.29	46.29	-	38.21	38.21
	Private Sector (Business)	0.27	714.50	714.77	1.06	755.68	756.74	0.37	708.40	708.77
	Trust Funds & Non Profit Organizations	-	3.70	3.70	-	5.41	5.41	-	4.96	4.96
	Personal/Individuals	0.38	32.83	33.21	0.39	32.19	32.58	0.38	31.96	32.34
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.65	1,563.39	1,564.04	1.46	1,576.98	1,578.44	0.74	1,444.35	1,445.09

3.18 Province/Region and Categories of Advances by Borrowers (Outstanding Position)

(Billion Rupees)

Provinces/ Regions	Borrower	Sep-23			Dec-23			Mar-24 ^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)	3.41	2.78	6.19	3.35	2.70	6.05	3.40	3.15	6.55
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.02	1.47	2.49	0.51	1.33	1.85	0.56	1.46	2.02
	Others	-	-	-	-	-	-	-	-	-
	Total	4.43	4.25	8.64	3.86	4.04	7.90	3.96	4.60	8.56
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.36	19.85	21.21	1.44	21.94	23.38	1.41	19.55	20.96
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.91	4.81	6.71	1.88	4.64	6.52	1.90	4.57	6.47
	Others	-	-	-	-	-	-	-	-	-
	Total	3.26	24.66	27.92	3.32	26.57	29.90	3.31	24.12	27.43

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 Advances" mean the advances/loans recoverable at the end of the period (31st March, 30th June or 30th September). 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-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,783	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	970,939	375,564.5	239,072.2	64,511	130,773.9	61,863.9	10,900	460,463.3	97,508.5
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	217,396	114,117.5	235,623.5	27,068	36,853.8	68,160.4	4,771	98,727.7	94,973.1
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	474,460	238,024.8	253,247.9	44,197	86,745.8	76,755.5	7,499	279,901.4	107,508.3
Jul-Mar									
Punjab	519,793	228,193.2	182,461.8	41,762	95,547.3	56,958.7	6,772	306,185.1	82,703.9
Sindh	91,782	81,142.3	48,200.1	10,466	24,003.6	13,871.5	1,737	89,889.5	18,665.2
Khyber Pakhtunkhwa	47,913	29,249.4	9,231.1	2,643	2,914.2	2,992.7	500	9,445.8	7,141.4
Balochistan	5,479	3,929.2	4,056.0	217	512.1	573.9	203	1,073.0	590.6
Azad Jammu Kashmir	1,839	823.4	522.7	77	202.9	91.4	11	2,209.5	229.4
Gilgit Baltistan	2,452	1,243.9	1,229.4	7	13.9	10.9	17	92.7	25.6
All Pakistan	669,258	344,581.4	245,701.2	55,172	123,194.1	74,499.0	9,240	408,895.6	109,356.1
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	856,710	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,024.5

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-Jun									
Punjab	1,042,051	202,914.4	175,387.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1366	470.3	828.3	60	218.8	133.5	7,006	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	1,270,474	250,919.6	222,794.2	73,256	558,234.1	138,795.3	2,390,080	1,775,955.5	760,034.0
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	257,120	67,501.0	231,603.3	15,579	182,139.3	134,737.6	521,934	499,339.3	765,097.9
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	545,096	131,657.4	247,981.0	31,510	369,503.6	137,448.1	1,102,762	1,105,833.0	822,940.7
Jul-Mar									
Punjab	668,691	145,402.5	195,888.5	40,670	494,484.6	115,404.5	1,277,688	1,269,812.7	633,417.4
Sindh	116,192	28,577.8	39,144.5	1756	71,526.8	18,624.0	221,933	295,139.9	138,505.4
Khyber Pakhtunkhwa	26,184	10,042.1	11,289.4	778	3,133.9	2,493.8	78,018	54,785.4	33,148.4
Balochistan	533	359.7	610.8	221	1,379.3	205.1	6,653	7,253.3	6,036.5
Azad Jammu Kashmir	7,799	1,778.8	2,158.9	62	203.5	126.9	9,788	5,218.1	3,129.3
Gilgit Baltistan	6,068	1,056.1	1,825.7	528	602.0	1,360.5	9,072	3,008.6	4,452.1
All Pakistan	825,467	187,217.0	250,917.9	44,015	571,330.1	138,214.8	1,603,152	1,635,218.1	818,689.0
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors
All Banks
Jul-Jun 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	829,931	411,207.5	57,670	142,625.0	9,275	367,412.1	896,876	921,244.6
All Crops Loan (Excluding Veg & Fruits)	811,690	267,445.4	54,564	119,429.2	7,221	96,143.5	873,475	483,018.1
Vegetables	1,997	10,926.3	1,679	7,979.5	671	16,549.5	4,347	35,455.2
Fruits/Orchards	1,254	1,803.8	1,115	4,896.6	202	3,004.9	2,571	9,705.3
Flowers/Ornamental Plants	-	-	1	40.5	6	227.8	7	268.4
Others	14,990	131,032.1	311	10,279.2	1,175	251,486.4	16,476	392,797.7
Development Loans	23,788	50,581.6	9,065	24,332.5	1,225	54,765.0	34,078	129,679.1
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,685	3,152.0	2,210	5,162.0	219	1,164.6	4,114	9,478.7
Sprinkle & Trickle Irrigation	-	1.6	-	-	3	313.1	3	314.7
Tractors	14,782	33,298.3	5,424	13,313.2	381	1,647.2	20,587	48,258.6
Orchards	1,046	940.3	546	1,615.3	58	986.4	1,650	3,542.0
Farm Transportation	1,410	5,103.0	15	54.1	28	75.7	1,453	5,232.7
Godown/Silos	2,244	1,925.4	282	496.0	93	743.8	2,619	3,165.3
Land Improvement	527	295.2	35	14.3	-	-	562	309.5
Farm Machinery	908	2,787.5	399	2,847.9	146	967.7	1,453	6,603.1
High Quality Seed Processing Units	10	231.8	3	24.5	65	4,652.5	78	4,908.8
Green House/ Tunnel Farming	5	0.8	2	4.0	1	234.6	8	239.3
Cold Storage	39	898.8	22	471.7	116	1,952.5	177	3,323.0
Others NGOs	1,132	1,947.1	127	329.4	115	42,026.9	1,374	44,303.4
Corporate Farming	2,991	7,713.9	1,212	2,258.4	583	149,709.1	4,786	159,681.4
Production Loans	2,991	7,713.9	1,212	2,258.4	582	145,527.3	4,785	155,499.6
Development Loans	-	-	-	-	1	4,181.8	1	4,181.8
Total	856,710	469,503.0	67,947	169,215.9	11,083	571,886.2	935,740	1,210,605.1

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	1,043,268	254,196.9	17,927	274,776.1	1,061,195	528,973.0
Poultry	2,227	10,748.3	3,196	324,377.4	5,423	335,125.7
Fisheries	496	566.6	1,144	15,966.0	1,640	16,532.6
Forestry	6	1.3	2	637.5	8	638.8
Others	1,852	1,396.5	36,427	122,434.2	38,279	123,830.8
Total	1,047,849	266,909.7	58,696	738,191.2	1,106,545	1,005,100.9

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	2023						2024		
	Sep			Dec			Mar ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	1,457.6	-	-	984.4	-	-	446.6
2. DOMESTIC CONSTITUENTS	132,113.5	42,837.0	231,592.6	113,794.7	31,448.5	222,798.9	104,205.4	40,058.7	217,101.3
I. GOVERNMENT	-	27.8	-	-	395.6	-	-	363.3	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	18,236.7	155.1	0.0	11,768.5	258.1	0.0	2,985.2	268.6	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	113,876.8	42,654.1	231,592.5	102,026.1	30,794.8	222,798.9	101,220.2	39,426.9	217,101.2
a. Agriculture, forestry and fishing	40.7	-	221.8	133.0	91.5	530.6	54.7	32.7	552.3
b. Mining and quarrying	7.0	1,321.7	76.8	-	1,321.7	296.2	-	2,004.3	444.7
c. Manufacturing	73,659.9	29,509.5	200,906.2	66,171.8	23,562.1	198,058.3	67,329.2	31,194.2	191,946.2
01 - Manufacture of food products	12,079.6	5,283.2	12,120.3	11,534.6	6,507.0	13,581.4	11,736.5	5,059.4	11,777.9
02 - Manufacture of beverages	1,305.8	469.0	14.6	1,305.8	465.3	-	972.8	465.3	9.8
03 - Manufacture of textiles	42,454.0	8,951.2	157,401.1	36,222.8	4,452.6	152,350.7	38,132.8	6,326.4	150,166.0
04 - Manufacture of wearing apparel	895.8	1,832.3	21,444.3	419.5	1,527.9	23,445.1	517.0	1,610.9	20,350.9
05 - Manufacture of leather and related products	-	1,315.7	3,694.1	20.5	646.3	3,494.4	20.7	1,787.8	4,289.3
06 - Manufacture of paper and paper products	197.7	1,074.5	359.8	101.9	243.7	244.3	25.0	405.7	24.4
07 - Manufacture of coke and refined petroleum products	947.9	4,246.9	-	134.2	1,484.9	-	1,113.8	6,562.5	-
08 - Manufacture of chemicals and chemical products	10,797.6	1,026.9	247.5	8,834.8	1,619.0	209.4	10,935.6	2,150.7	230.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	202.8	102.4	85.0	178.4	91.7	91.5	133.1	164.5
10 - Manufacture of rubber and plastics products	237.5	1,203.7	654.9	-	2,390.6	1,138.1	20.0	1,177.0	1,473.1
11 - Manufacture of other non-metallic mineral products	20.0	416.3	1,756.6	20.0	85.9	881.7	20.0	1,808.1	592.0
12 - Manufacture of basic metals	214.1	1,013.7	94.1	130.8	1,521.0	282.6	235.2	883.9	430.9
13 - Manufacture of fabricated metal products, except machinery and equipment	367.4	46.7	15.6	327.5	27.6	15.7	179.8	183.1	-
14 - Manufacture of computer, electronic and optical products	128.3	19.4	-	39.1	19.4	-	134.4	19.4	65.9
15 - Manufacture of electrical equipment	127.5	1,048.5	121.8	201.7	809.2	77.6	100.0	689.0	77.6
16 - Manufacture of machinery and equipment	-	55.4	390.6	15.3	149.3	300.7	0.2	64.4	302.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	530.5	1,145.9	118.8	360.3	1,145.6	7.8	360.6	1,446.9	233.0
18 - Manufacture of furniture	10.0	83.3	-	10.0	84.6	-	10.0	136.4	-
19. Other manufacturing	3,261.1	74.2	2,370.0	6,407.9	203.9	1,937.1	2,723.3	284.2	1,757.7
d. Electricity, gas, steam and air conditioning supply	127.4	135.0	315.0	1,311.4	538.0	315.0	1,489.2	449.2	265.0
e. Water supply; sewerage, waste management and remediation activities	-	79.5	-	-	360.7	-	-	800.1	-
f. Construction	-	4.8	-	33.6	83.2	-	-	71.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	18,175.0	9,042.5	28,680.8	15,558.3	2,382.3	22,180.2	14,815.7	2,504.8	22,583.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	884.7	78.9	-	0.5	98.0	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	7,407.0	7,687.0	4,599.1	4,189.9	1,350.5	5,746.8	4,310.3	2,118.4	4,793.5
03 - Retail trade, except of motor vehicles and motorcycles	10,768.0	470.8	24,002.9	11,368.4	1,031.4	16,335.4	10,505.4	386.0	17,758.4
h. Transportation and storage	7.0	1,772.2	119.8	26.8	1,772.2	139.8	38.7	1,772.2	168.0
i. Accommodation and food service activities	-	203.3	-	-	115.1	-	0.0	115.1	-
j. Information and communication	11,284.5	222.6	673.3	11,397.8	101.5	662.1	11,086.6	101.5	222.3
k. Real estate activities	-	-	-	-	-	-	-	-	22.5
l. Professional, scientific and technical activities	0.8	222.9	253.8	510.4	324.1	84.0	222.8	261.6	204.8
m. Administrative and support service activities	4,001.0	136.2	285.8	2,837.8	138.2	529.5	1,544.4	84.3	665.9
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	6,573.6	-	59.1	4,045.2	-	3.2	4,538.8	31.7	26.6
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	132,113.5	42,837.0	233,050.2	113,794.7	31,448.5	223,783.3	104,205.4	40,058.7	217,547.9

