

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Mar-23 ^R	Jun-23 ^R	Sep-23 ^P
Assets	39,063,232	41,190,125	43,500,966
I. Currency and Deposits	2,563,604	3,145,879	2,847,070
1. Currency	572,480	606,313	536,905
2. Transferable Deposits	1,698,944	2,235,440	2,001,935
3. Restricted/ compulsory deposits	64,499	67,121	67,584
4 Other Deposits	227,681	237,005	240,646
II. Securities(other than shares)	19,432,925	20,972,221	22,774,040
1. Short-term	4,038,250	5,222,184	5,493,980
2. Long-term	15,394,675	15,750,038	17,280,060
III. Loans extended (Advances)	13,765,756	13,555,377	14,163,396
1. Short-term	8,791,190	8,028,597	8,701,394
A) Money at call	114,653	174,486	119,532
B) Reverse Repo	1,361,195	639,590	1,673,569
C) Bills purchased and discounted	343,622	370,030	383,083
D) Other short-term advances	6,971,720	6,844,491	6,525,209
2. Long-term	4,974,566	5,526,781	5,462,002
IV. Shares and other equity	545,370	572,165	589,736
1. Quoted	181,304	189,070	211,402
2. Non quoted	359,955	379,216	375,288
3. Investment fund shares	-	3,879	3,046
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	40,815	13,398	30,599
VII. Other accounts receivable	1,547,074	1,703,872	1,841,041
1. Trade credit and advances	-	-	-
2. Others	1,547,074	1,703,872	1,841,041
A) Dividends receivable resident sector	774	206	824
B) Settlement accounts resident sector	28,864	34,232	36,570
C) Items in the process of collection	2,559	546	666
D) Miscellaneous assets residents sector	1,507,302	1,661,066	1,795,658
E) Other non- resident accounts receivable	7,575	7,822	7,324
VIII. Non-financial assets	1,167,689	1,227,213	1,255,083
1. Produced assets	853,845	899,158	923,232
A) Tangible fixed assets	755,987	799,128	821,202
a) Dwellings	146,504	151,096	155,150
i) Building on freehold land	5,712	5,758	5,760
ii) Building on leasehold land	140,792	145,338	149,390
b) Other buildings and structures	281,737	306,957	306,653
i) Building on freehold land	89,941	90,984	88,791
ii) Building on leasehold land	191,796	215,974	217,862
c) Machinery and equipment	268,943	278,048	287,045
i) Transport equipments	20,901	22,589	23,899
ii) Furniture & Fixtures	37,014	36,648	37,510
iii) Office equipments	158,836	164,142	168,110
iv) Other machinery & equipments	52,191	54,669	57,526
d) Other tangible fixed assets n.e.s	58,804	63,026	72,354
B) Intangible fixed assets	97,858	100,029	102,030
a) Computer software	62,473	64,641	66,646
b) Other intangible fixed assets n.e.s	35,385	35,389	35,385
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	307,631	319,759	321,761
A) Tangible non-produced assets	285,495	297,960	302,705
a) Land	190,170	196,164	198,282
i) Land underlying Buildings and structures	183,336	196,164	198,282
1. Freehold land	79,657	78,955	79,616
2. Leasehold land	110,513	117,208	118,666
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	95,325	101,796	104,422
B) Intangible non-produced assets	22,136	21,799	19,056
a) Leases and other transferable contracts	16,269	16,179	16,397
b) Purchased goodwill	2,213	2,213	1,817
c) Other intangible non-produced assets n.e.s	3,654	3,407	841
3. Capital work in progress	6,212	8,296	10,090

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Mar-23 ^R	Jun-23 ^R	Sep-23 ^P
Liabilities	39,063,232	41,190,125	43,500,966
I. Deposits	24,270,048	26,363,171	26,924,250
1. Transferable Deposits	19,285,525	21,070,748	21,674,163
2. Restricted/ compulsory deposits	607,274	575,720	492,439
3. Other deposits	4,377,250	4,716,704	4,757,648
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,486	125,036
1. Short-term	-	-	-
2. Long-term	126,838	129,486	125,036
III. Loans (Borrowings)	9,356,336	9,080,649	10,413,351
1. Short-term	8,871,336	8,210,779	9,527,694
A) Money at call	156,376	146,673	135,332
B) Repurchase agreements (Repo)	6,602,394	6,120,235	7,590,980
C) Other short-term borrowings	2,112,566	1,943,871	1,801,382
2. Long-term borrowings	485,000	869,871	885,657
IV. Financial Derivatives	45,971	34,708	66,206
V. Other accounts payable	3,040,105	2,786,787	3,390,616
1. Provision for losses	781,775	772,089	784,486
A) Provision for loan losses-Specific	700,990	691,678	698,843
B) Provision for loan losses-General	52,374	43,569	49,806
C) Provision for other losses	28,411	36,842	35,836
2. Accumulated Depreciation	337,066	346,376	357,405
3. Other accounts payable other resident Sectors	1,899,402	1,624,258	2,190,846
A) Dividends payable	22,971	9,993	16,442
B) Settlement accounts	48,747	73,569	95,134
C) Items in the process of collection	9,221	12,120	10,516
D) Miscellaneous liability items	1,818,463	1,528,577	2,068,754
a) Suspense account	69,551	94,163	108,989
b) Provision for expected costs	142,494	140,471	146,258
c) Deferred tax liabilities	17,611	14,539	25,477
d) Accrued wages	8,084	9,314	11,631
e) Accrued rent	525	560	546
f) Accrued taxes	522,105	534,923	595,497
g) Other miscellaneous liability items	1,058,093	734,606	1,180,356
4. Other non- resident accounts payable	21,862	44,064	57,880
A) Dividends payable non-residents	11,324	33,637	47,518
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,538	10,426	10,362
VI. Insurance, pension, and standardized guarantee schemes	-	327,824	-
VII. Shares and other equity	2,223,933	2,467,499	2,581,507
1. Quoted	386,171	399,145	442,079
2. Non quoted	260,299	263,942	248,868
3. Investment fund shares	-	-	-
4. Retained earnings	598,546	544,142	463,808
5. Current year result	325,963	499,348	633,917
6. General and special reserve	569,327	602,236	570,899
7. Valuation adjustments	83,627	158,686	221,937
IX. Contingencies and Commitments	16,705,969	16,842,070	18,075,558
1. Guarantees	3,243,411	3,212,210	2,962,092
2. Commitments	13,276,369	13,444,164	14,940,756
A) Letter of Credit	4,096,991	4,625,867	4,804,459
B) Forward Foreign Exchange Transactions	7,325,441	7,001,352	7,999,244
C) Forward government Securities