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	2023						2024		
	Sep			Dec			Mar ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	18,429,400.2	19,047,444.7	18,780,785.2	20,447,891.4	21,798,292.7	20,909,606.7	21,168,421.6	22,294,027.8	21,850,660.7
1) Treasury Bills	5,350,880.8	5,595,911.3	5,396,373.1	5,745,523.4	6,640,880.1	5,780,012.7	5,661,935.1	6,315,619.9	5,731,484.2
2) Pakistan Investment Bonds (PIBs)	13,062,413.3	13,435,461.3	13,367,897.3	14,667,792.4	15,122,975.5	15,094,181.1	15,490,072.6	15,961,190.4	16,102,296.3
a. Fixed Rate	2,983,873.6	3,207,437.6	2,925,889.4	5,025,831.0	5,288,757.5	5,070,892.9	4,844,645.0	5,108,376.5	5,008,678.6
b. Floating Rate	10,078,539.7	10,228,023.7	10,442,007.9	9,641,961.3	9,834,218.0	10,023,288.1	10,645,427.6	10,852,813.8	11,093,617.7
3) Others	16,106.1	16,072.1	16,514.8	34,575.6	34,437.1	35,413.0	16,414.0	17,217.5	16,880.2
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	435,925.6	319,498.6	454,875.3	391,423.0	278,449.9	443,222.8	440,608.8	322,668.9	456,908.4
1) Quoted On The Stock Exchange	240,238.8	131,691.7	253,161.7	198,426.8	99,617.1	244,321.5	232,228.7	124,345.6	239,684.6
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,708.9	12,611.4	20,768.1	23,894.3	18,761.3	27,088.1	21,303.1	15,764.0	31,425.9
NFPSEs	31,622.0	16,742.1	30,824.9	27,582.0	10,829.1	33,909.2	26,993.3	10,061.8	25,884.3
Private Sector	116,351.8	45,604.5	118,264.4	123,648.5	54,732.5	145,962.0	106,446.6	37,836.7	139,380.5
2) Unquoted On The Stock Exchange	195,686.8	187,806.9	201,713.6	192,996.2	178,832.8	198,901.2	208,380.0	198,323.3	217,223.8
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,804.4	21,138.9	24,452.0	29,494.3	19,064.3	30,769.1	33,953.4	28,103.1	36,103.1
NFPSEs	23,796.4	23,676.9	31,722.8	121,144.6	121,019.4	128,310.8	105,355.3	105,247.9	105,355.3
Private Sector	11,207.7	8,136.8	11,388.3	7,150.3	4,656.0	7,116.0	6,369.2	4,435.8	9,379.8
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	0.8	5.3	5.2	5.2	5.2	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	107,589.6	109,733.4	112,487.7	93,504.3	95,803.3	96,287.1	100,905.4	103,099.5	102,023.0
IX. MUTUAL FUNDS	11,940.8	10,483.9	11,959.9	12,359.2	11,681.6	12,391.5	16,248.3	12,121.6	14,007.7
X. OTHERS	42,530.2	42,530.2	42,955.2	6,918.3	6,918.3	7,114.4	6,875.8	6,875.8	7,408.3
XI. Islamic Banking Products - Investments	3,885,383.2	3,883,816.9	4,143,917.0	4,177,553.0	4,106,214.1	4,355,607.6	4,637,556.0	4,636,245.5	4,952,765.2
a. Government Islamic Securities	3,342,704.4	3,345,689.5	3,506,651.0	3,629,280.3	3,559,939.2	3,746,231.9	4,093,235.3	4,094,893.0	4,290,011.9
1. GOP Ijara Sukuk	3,273,201.6	3,276,314.8	3,435,563.8	3,571,448.6	3,502,182.6	3,687,494.2	4,051,712.4	4,050,942.6	4,247,573.3
a. Variable Rental Rate	2,561,849.0	2,560,487.6	2,678,986.3	2,723,856.1	2,647,671.5	2,819,835.2	2,743,845.9	2,736,796.4	2,875,475.4
b. Fixed Rental Rate	711,352.6	715,827.2	756,577.6	847,592.4	854,511.1	867,659.0	1,307,866.5	1,314,146.2	1,372,098.0
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	69,502.8	69,374.7	71,087.2	57,831.7	57,756.6	58,737.7	41,522.9	43,950.4	42,438.6
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	479,379.3	475,252.2	572,637.0	478,137.6	474,280.7	538,924.0	502,413.8	499,385.1	614,990.7
1) Diminishing Musharaka Sukuk	150,650.8	148,131.6	158,282.3	149,124.6	146,845.3	153,608.6	147,975.1	144,608.9	155,486.8
2) Ijarah Sukuk	190,287.8	187,800.5	268,290.5	190,233.7	187,750.2	240,558.2	190,191.6	187,698.7	289,688.3
3) Modaraba Sukuk	10,760.5	10,768.6	11,285.8	8,634.9	8,667.0	8,789.6	12,356.2	12,365.6	12,822.4
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	127,680.2	128,551.5	134,778.4	130,144.3	131,018.3	135,967.5	151,890.9	154,711.8	156,993.2
c. Wakala Placements	-	-	-	1,698.8	1,698.8	1,698.8	1,976.9	1,976.9	1,976.9
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,164.7	8,164.7	8,433.3	8,128.3	8,128.3	8,307.5	8,997.0	8,997.0	9,380.0
h. Other Islamic Mode of Investments	55,134.7	54,710.5	56,195.7	60,308.1	62,167.1	60,445.4	30,933.0	30,993.5	36,405.7
TOTAL	22,912,778.2	23,413,511.9	23,546,988.9	25,129,658.0	26,297,368.6	25,824,238.7	26,370,624.6	27,375,047.6	27,383,781.9

Source: Core Statistics Department

3.23 Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)

(End period: Million Rupees)			
RATE OF	2023		2024
INTEREST	Sep	Dec	Mar ^P
0.00	6,910,442.3	7,248,844.6	7,149,602.4
01.00*	228,409.1	180,399.9	177,182.6
02.00*	143,352.1	126,621.7	179,364.0
03.00*	141,941.1	123,512.4	84,578.1
04.00*	29,404.7	55,984.7	31,145.3
05.00*	54,162.6	48,634.5	148,669.5
5.25	19,227.0	3,555.0	7,094.3
5.50	5,815.9	2,004.7	2,718.0
5.75	79,566.2	76,505.7	4,374.4
6.00	96,579.6	94,802.5	10,282.5
6.25	27,130.7	7,069.2	6,032.9
6.50	3,783.7	6,742.3	16,196.2
6.75	323.9	777.6	3,692.3
7.00	32,373.7	24,008.6	16,717.3
7.25	2,411.5	2,056.9	9,086.5
7.50	6,504.5	4,358.7	17,735.1
7.75	2,072.1	1,488.7	2,754.3
8.00	20,595.0	24,870.5	35,208.5
8.25	4,066.7	4,696.3	14,303.0
8.50	11,294.0	32,347.1	14,115.8
8.75	2,042.2	1,282.4	2,314.8
9.00	7,898.0	22,304.0	21,378.5
9.25	45,457.5	30,410.4	20,287.5
9.50	3,566.0	4,119.5	21,008.1
9.75	6,523.8	6,129.6	40,457.3
10.00	18,735.3	24,217.5	35,368.7
10.25	14,721.2	18,496.0	10,230.4
10.50	7,457.8	5,227.2	9,966.1
10.75	17,006.0	14,907.1	11,484.0
11.00	4,795.9	3,602.0	22,583.3
11.25	6,099.6	8,097.1	10,478.5
11.50	9,188.7	5,865.3	3,410.0
11.75	23,730.4	5,411.0	5,489.6
12.00	37,306.1	51,954.5	37,757.4
12.25	5,612.5	30,838.2	30,707.9
12.50	12,170.7	11,112.3	8,331.6
12.75	10,747.3	1,038.8	1,156.8
13.00	4,096.1	3,229.0	4,321.2
13.25	175,621.4	190,162.7	154,351.8
13.50	5,549.2	7,624.1	3,521.1
13.75	1,382.2	4,029.1	4,774.1
14.00	25,235.8	21,634.5	19,129.3
14.25	6,212.5	2,959.8	2,662.5
14.50	17,488.4	7,075.5	11,450.1
14.75	64,464.9	66,754.9	46,172.1
15.00	22,767.3	12,023.9	13,938.4
15.25	12,782.7	3,650.8	567.5
15.50	17,776.7	6,171.3	29,271.5
15.75	56,646.2	8,000.2	3,252.8
16.00	82,990.6	35,123.1	8,688.8
16.25	54,247.7	18,436.4	3,877.2
16.50	36,010.2	21,148.9	7,388.1
16.75	21,836.7	6,224.1	2,040.4
17.00	53,012.7	14,931.0	10,032.5
17.25	31,045.4	5,194.3	721.1
17.50	13,363.6	6,196.7	5,797.5
17.75	33,281.0	13,469.0	1,416.9
18.00	63,865.2	76,377.6	29,296.9
18.25	29,210.3	22,969.6	8,676.5
18.50	46,509.6	69,645.5	88,395.0
18.75	49,470.6	83,140.9	59,427.9
19.00	55,059.3	106,890.0	111,797.5
19.25	17,153.6	31,938.2	32,860.5
19.50	90,503.0	268,326.7	384,795.2
19.75	42,624.8	39,198.2	46,539.5
20.00	123,389.1	161,900.8	176,260.8
20.25	53,547.7	61,685.0	75,977.8
20.50	7,443,850.7	7,600,223.5	8,191,155.0
20.75	1,083,367.1	1,422,271.7	1,165,785.8
21.00	420,643.1	345,991.4	599,397.8
21.25	135,798.8	131,330.7	227,929.1
21.50	314,633.5	415,715.3	258,290.0
21.75	119,557.8	178,920.6	243,864.0
22.00 & above	630,941.8	762,287.0	562,673.0
Total	19,508,452.0	20,547,147.0	20,819,760.7

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)

RATE OF RETURN	(Million Rupees)		
	2023		2024
	Sep	Dec	Mar ^P
0.00	2,353,346.1	2,690,172.8	2,650,820.2
01.00*	188,498.5	215,469.6	202,411.5
02.00*	78,238.5	10,404.7	15,081.0
03.00*	25,611.2	5,313.5	83,556.8
04.00*	5,152.2	82,799.4	10,722.1
05.00*	6,623.2	17,863.7	6,049.4
5.25	911.0	1,154.0	1,116.6
5.50	25,967.6	968.0	1,882.1
5.75	1,572.2	25,611.8	24,680.6
6.00	43,194.7	6,304.9	2,130.0
6.25	946.5	200.7	237.3
6.50	10,313.0	6,331.3	5,830.6
6.75	37,468.5	11,381.0	11,317.4
7.00	3,469.3	61,119.7	108,456.2
7.25	15,117.0	7,494.3	14,877.0
7.50	21,123.6	3,609.5	5,638.3
7.75	9,892.4	18,467.1	44,139.2
8.00	19,294.2	22,281.0	14,977.4
8.25	2,711.9	7,538.6	25,844.7
8.50	177,838.8	52,233.2	72,206.6
8.75	14,821.5	10,993.1	23,969.3
9.00	22,035.6	112,848.9	29,700.1
9.25	27,753.4	14,569.5	14,554.3
9.50	32,480.2	14,938.3	13,218.8
9.75	9,395.6	12,643.9	15,381.9
10.00	23,065.9	19,025.4	12,690.3
10.25	5,751.7	22,677.6	2,826.2
10.50	49,282.0	38,985.9	9,820.9
10.75	5,849.4	3,706.3	15,477.7
11.00	406,402.6	450,799.5	498,616.0
11.25	19,061.1	6,596.0	159,772.3
11.50	31,939.8	27,889.5	25,725.8
11.75	101,915.0	98,683.6	99,470.7
12.00	35,301.9	42,439.2	49,552.3
12.25	6,046.9	16,457.0	9,476.1
12.50	36,830.8	29,424.2	29,641.6
12.75	2,238.2	10,632.7	9,649.8
13.00	25,042.4	8,354.2	7,215.0
13.25	4,975.5	3,545.5	2,994.2
13.50	5,702.4	9,111.2	19,860.3
13.75	8,054.7	3,793.2	5,911.6
14.00	78,354.5	70,523.9	14,535.6
14.25	74,864.9	95,213.0	84,716.2
14.50	26,481.8	18,552.3	29,902.3
14.75	9,627.1	9,256.6	9,862.9
15.00	32,819.2	33,807.7	34,902.0
15.25	28,979.4	16,803.6	21,807.2
15.50	51,290.3	37,117.8	42,899.6
15.75	19,499.7	19,659.9	19,999.2
16.00	132,499.2	174,197.9	51,668.3
16.25	19,241.2	8,103.7	164,608.7
16.50	71,903.1	71,417.9	75,263.5
16.75	15,357.3	10,707.9	10,790.0
17.00	36,947.6	31,489.8	36,831.8
17.25	29,863.7	31,454.3	43,160.7
17.50	29,316.5	32,543.5	57,572.3
17.75	21,013.2	10,572.6	9,494.4
18.00	35,870.6	121,650.0	94,549.1
18.25	55,052.3	48,752.6	64,147.3
18.50	76,871.2	77,511.7	81,257.3
18.75	16,073.7	13,073.5	44,784.8
19.00	101,769.5	129,338.8	75,404.7
19.25	68,317.5	48,557.4	112,663.3
19.50	61,519.5	80,817.7	63,399.9
19.75	49,554.2	38,285.3	31,377.3
20.00	73,098.4	101,121.9	75,667.9
20.25	52,821.3	40,961.0	54,990.2
20.50	312,341.1	434,186.6	300,708.1
20.75	75,467.5	51,038.3	217,262.2
21.00	215,439.9	188,640.2	241,508.2
21.25	66,810.5	111,642.0	60,161.1
21.50	125,086.5	195,479.7	124,049.9
21.75	19,840.3	49,725.5	40,775.7
22.00 & above	101,714.6	143,496.7	66,148.7
Total	6,086,944.2	6,750,535.1	6,814,371.0

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 v.e.f. March 2023.

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st March, 2024

(Million Rupees)					
Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	5,602,895	1,301,796	347,798	2,553,605	9,806,095
01.00*	185,109	56,752	34,817	101,654	378,331
02.00*	46,040	11,240	23,038	114,127	194,445
03.00*	69,367	11,920	975	85,873	168,135
04.00*	15,425	3,009	4,311	19,123	41,867
05.00*	12,547	3,825	5,085	133,261	154,719
05.25	1,650	720	339	5,501	8,211
05.50	2,341	472	1,038	750	4,600
05.75	900	175	159	27,821	29,055
06.00	3,469	2,000	1,808	5,135	12,412
06.25	1,311	103	309	4,548	6,270
06.50	2,787	332	378	18,529	22,027
06.75	5,383	1,717	445	7,465	15,010
07.00	63,471	2,821	12,375	46,507	125,174
07.25	9,358	2,674	2,628	9,304	23,963
07.50	5,265	1,831	1,540	14,737	23,373
07.75	26,812	7,375	7,626	5,081	46,893
08.00	19,812	3,693	2,283	24,398	50,186
08.25	22,396	5,812	358	11,582	40,148
08.50	48,374	17,552	8,262	12,134	86,322
08.75	8,139	1,863	1,159	15,124	26,284
09.00	24,287	7,083	2,817	16,891	51,079
09.25	9,428	1,612	2,203	21,599	34,842
09.50	9,040	2,658	1,042	21,488	34,227
09.75	15,240	941	1,096	38,562	55,839
10.00	12,883	1,870	1,419	31,886	48,059
10.25	3,409	664	507	8,477	13,057
10.50	13,868	1,859	2,276	1,784	19,787
10.75	8,679	3,085	1,550	13,648	26,962
11.00	280,768	73,836	5,888	160,708	521,199
11.25	53,332	28,424	871	87,624	170,251
11.50	9,322	4,276	2,130	13,408	29,136
11.75	79,902	18,845	243	5,971	104,960
12.00	20,746	5,984	1,076	59,503	87,310
12.25	6,390	2,125	989	30,681	40,184
12.50	8,891	3,218	3,299	22,565	37,973
12.75	3,374	850	392	6,191	10,807
13.00	5,396	1,985	996	3,160	11,536
13.25	4,548	1,471	61,668	89,659	157,346
13.50	4,975	2,293	1,213	14,901	23,381
13.75	1,955	1,334	294	7,103	10,686
14.00	11,770	4,877	3,274	13,744	33,665
14.25	67,286	17,807	332	1,954	87,379
14.50	10,199	3,517	4,668	22,968	41,352
14.75	7,819	2,822	325	45,068	56,035
15.00	10,974	6,490	3,542	27,835	48,840
15.25	7,480	8,754	1,607	4,534	22,375
15.50	10,219	4,751	1,174	56,027	72,171
15.75	14,046	5,979	1,083	2,145	23,252
16.00	9,887	3,168	828	46,474	60,357
16.25	78,980	78,545	4,319	6,641	168,486
16.50	39,700	19,136	7,653	16,163	82,652
16.75	3,240	5,658	2,427	1,505	12,830
17.00	19,220	7,344	3,789	16,511	46,864
17.25	23,748	11,457	689	7,988	43,882
17.50	23,279	18,843	10,682	10,566	63,370
17.75	5,846	1,220	1,220	2,626	10,911
18.00	29,550	6,408	2,649	85,239	123,846
18.25	31,185	19,019	8,243	14,377	72,824
18.50	48,148	15,069	5,048	96,976	165,241
18.75	27,829	6,100	5,849	64,435	104,213
19.00	55,978	19,041	3,646	108,536	187,202
19.25	64,362	23,509	12,831	44,822	145,524
19.50	84,391	29,350	18,376	316,078	448,195
19.75	22,734	7,198	5,997	41,988	77,917
20.00	87,375	35,367	34,048	95,139	251,929
20.25	37,154	13,702	10,525	69,587	130,968
20.50	3,135,675	1,122,549	385,526	3,848,114	8,491,864
20.75	496,163	186,956	125,987	573,943	1,383,048
21.00	61,435	10,689	9,445	759,337	840,906
21.25	15,894	3,814	1,657	266,724	288,090
21.50	31,525	7,108	1,776	341,931	382,340
21.75	2,343	302	110	281,886	284,640
22.00 & above	33,346	5,412	404	589,660	628,822
Total	11,338,064	3,314,056	1,228,426	11,753,586	27,634,131

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

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

3.25 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)

(End of period : Million Rupees)						
RATE OF INTEREST	Sep-23		Dec-23		Mar ²⁴	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	607,291.8	564,718.1	615,555.9	572,984.1	641,272.0	564,600.5
01.00*	8,911.5	8,495.4	7,530.1	7,114.2	7,039.1	6,678.7
02.00*	132,976.4	132,811.3	109,849.6	109,699.6	107,618.8	107,501.4
03.00*	252,453.5	252,453.5	268,358.8	268,358.8	262,204.0	262,204.0
04.00*	150,877.4	150,821.6	145,420.9	145,370.2	147,110.5	147,064.8
05.00*	263,732.9	262,881.1	273,749.9	272,908.4	271,188.5	270,357.4
06.00*	60,103.7	47,651.8	52,797.5	52,734.2	60,287.9	51,097.7
07.00*	93,019.7	49,066.6	73,822.6	73,822.6	141,498.5	85,304.8
08.00*	121,709.2	24,892.5	29,183.8	29,183.8	34,111.2	22,993.3
8.25	395,544.9	5,613.2	368,368.9	1,863.9	362,431.4	1,100.1
8.50	1,316.1	1,316.1	1,773.2	1,773.2	1,394.0	1,394.0
8.75	326.1	326.1	313.8	313.8	113.7	113.7
9.00	11,473.2	11,473.2	22,179.0	22,179.0	25,866.5	25,866.5
9.25	2,287.3	2,287.3	432.5	432.5	296.2	296.2
9.50	259.9	259.9	543.1	543.1	12,216.2	12,216.2
9.75	353.1	353.1	534.0	534.0	316.4	316.4
10.00	5,577.5	5,577.5	22,446.0	9,636.1	11,478.8	11,478.8
10.25	441.0	441.0	13,407.9	343.6	150.1	150.1
10.50	254.8	254.8	10,669.8	450.0	143.9	143.9
10.75	41,145.3	765.7	37,729.3	724.0	39,187.1	972.9
11.00	13,163.3	13,163.3	26,512.1	12,431.5	10,210.7	10,210.7
11.25	418.6	418.6	620.0	620.0	390.6	390.6
11.50	114,722.5	12,001.8	148,203.1	403.0	127,494.6	421.8
11.75	882.1	742.1	8,599.1	245.2	311.1	311.1
12.00	20,403.7	20,403.7	26,126.3	26,126.3	29,180.7	22,549.0
12.25	447.6	447.6	10,857.8	270.0	143.2	143.2
12.50	835.3	835.3	17,167.6	808.4	709.8	675.8
12.75	80.5	80.5	21,741.6	935.8	20,806.3	2,511.7
13.00	18,467.9	18,467.9	20,830.8	20,830.8	43,676.5	22,842.6
13.25	65,216.4	99.1	65,229.2	259.6	65,566.1	606.9
13.50	2,457.0	2,457.0	22,782.6	14,281.5	12,194.3	2,188.2
13.75	47,506.0	94.6	64,123.7	221.5	341.3	341.3
14.00	15,626.6	15,626.6	57,412.8	15,983.5	12,733.5	12,733.5
14.25	246.5	246.5	867.2	867.2	586.4	586.4
14.50	2,225.8	2,225.8	3,123.1	3,123.1	1,463.9	1,463.9
14.75	5,943.3	5,943.3	8,361.3	8,361.3	15,992.7	7,754.7
15.00	7,812.3	7,812.3	8,817.2	8,111.5	9,180.8	6,662.8
15.25	50,750.8	2,425.0	30,222.4	2,589.8	32,778.4	2,745.2
15.50	6,364.4	6,364.4	6,226.2	6,226.2	6,455.9	6,455.9
15.75	8,375.0	8,085.7	7,469.3	7,469.3	7,148.9	7,148.9
16.00	31,859.2	12,988.6	43,439.1	14,421.5	29,473.7	10,603.0
16.25	4,243.8	4,243.8	5,018.6	5,018.6	3,303.7	3,303.7
16.50	33,961.9	32,461.6	32,325.2	30,825.2	31,665.0	30,165.0
16.75	5,857.8	3,307.0	5,193.1	4,142.3	4,579.4	3,581.4
17.00	19,809.2	17,732.4	12,301.5	10,531.1	9,697.2	8,820.5
17.25	45,292.9	45,291.6	41,733.7	41,708.3	39,328.7	39,327.0
17.50	188,233.2	127,275.0	213,074.3	137,432.9	182,792.9	123,441.9
17.75	24,931.5	24,931.5	30,639.1	30,639.1	24,597.5	24,597.5
18.00	122,849.4	77,203.4	103,951.7	47,690.5	84,207.4	52,151.3
18.25	32,530.3	32,530.3	39,428.6	39,428.6	32,451.1	32,451.1
18.50	52,659.1	52,659.1	60,828.1	60,828.1	49,520.5	49,520.5
18.75	25,207.8	25,207.8	27,715.2	27,715.2	20,441.3	20,441.3
19.00	332,556.9	289,337.9	354,771.6	311,398.8	349,755.8	306,579.6
19.25	20,274.6	20,024.6	20,066.4	19,866.4	16,552.7	16,445.7
19.50	3,041.2	3,041.2	1,278.5	1,250.3	1,883.6	1,687.2
19.75	7,071.0	7,042.0	2,964.7	2,964.7	780.8	780.8
20.00	17,067.7	17,067.7	20,260.8	20,010.8	19,576.1	19,576.1
20.25	11,203.5	11,203.5	5,224.1	5,224.1	2,564.3	2,511.6
20.50	4,489.8	4,489.8	4,319.4	4,319.4	8,390.5	8,390.5
20.75	5,520.1	5,520.1	5,307.7	5,250.0	4,378.6	4,378.6
21.00	26,832.0	22,147.0	27,904.8	27,904.8	34,150.8	34,150.8
21.25	14,137.0	13,957.0	39,839.9	39,659.9	64,941.6	42,828.6
21.50	8,686.9	8,572.7	138,073.4	137,954.0	449,824.6	164,333.2
21.75	14,712.4	14,712.4	197,890.6	139,823.6	339,915.2	210,259.2
22.00	77,322.0	77,243.0	266,423.3	129,700.9	674,252.7	344,412.9
22.25	157,728.4	89,909.5	263,791.3	201,216.6	430,166.3	336,190.9
22.50	185,322.6	147,768.3	297,193.5	223,885.8	505,514.3	349,536.8
22.75	262,417.5	203,071.8	316,956.5	220,406.0	229,969.2	214,629.9
23.00	607,580.5	281,603.2	561,873.6	278,269.6	297,940.2	241,982.1
23.25	437,975.9	213,948.9	636,364.2	329,578.8	265,382.0	258,128.9
23.50	695,958.3	415,749.4	447,123.0	343,048.8	381,051.0	287,311.8
23.75	384,482.4	285,563.3	339,193.0	233,671.9	121,999.0	95,377.4
24.00	397,160.3	294,171.5	165,731.0	158,504.9	127,901.1	87,671.9
24.25	164,614.0	128,756.9	180,688.2	126,123.6	67,527.3	66,410.5
24.50	248,201.7	156,091.4	87,163.1	79,107.2	91,595.8	70,831.6
24.75	124,892.6	91,519.7	99,230.3	93,864.6	27,438.2	27,438.2
25.00 & above	1,015,667.7	893,767.6	908,395.7	838,076.5	716,483.5	716,483.3
TOTAL	8,344,354.0	5,792,513.7	8,613,637.0	6,122,598.3	8,265,283.4	5,987,327.9

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.

3.26 Scheduled Banks' Advances by Rates of Return (Islamic Banking)

(End of Period: Million Rupees)

RATE OF RETURN	2023				2024	
	Sep		Dec		Mar ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	250,949.4	249,965.6	258,149.2	247,415.4	230,446.7	227,999.5
01.00*	1,030.5	1,030.5	3,673.5	3,673.5	3,139.3	3,139.3
02.00*	61,254.7	61,254.7	64,826.2	64,826.2	68,221.7	68,221.7
03.00*	79,186.5	79,179.0	80,871.4	80,865.3	81,353.5	81,347.4
04.00*	55,341.0	55,341.0	55,187.5	55,187.5	60,287.4	60,287.4
05.00*	101,079.2	101,079.2	98,490.7	98,490.7	98,807.5	98,807.5
06.00*	11,058.1	11,058.1	16,023.9	16,023.9	13,984.4	13,984.4
07.00*	24,132.3	24,132.3	22,171.7	22,171.7	24,607.9	24,607.9
08.00*	11,048.2	11,048.2	9,864.5	9,864.5	8,281.2	8,281.2
8.25	1,064.6	1,014.6	49.2	2.6	43.3	-
8.50	670.7	670.7	467.4	467.4	612.1	612.1
8.75	162.3	162.3	54.2	54.2	48.6	48.6
9.00	1,103.4	1,103.4	3,732.2	3,732.2	5,639.5	5,639.5
9.25	336.0	336.0	295.7	295.7	228.2	228.2
9.50	1,432.1	568.4	2,417.6	2,417.6	4,030.1	4,030.1
9.75	365.9	365.9	1,565.9	1,565.9	1,434.9	1,434.9
10.00	51,244.8	3,859.2	4,374.3	4,374.3	2,550.5	2,550.5
10.25	444.8	444.8	300.5	300.5	216.2	216.2
10.50	950.7	950.7	272.0	272.0	442.2	442.2
10.75	513.9	513.9	1,251.5	316.9	1,576.3	641.7
11.00	2,865.2	2,813.9	23,022.5	5,398.0	3,186.4	3,186.4
11.25	680.7	680.7	1,643.7	1,643.7	340.0	340.0
11.50	1,434.9	1,434.9	2,496.7	2,496.7	49,685.6	3,078.2
11.75	1,735.6	1,735.6	1,471.8	1,471.8	1,249.6	1,249.6
12.00	1,316.9	1,316.9	2,156.8	2,156.8	1,914.2	1,914.2
12.25	1,843.2	1,843.2	744.0	692.7	454.5	454.5
12.50	2,005.8	2,005.8	1,912.6	1,912.6	2,466.7	2,466.7
12.75	3,477.9	3,477.9	3,089.6	3,089.6	2,357.1	2,311.5
13.00	3,261.2	3,261.2	3,277.2	3,277.2	3,323.4	3,323.4
13.25	2,545.5	2,545.5	2,635.9	2,635.9	3,009.6	3,009.6
13.50	2,975.2	2,975.2	2,375.3	2,375.3	1,502.6	1,502.6
13.75	6,352.3	6,352.3	3,483.2	3,483.2	3,013.6	3,013.6
14.00	6,758.5	6,758.5	18,861.3	18,861.3	16,697.8	16,697.8
14.25	1,421.9	1,421.9	1,062.8	1,062.8	1,174.4	1,174.4
14.50	1,510.0	1,510.0	2,255.1	2,255.1	1,544.9	1,544.9
14.75	1,680.0	1,680.0	1,651.0	1,651.0	1,430.3	1,430.3
15.00	7,448.9	7,448.9	10,731.4	10,731.4	8,894.1	8,894.1
15.25	30,740.6	30,740.6	652.4	652.4	587.0	587.0
15.50	2,811.4	2,811.4	3,865.3	3,865.3	2,645.0	2,645.0
15.75	38,272.2	13,623.9	71,900.9	36,900.9	76,542.3	41,542.3
16.00	4,850.4	4,850.4	4,741.4	4,741.4	3,178.0	3,178.0
16.25	50,630.1	44,969.7	66,332.1	57,199.7	60,858.5	52,137.9
16.50	69,370.2	24,525.8	69,917.5	25,400.2	70,530.3	26,501.2
16.75	8,903.0	8,903.0	9,292.5	9,292.5	10,749.0	10,749.0
17.00	11,327.2	8,596.7	7,238.3	4,507.7	7,528.2	4,797.6
17.25	7,363.0	5,248.8	3,767.8	2,064.3	3,019.4	1,367.5
17.50	13,990.0	13,990.0	9,532.3	9,532.3	8,255.5	8,255.5
17.75	14,707.6	14,707.6	10,637.9	10,637.9	9,983.7	9,983.7
18.00	34,812.1	34,808.5	11,230.9	11,230.9	7,519.5	7,519.5
18.25	18,190.5	18,190.5	16,749.1	16,749.1	12,448.6	12,448.6
18.50	12,681.0	12,681.0	10,759.8	10,759.8	6,741.6	6,741.6
18.75	18,130.0	18,130.0	17,150.3	17,150.3	15,113.1	15,113.1
19.00	110,219.4	110,219.4	167,288.4	137,649.2	144,903.7	144,903.7
19.25	11,011.6	11,011.6	4,283.8	4,283.8	3,030.6	3,030.6
19.50	4,327.5	4,327.5	3,164.8	3,164.8	3,180.9	3,180.9
19.75	9,122.0	9,122.0	4,877.0	4,877.0	3,647.4	3,647.4
20.00	27,696.2	27,696.2	24,112.8	24,112.8	23,602.2	23,602.2
20.25	10,100.5	10,100.5	3,559.0	3,559.0	3,932.1	3,150.9
20.50	5,987.2	5,987.2	8,083.8	8,083.8	4,327.5	4,327.5
20.75	11,867.2	11,867.2	10,415.7	5,415.7	26,452.1	23,411.3
21.00	7,395.7	7,395.7	10,936.6	10,936.6	15,657.8	15,657.8
21.25	12,741.8	12,741.8	55,684.0	19,557.2	107,384.2	58,392.8
21.50	3,124.1	3,124.1	115,314.1	53,190.1	335,810.8	91,712.3
21.75	9,669.0	9,669.0	73,340.5	62,976.5	145,987.6	120,544.9
22.00	30,119.9	29,840.4	96,864.3	76,146.6	234,485.4	125,683.0
22.25	33,750.4	29,167.1	130,233.1	99,494.4	293,292.6	179,744.5
22.50	107,997.5	52,242.3	260,498.3	189,039.6	229,839.7	166,106.9
22.75	145,291.2	123,192.8	192,287.0	128,403.7	111,056.3	109,442.4
23.00	277,550.8	168,071.8	283,776.5	135,139.3	133,657.7	123,217.4
23.25	202,813.0	91,527.4	174,819.0	114,568.8	75,328.9	75,314.3
23.50	227,731.7	119,073.1	131,190.1	97,625.6	72,779.4	54,615.2
23.75	151,707.7	112,412.9	129,342.8	76,272.4	69,280.7	40,531.4
24.00	185,422.8	111,344.8	114,469.8	113,610.3	78,123.1	67,252.7
24.25	88,159.5	76,453.6	51,583.1	50,083.1	19,994.7	19,994.7
24.50	58,141.9	58,141.9	41,832.9	41,832.9	29,264.3	29,264.3
24.75	41,148.1	34,174.7	24,139.3	23,789.2	11,629.1	11,629.1
25.00 & above	285,294.1	220,900.5	231,057.1	193,462.4	149,524.8	147,913.0
TOTAL	3,097,852.9	2,359,924.1	3,363,832.4	2,575,472.8	3,330,069.6	2,507,948.6

Source: Core Statistics Department

Note:

* 01.00 stands for 00.25 to 01.00

: : : : :

* 8.00 stands for 7.25 to 8.00

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Bank

As on 31st March, 202

(Million Rupee)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	210,599	6,990	5,836	648,294	871,719
01.00*	2,371	178	-	7,629	10,178
02.00*	10,395	756	-	164,690	175,841
03.00*	57,604	16,824	-	269,129	343,557
04.00*	59,745	12,564	10	135,080	207,398
05.00*	183,353	31,178	152	155,313	369,996
06.00*	17,726	1,877	54	54,615	74,272
07.00*	68,712	6,896	168	90,330	166,106
08.00*	2,486	452	-	39,454	42,392
08.25	43	1	-	362,431	362,475
08.50	181	2	-	1,823	2,006
08.75	9	-	-	153	16
09.00	15,418	475	8	15,605	31,506
09.25	40	0	-	484	524
09.50	93	65	33	16,055	16,246
09.75	396	24	54	1,277	1,751
10.00	1,706	207	13	12,104	14,029
10.25	273	38	-	55	366
10.50	398	19	18	151	586
10.75	860	37	-	39,866	40,763
11.00	9,546	1,277	9	2,565	13,397
11.25	505	21	-	205	731
11.50	2,067	137	5	174,971	177,180
11.75	152	19	-	1,389	1,561
12.00	21,459	292	78	9,266	31,095
12.25	380	26	5	187	598
12.50	1,953	228	52	943	3,176
12.75	1,196	80	-	21,887	23,163
13.00	6,104	812	44	40,040	47,000
13.25	3,012	372	21	65,170	68,576
13.50	2,384	381	11	10,921	13,697
13.75	2,686	203	35	431	3,355
14.00	13,375	1,519	125	14,411	29,431
14.25	953	84	53	670	1,761
14.50	2,580	385	43	1	3,009
14.75	8,590	116	7	8,710	17,423
15.00	7,282	217	6	10,569	18,075
15.25	2,216	335	254	30,561	33,365
15.50	7,259	91	492	1,259	9,101
15.75	7,963	214	81	75,433	83,691
16.00	5,800	284	3,391	23,178	32,652
16.25	4,703	521	11,942	46,996	64,162
16.50	8,943	464	59	92,730	102,195
16.75	2,866	273	79	12,110	15,328
17.00	4,468	600	20	12,138	17,225
17.25	7,398	64	3	34,883	42,348
17.50	51,718	781	13,038	125,512	191,048
17.75	19,942	940	66	13,632	34,581
18.00	15,571	520	76	75,560	91,727
18.25	6,317	171	12	38,400	44,900
18.50	16,787	307	14	39,154	56,262
18.75	4,458	343	232	30,521	35,554
19.00	22,220	1,217	558	470,664	494,660
19.25	17,796	293	83	1,412	19,583
19.50	3,233	379	15	1,438	5,065
19.75	2,258	268	216	1,686	4,428
20.00	17,879	923	112	24,264	43,178
20.25	3,451	123	90	2,833	6,496
20.50	3,056	449	64	9,148	12,718
20.75	2,577	121	1	28,132	30,831
21.00	21,949	2,144	63	25,652	49,809
21.25	2,682	125	1	169,518	172,326
21.50	7,760	343	137	777,396	785,635
21.75	6,855	127	415	478,506	485,903
22.00	32,091	1,093	21	875,533	908,738
22.25	17,451	1,199	466	704,343	723,459
22.50	21,473	1,736	555	711,591	735,354
22.75	11,238	537	1	329,250	341,025
23.00	19,101	1,193	12	411,292	431,598
23.25	21,992	671	-	318,048	340,711
23.50	143,412	3,283	3	307,132	453,830
23.75	13,905	699	53	176,622	191,280
24.00	39,180	2,263	83	164,499	206,024
24.25	12,814	1,203	274	73,231	87,522
24.50	26,290	1,598	5	92,967	120,860
24.75	17,612	1,242	33	20,180	39,067
25.00 & above	580,795	42,810	732	241,672	866,008
Total	1,952,112	156,699	40,590	9,445,952	11,595,353

Source: Core Statistics Department

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Overall – All Banks

(Percent per annum)

TYPE OF DEPOSITS	2023				2024
	Mar	Jun	Sep	Dec	Mar ^p
I. Call Deposits	10.60 (2.70)	8.64 (3.35)	13.90 (2.34)	11.69 (2.22)	12.83 (2.23)
II. Saving Deposits	13.62 (67.51)	16.78 (66.97)	17.75 (68.69)	17.90 (68.54)	18.02 (70.28)
III. Term or Fixed Deposits					
(a) Less than 3 months	16.05 (4.95)	17.14 (4.49)	18.38 (4.19)	18.26 (4.37)	17.88 (4.30)
(b) 3 months and over but less than 6 months	14.89 (4.06)	17.73 (5.25)	18.26 (4.36)	18.58 (4.15)	17.63 (3.34)
(c) 6 months and over but less than 1 year	12.55 (4.04)	14.68 (3.62)	15.26 (3.90)	15.18 (3.32)	14.05 (3.16)
(d) 1 year and over but less than 2 years	15.00 (13.58)	17.48 (13.06)	18.33 (13.57)	18.99 (14.10)	19.35 (14.12)
(e) 2 years and over but less than 3 years	12.20 (0.50)	13.54 (0.43)	13.95 (0.37)	14.16 (0.33)	14.35 (0.32)
(f) 3 years and over but less than 4 years	12.49 (0.61)	13.84 (0.54)	14.45 (0.46)	14.53 (0.46)	14.38 (0.43)
(g) 4 years and over but less than 5 years	10.22 (0.04)	12.26 (0.32)	13.38 (0.19)	13.44 (0.31)	13.45 (0.31)
(h) 5 years and over	11.35 (2.01)	12.41 (1.97)	12.64 (1.94)	12.81 (1.76)	12.91 (1.52)
IV. Overall					
(i) Excluding current and other deposits	13.80	16.46	17.55	17.73	17.83
(ii) Including current and other deposits	8.68	10.54	11.40	11.57	11.72

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 DEPOSIT	2023				2024
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	11.23 (3.28)	9.19 (3.77)	14.75 (2.70)	13.32 (2.57)	14.44 (2.61)
II. Saving Deposits	14.72 (66.41)	18.29 (66.30)	19.23 (68.27)	19.29 (68.05)	19.53 (69.85)
III. Term or Fixed Deposits					
(a) Less than 3 months	16.22 (4.13)	16.89 (4.07)	17.69 (3.30)	17.97 (3.47)	17.45 (3.39)
(b) 3 months and over but less than 6 months	14.79 (4.20)	17.01 (4.54)	17.70 (3.91)	17.81 (3.56)	16.63 (2.74)
(c) 6 months and over but less than 1 year	11.89 (4.11)	13.96 (3.57)	14.14 (3.80)	13.73 (3.09)	12.11 (2.86)
(d) 1 year and over but less than 2 years	15.44 (14.62)	17.85 (14.29)	18.64 (14.89)	19.28 (15.58)	19.61 (15.82)
(e) 2 years and over but less than 3 years	12.73 (0.56)	14.08 (0.49)	14.22 (0.44)	14.34 (0.41)	14.47 (0.39)
(f) 3 years and over but less than 4 years	13.06 (0.67)	14.59 (0.59)	15.34 (0.51)	15.22 (0.51)	14.94 (0.49)
(g) 4 years and over but less than 5 years	11.89 (0.04)	12.94 (0.37)	13.21 (0.18)	13.33 (0.34)	13.31 (0.34)
(h) 5 years and over	11.77 (1.99)	12.45 (2.00)	12.65 (2.01)	12.86 (1.83)	12.94 (1.51)
IV. Overall					
(i) Excluding current and other deposits	14.58	17.44	18.53	18.68	18.88
(ii) Including current and other deposits	9.31	11.30	12.19	12.41	12.62

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total conventional 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	2023				2024
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	0.34 (0.70)	5.22 (1.97)	7.35 (1.15)	- (1.13)	- (1.03)
II. Saving Deposits	10.11 (71.32)	12.01 (69.16)	13.05 (70.05)	13.63 (70.08)	13.39 (71.63)
III. Term or Fixed Deposits					
(a) Less than 3 months	15.75 (7.78)	17.73 (5.84)	19.42 (7.11)	18.68 (7.23)	18.52 (7.16)
(b) 3 months and over but less than 6 months	15.30 (3.55)	19.13 (7.59)	19.46 (5.84)	20.01 (6.04)	19.28 (5.21)
(c) 6 months and over but less than 1 year	15.04 (3.79)	16.90 (3.77)	18.55 (4.23)	18.69 (4.02)	18.31 (4.09)
(d) 1 year and over but less than 2 years	12.78 (10.00)	15.54 (9.02)	16.68 (9.23)	17.43 (9.40)	17.86 (8.78)
(e) 2 years and over but less than 3 years	8.89 (0.31)	10.02 (0.25)	11.05 (0.13)	11.55 (0.09)	12.45 (0.08)
(f) 3 years and over but less than 4 years	9.13 (0.39)	9.76 (0.36)	9.91 (0.32)	10.52 (0.28)	10.98 (0.25)
(g) 4 years and over but less than 5 years	6.32 (0.06)	6.96 (0.16)	13.86 (0.21)	13.95 (0.22)	14.19 (0.20)
(h) 5 years and over	9.98 (2.10)	12.28 (1.89)	12.57 (1.73)	12.61 (1.52)	12.82 (1.57)
IV. Overall					
(i) Excluding current and other deposits	11.11	13.24	14.36	14.76	14.51
(ii) Including current and other deposits	6.56	8.03	8.85	9.03	8.95

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total islamic 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)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS									
2022 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
Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
2024 Mar ^P	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58
II. CONVENTIONAL BANKING - ALL BANKS									
2022 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
Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	32.13	-
Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
2024 Mar ^P	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41
III. ISLAMIC BANKING-ALL BANKS									
2022 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
Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81
Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33
2024 Mar ^P	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00

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 Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				w.e.f.	Rate
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
8-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
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50

Rupee-based discounting facility under Export Finance Scheme (EFS)/Islamic Export Refinance Scheme (IERS)⁵

Tenor (remaining days to be discounted)	(up to) 90	(up to) 120	(up to) 180
SBP Refinance Rate	2.00	1.50	1.00
End User Rate □	3.00	2.50	2.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
30-Jul-24	Upto 3 years	15.00	1.50	16.50
	Over 3 years and upto 5 years	14.00	2.50	16.50
	Over 5 years and upto 10 years	13.50	3.00	16.50

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	4	6
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 1	2	4	6
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2	4	6
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Up to 12	3	3	6
			Category II	Up to 10	2	4	6
			Category III	Up to 10	3	3	6
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0	5	5
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0	5	5

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).

5: In case of Islamic banking industry, the rate will be treated as expected 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 Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Apr-24																
1.Scheduled Banks (SBs)	21.05	20.86	21.30	21.15	18.43	18.39	19.92	19.90	10.31	10.22	18.36	18.29	11.73	11.84	18.15	18.14
a. Public	22.75	22.90	22.77	22.92	19.27	19.25	21.74	21.74	16.92	17.48	19.06	19.06	13.91	14.75	18.69	18.67
b. Private	22.00	21.95	22.31	22.31	18.61	18.57	19.90	19.88	9.37	9.19	18.21	18.12	11.09	11.08	17.95	17.95
c. Foreign	9.96	9.91	9.96	9.91	10.65	10.56	10.66	10.57	7.69	8.12	16.34	16.34	14.26	14.36	19.05	19.05
d. Specialized	28.07	28.07	28.07	28.07	17.60	17.62	26.46	26.46	15.03	15.06	20.15	20.15	17.42	17.37	19.76	19.74
2. DFIs	22.90	22.90	22.96	22.96	15.99	16.59	17.38	18.35	21.38	21.39	21.38	21.39	21.83	21.84	21.84	21.85
3. MFBs	32.07	32.07	39.19	39.19	35.01	35.01	36.50	36.50	10.08	10.02	18.42	18.40	15.76	15.61	21.23	21.20
4. Overall (SBs, MFBs, DFIs)	21.10	20.92	21.38	21.24	18.92	18.92	20.44	20.45	10.32	10.24	18.37	18.30	11.83	11.94	18.24	18.23
May-24																
1.Scheduled Banks (SBs)	20.78	20.62	21.10	20.94	18.48	18.45	19.93	19.90	10.21	10.14	18.83	18.78	11.74	11.86	18.16	18.14
a. Public	22.00	22.03	22.03	22.06	19.51	19.50	21.75	21.76	15.24	15.53	19.45	19.46	13.71	14.60	18.40	18.39
b. Private	21.82	21.82	22.21	22.21	18.59	18.56	19.88	19.85	9.28	9.10	18.65	18.58	11.13	11.10	18.02	18.01
c. Foreign	10.17	10.17	10.17	10.17	10.94	10.84	10.96	10.85	14.75	16.64	19.32	19.32	14.89	15.08	19.37	19.37
d. Specialized	28.21	28.21	28.22	28.22	18.11	18.13	26.42	26.42	16.84	16.85	20.43	20.43	17.42	17.38	19.74	19.73
2. DFIs	22.88	22.88	23.04	23.04	15.80	16.39	17.22	18.20	21.67	21.68	21.67	21.69	21.88	21.90	21.89	21.91
3. MFBs	33.69	33.69	39.32	39.32	35.16	35.16	36.60	36.60	9.91	9.43	18.75	18.50	15.51	15.36	21.12	21.09
4. Overall (SBs, MFBs, DFIs)	20.88	20.74	21.22	21.08	18.97	18.96	20.44	20.44	10.22	10.14	18.84	18.79	11.84	11.95	18.24	18.22
Jun-24^R																
1.Scheduled Banks (SBs)	20.16	20.05	20.55	20.53	18.73	18.70	19.64	19.63	10.29	10.24	18.37	18.32	11.68	11.85	18.20	18.19
a. Public	20.83	21.25	20.85	21.27	19.17	19.17	21.51	21.54	15.77	16.46	19.32	19.31	13.85	14.96	18.84	18.83
b. Private	21.09	21.19	21.56	21.78	18.87	18.85	19.61	19.59	9.39	9.24	18.13	18.07	10.99	10.97	17.94	17.93
c. Foreign	9.62	9.49	9.62	9.49	10.91	10.81	10.92	10.82	9.31	9.90	17.03	17.03	15.22	15.82	19.39	19.39
d. Specialized	26.91	26.91	26.92	26.92	18.68	18.70	26.38	26.38	4.35	4.32	20.45	20.45	16.71	16.66	19.71	19.70
2. DFIs	22.00	22.00	22.03	22.03	15.84	16.40	17.22	18.15	19.99	19.99	19.99	19.99	21.08	21.09	21.09	21.09
3. MFBs	32.07	32.07	39.84	39.84	35.32	35.32	36.71	36.71	8.86	8.80	16.53	16.51	14.92	14.85	20.45	20.45
4. Overall (SBs, MFBs, DFIs)	20.24	20.15	20.65	20.66	19.03	19.02	19.96	19.97	10.29	10.24	18.35	18.30	11.76	11.93	18.26	18.25
Jul-24^P																
1.Scheduled Banks (SBs)	19.31	19.21	19.72	19.72	17.53	17.52	19.13	19.10	11.09	10.75	17.25	17.12	11.14	11.06	17.00	16.92
a. Public	19.44	22.13	19.48	22.23	18.84	18.82	21.19	21.21	15.50	15.96	17.96	17.95	13.11	13.98	17.46	17.46
b. Private	20.12	20.14	20.59	20.74	17.52	17.51	18.99	18.95	10.54	10.05	17.12	16.94	10.51	10.20	16.81	16.69
c. Foreign	9.77	9.65	9.77	9.65	10.74	10.65	10.75	10.66	10.52	10.90	17.44	17.44	14.29	14.35	18.01	18.01
d. Specialized	26.67	26.67	26.67	26.67	19.03	19.05	26.29	26.29	14.55	5.64	18.98	18.81	15.93	15.89	18.30	18.28
2. DFIs	21.56	21.35	21.65	21.43	15.73	16.20	17.10	17.93	19.48	19.48	19.48	19.48	20.37	20.38	20.38	20.39
3. MFBs	32.20	32.20	39.68	39.68	34.44	34.44	36.76	36.76	9.73	8.76	16.87	16.60	14.64	14.00	19.97	20.12
4. Overall (SBs, MFBs, DFIs)	19.39	19.31	19.81	19.84	18.06	18.07	19.69	19.69	11.08	10.74	17.25	17.12	11.23	11.13	17.08	17.00

Source: Core Statistics Department

Notes: P: provisional

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 and MFBs stands for Microfinance Banks

16. Financial Institutions (FIs) means Scheduled Banks, Development Finance Institutions and 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 = $\sum (\text{Rate} * \text{Amount}) \div \sum (\text{Amount})$

3.33 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	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	12.3	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	22.70	22.70	17.67	20.25	16.71	16.68
2022-23 ^P	30.14	30.14	19.83	23.13	24.59	22.09

P: Provisional

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.

Note: The lending rates are on the basis of simple average of June quarter end each year

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2023					2024				
	9 th May	12 th Jul	15 th Sep	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar	14 th May	19 th Aug
1. Savings Accounts										
(i) With cheque facilities	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00
(ii) Without cheque facilities	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00
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 Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th 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) 1 st 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)	14.87	14.87	14.87	14.48	14.41	14.40	14.40	14.40	13.57	13.57
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	17.00	18.20	18.20	18.00	16.40	16.00	15.60	15.80	15.70	15.50
(ii) Last period of complete 6 months	17.80	19.00	19.00	19.00	17.40	16.60	16.60	16.60	16.60	16.50
(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	12.84	14.28	15.12	16.08	15.12	15.00	14.64	14.76	14.64	14.64
8. Pensioner's Benefit Accounts	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36
9. Behbood Saving Certificate	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36
10. Short-Term Saving Certificate										
(i) 3 Months	20.84	20.84	21.74	21.60	20.72	20.28	19.92	19.40	20.20	19.00
(ii) 6 Months	20.82	20.82	21.72	21.66	20.76	20.30	19.90	19.38	19.38	18.92
(iii) 1 year	20.80	20.80	21.80	21.72	20.80	20.34	19.76	19.00	19.24	17.56
11. Shuhada Family Welfare account	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	20.80	20.80	21.80	21.80	21.37	18.54	18.54	18.54	19.10	17.58
(ii) 3 year	18.00	18.33	18.33	18.23	18.00	15.40	15.20	15.25	15.25	15.00
(iii) 5 year	12.84	14.28	15.12	15.72	15.66	15.00	14.76	14.76	14.76	14.40
13. Sarwa Islamic Saving Account (SISA)	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00

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.

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
2019							
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
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024							
Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527

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		2021	2022	2023	2023	2024				
					Jul	Mar	Apr	May	Jun	Jul
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,186	1,468	1,350	1,777	1,319	1,410
	Amount	12,457,829	13,076,774	13,478,552	907,361	1,188,699	1,110,798	1,395,725	1,296,603	1,159,585
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	562	650	584	661	621	587
	Amount	6,603,769	6,854,743	9,138,035	764,787	840,370	883,454	980,718	971,094	958,312
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	88	110	94	115	146	88
	Amount	1,772,204	2,171,841	1,837,414	118,832	170,440	135,579	177,307	234,540	134,122
Quetta	No. of Cheques Cleared	769	705	671	44	50	44	56	57	43
	Amount	895,147	877,953	1,066,291	91,062	66,296	75,311	91,592	100,750	85,882
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	94	108	102	111	104	97
	Amount	2,014,765	1,591,510	2,081,922	201,980	164,672	169,090	176,522	181,759	186,216
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	152	163	151	170	163	150
	Amount	2,465,530	2,237,859	2,748,288	190,839	307,707	297,958	280,306	288,426	206,271
Hyderabad	No. of Cheques Cleared	76	87	66	1	6	5	7	11	17
	Amount	122,707	132,107	135,302	6,833	14,037	11,377	22,280	29,881	7,839
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	188	13	14	17	231	203
	Amount	3,756,678	2,797,487	1,748,805	436,083	44,294	44,152	53,538	629,574	393,142
Multan	No. of Cheques Cleared	1,014	1,005	928	65	73	69	79	76	68
	Amount	1,308,320	1,420,334	1,345,662	105,854	105,181	105,659	121,936	109,256	124,873
Sialkot	No. of Cheques Cleared	746	724	703	50	86	59	64	63	57
	Amount	706,141	982,925	1,295,682	104,440	121,470	135,453	127,104	152,974	192,682
Sukkur	No. of Cheques Cleared	639	491	553	36	48	48	58	51	37
	Amount	574,029	529,661	570,843	55,767	51,528	64,973	75,755	62,821	56,413
D.I. Khan	No. of Cheques Cleared	20	17	17	0	1	1	1	5	0
	Amount	17,179	15,759	42,511	1,289	913	2,496	2,103	4,431	73
Others	No. of Cheques Cleared	1,326	1,181	1,215	77	90	88	109	114	84
	Amount	1,334,163	1,488,197	2,149,762	188,964	141,682	176,582	209,638	199,661	175,051
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	2,543	2,865	2,609	3,228	2,949	2,743
	Amount	33,914,101	34,188,270	37,639,510	3,174,091	3,218,871	3,212,488	3,716,850	4,261,867	3,494,171

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23			FY24		
		Q2	Q3	Q4	Q1	Q2	Q3
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,332	17,369	17,547	17,625	18,034	18,049
Automated Teller Machines (ATM)	No.	17,547	17,678	17,808	18,117	18,441	18,655
Point of Sale (POS)	No.	108,899	112,302	115,288	118,444	121,789	120,641
2. Cards							
Credit Cards	No.	1,913,776	1,931,345	2,013,118	2,069,692	2,003,943	2,025,013
Debit Cards	No.	32,524,158	34,737,526	33,872,829	35,112,867	37,144,332	37,265,591
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	99,124	96,339	95,358	90,965	90,873	32,380
Social Welfare Cards	No.	10,159,574	9,230,733	8,485,398	8,406,069	8,276,858	8,280,586
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	513,065	534,963	570,426	597,576	698,320	725,674
Amount	Million Rupees	39,834,215.9	44,295,728.6	43,422,263.0	57,275,032.3	62,490,482.3	62,253,593.6
4.1 ATM Transactions							
Number of Transactions	Thousands	202,498	202,274	219,979	214,068	234,977	236,530
Amount	Million Rupees	2,945,100.8	3,120,987.7	3,409,266.4	3,289,791.2	3,709,199.9	3,886,520.1
i. Cash Withdrawal							
Number of Transactions	Thousands	196,923	196,357	213,831	208,488	229,174	230,539
Amount	Million Rupees	2,663,282.8	2,804,267.7	3,083,580.6	2,953,658.2	3,368,064.6	3,518,205.0
ii. Cash Deposit							
Number of Transactions	Thousands	681	823	903	1,005	1,004	999
Amount	Million Rupees	71,468.2	88,299.2	98,017.3	106,596.5	104,648.9	111,407.2
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,031	1,026	1,088	307	270	257
Amount	Million Rupees	7,390.8	5,741.3	8,052.8	6,768.6	4,491.1	4,250.4
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,218	1,246	1,242	1,261	1,308	1,336
Amount	Million Rupees	64,871.8	71,301.6	70,099.5	71,516.3	74,081.8	80,272.9
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,640	2,817	2,908	3,002	3,215	3,394
Amount	Million Rupees	137,938.9	151,224.5	149,345.4	151,077.5	157,730.6	172,195.1
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	48,471	51,734	56,587	59,006	65,146	70,621
Amount	Million Rupees	256,791.3	282,703.4	307,528.1	321,878.5	371,399.6	393,942.3
4.3 RTOB Transactions							
Number of Transactions	Thousands	53,179	54,012	44,365	47,697	50,295	48,695
Amount	Million Rupees	27,428,361.7	29,929,778.7	27,639,257.1	40,310,837.3	41,762,061.8	38,496,833.4
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,646	10,879	10,701	9,875	10,771	10,640
Amount	Million Rupees	2,524,450.2	2,974,538.1	2,892,207.5	2,672,853.7	2,775,956.1	2,836,369.7
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	25,382	26,243	23,494	24,221	25,018	23,519
Amount	Million Rupees	5,519,747.4	6,226,122.1	5,974,952.4	6,286,959.0	6,457,229.0	6,446,260.1
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	17,151	16,891	10,171	13,601	14,507	14,537
Amount	Million Rupees	19,384,164.0	20,729,118.4	18,772,097.3	31,351,024.6	32,528,876.7	29,214,203.6
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	155,329	179,674	195,713	217,380	279,864	301,500
Amount	Million Rupees	5,323,140.9	6,784,028.6	7,459,052.3	8,644,853.4	11,226,151.4	12,955,273.6
i. Payment Through Mobile							
Number of Transactions	Thousands	7,970	8,681	9,279	9,639	10,323	10,931
Amount	Million Rupees	360,051.8	403,665.3	461,881.6	475,074.4	524,125.3	601,765.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	22,501	23,826	24,728	26,243	31,533	32,526
Amount	Million Rupees	139,312.3	140,277.4	170,200.0	260,573.2	269,218.3	278,024.0
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	33,565	39,356	41,721	44,998	57,426	60,631
Amount	Million Rupees	2,194,165.2	2,854,272.8	3,030,912.7	3,439,144.5	4,465,464.9	5,112,287.1
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	91,293	107,812	119,985	136,501	180,582	197,411
Amount	Million Rupees	2,629,611.6	3,385,813.2	3,796,058.0	4,470,061.4	5,967,342.9	6,963,197.2

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23			FY24		
		Q2	Q3	Q4	Q1	Q2	Q3
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	35	31	32	35	35	162
Amount	Million Rupees	1,918.0	1,859.8	1,855.4	1,982.7	1,900.3	1,951.5
i. Payment Through Call Centre							
Number of Transactions	Thousands	23	21	20	20	19	148
Amount	Million Rupees	1,633.1	1,617.3	1,567.3	1,501.7	1,482.2	1,537.0
ii. Utility Bills Payment							
Number of Transactions	Thousands	10	8	10	15	15	13
Amount	Million Rupees	206.8	167.0	222.6	421.7	366.1	357.0
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	2	1	1	1
Amount	Million Rupees	77.8	74.0	65.4	58.9	51.9	56.7
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.3	1.5	0.1	0.5	0.0	0.8
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	45,334	40,841	45,553	49,791	57,131	58,661
Amount	Million Rupees	3,844,723.2	4,139,755.2	4,567,560.0	4,666,103.1	5,369,265.1	6,466,983.6
i. Payment Through Internet							
Number of Transactions	Thousands	1,548	1,243	1,304	1,401	1,518	1,353
Amount	Million Rupees	642,136.0	687,581.6	596,342.8	565,064.3	634,696.4	599,395.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	6,135	5,457	5,610	6,001	6,324	6,613
Amount	Million Rupees	216,342.9	208,614.8	254,184.8	276,930.6	307,098.3	367,300.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,466	12,319	14,970	13,992	15,271	16,652
Amount	Million Rupees	1,442,415.5	1,479,571.9	1,745,718.9	1,616,290.2	1,986,929.0	2,367,103.2
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	23,184	21,822	23,669	28,398	34,018	34,044
Amount	Million Rupees	1,543,828.8	1,763,987.0	1,971,313.5	2,207,818.1	2,440,541.4	3,133,184.8
4.7 e-Commerce							
Number of Transactions	Thousands	8,220	6,396	8,196	9,598	10,871	9,504
Amount	Million Rupees	34,179.9	36,615.2	37,743.6	39,586.2	50,504.1	52,089.0

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY23				FY24					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	19,918	109,201.7	18,750	118,438.7	19,038	133,937.4	25,275	190,950.5	20,358	235,561.3
Inter Bank Fund Transfers	1,230,727	55,139.7	1,206,462	58,572.9	1,404,054	65,388.4	1,449,098	78,802.1	1,451,024	72,945.6
Retail Cheques Clearing	17,903	7,153.4	14,050	6,050.7	-	-	6,713	2,898.9	16,323	7,088.8
Total	1,268,548	171,494.8	1,239,262	183,062.3	1,423,092	199,325.8	1,481,086	272,651.5	1,487,705	315,595.6

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23	6,477.4	19	7,213.5	23	7,788.7	23	7,433.4	22	6,993.0
Cash withdrawals	37	8,456.0	37	8,490.2	35	7,573.1	39	8,161.1	37	7,842.2
Intra Bank Funds Transfer through Cheques	10	24,906.4	10	31,925.5	10	43,052.1	10	43,138.0	9	31,974.3
Inter Bank Funds Transfers (Clearing)	8	7,682.7	9	8,670.9	9	8,970.0	9	9,069.7	9	9,167.0
Utilities Bills Payments	14	373.3	13	447.0	16	620.4	15	603.7	15	554.0
Direct Debit (Standing Instructions)	1	4,499.9	1	4,783.9	1	4,706.7	1	4,969.2	1	4,376.4
Pay Order/Demand Draft	2	3,651.9	2	3,433.4	2	3,470.0	2	3,060.9	2	3,692.5
Others*	0	715.9	0	1,003.8	0	1,081.3	0	1,348.4	0	1,554.6
Total	94	56,763.5	91	65,968.1	95	77,262.3	98	77,784.4	95	66,154.1

Source: Payment Systems Policy & Oversight Department

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

3.40 Segment and Sector-wise Advances and Non-Performing Loans (NPLs)

(Amount in Million Rupees)

(Ratio in percent)

SEGMENT	2023									2024		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,692,092	735,700	8.5	8,540,796	748,628	8.8	8,878,428	779,085	8.8	8,640,135	774,591	9.0
SMEs Sector	440,650	74,566	16.9	422,349	75,099	17.8	537,795	76,095	14.1	487,146	80,974	16.6
Agriculture Sector	453,778	62,119	13.7	450,036	58,679	13.0	501,720	59,546	11.9	483,016	61,255	12.7
Consumer sector	850,175	35,776	4.2	836,857	36,695	4.4	814,807	34,209	4.2	796,834	36,228	4.5
i. Credit Cards	93,679	2,310	2.5	102,904	2,400	2.3	107,645	1,619	1.5	112,083	1,819	1.6
ii. Auto loans	287,628	4,650	1.6	274,964	4,792	1.7	247,398	4,541	1.8	233,581	4,790	2.1
iii. Consumer durable	1,323	72	5.5	1,403	74	5.3	1,519	52	3.5	1,686	53	3.1
iv. Mortgage loans	219,374	12,070	5.5	212,425	12,544	5.9	211,519	12,168	5.8	208,535	12,966	6.2
v. Other personal loans	248,171	16,673	6.7	245,161	16,885	6.9	246,727	15,828	6.4	240,948	16,600	6.9
Commodity Financing	1,610,703	7,385	0.5	1,414,608	7,560	0.5	1,407,078	8,807	0.6	1,315,923	7,838	0.6
Staff Loans	265,451	2,596	1.0	284,663	2,704	0.9	303,074	2,802	0.9	315,787	2,243	0.7
Others	652,131	41,262	6.3	646,228	35,257	5.5	657,693	34,274	5.2	636,101	31,965	5.0
Total	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6	12,674,943	995,094	7.9

SECTOR	2023									2024		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,143,465	66,029	5.8	989,831	64,031	6.5	1,030,469	65,930	6.4	965,233	67,982	7.0
Automobile / Transportation	201,808	18,935	9.4	173,914	19,575	11.3	191,168	19,258	10.1	182,727	18,982	10.4
Cement	279,687	6,385	2.3	263,031	7,220	2.7	256,209	7,326	2.9	252,109	8,308	3.3
Chemical & Pharmaceuticals	433,696	17,724	4.1	393,378	16,489	4.2	435,472	16,589	3.8	405,954	18,107	4.5
Electronics	134,318	25,834	19.2	137,120	24,647	18.0	158,175	25,923	16.4	163,880	25,822	15.8
Financial	422,297	11,981	2.8	405,503	12,063	3.0	405,467	11,431	2.8	343,939	11,150	3.2
Individuals	1,152,769	64,975	5.6	1,132,576	66,274	5.9	1,151,752	63,590	5.5	1,144,041	64,439	5.6
Insurance	4,394	62	1.4	5,095	62	1.2	4,372	62	1.4	3,584	62	1.7
Others	5,061,564	430,400	8.5	5,056,652	438,333	8.7	5,311,860	461,137	8.7	4,962,708	453,985	9.1
Production/Transmission of Energy	1,793,232	85,438	4.8	1,738,444	85,588	4.9	1,767,480	82,560	4.7	1,720,455	85,453	5.0
Shoes & Leather garments	49,969	6,127	12.3	48,114	5,985	12.4	49,695	5,841	11.8	50,483	6,001	11.9
Sugar	333,126	57,280	17.2	224,267	56,006	25.0	294,808	53,171	18.0	524,221	53,968	10.3
Textile	1,954,653	168,234	8.6	2,027,612	168,345	8.3	2,043,668	182,000	8.9	1,955,608	180,836	9.2
Total	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6	12,674,943	995,094	7.9

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Dec-23			Mar-24		
	NPLs	Net NPLs	Net NPLs to	NPLs	Net NPLs	Net NPLs to
			Net Loans			Net Loans
			(%)			(%)
All Banks & DFIs	1,009,961	70,275	0.57	1,010,222	(56,026)	-0.47
All Banks	994,818	72,516	0.60	995,094	(54,016)	-0.46
Commercial Banks	956,365	52,561	0.44	956,475	(71,204)	-0.62
Public Sector Commercial Banks	320,846	6,750	0.29	324,479	(25,176)	-1.21
Local Private Banks	634,886	45,878	0.50	631,441	(45,915)	-0.51
Foreign Banks	633	(67)	-0.02	556	(113)	-0.03
Specialized Banks	38,453	19,955	16.89	38,618	17,188	15.04
DFIs	15,143	(2,241)	-1.19	15,128	(2,010)	-1.10

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Dec 2023	Ended Mar 2024
All Banks & DFIs	32,979	22,792
All Banks	32,780	22,579
Commercial Banks	25,943	19,708
Public Sector Commercial Banks	6,742	3,966
Local Private Banks	19,197	15,741
Foreign Banks	4	2
Specialized Banks	6,837	2,871
DFIs	198	213

Note: Based on audited data submitted by the banks and DFIs.

Source: Financial Stability Department SBP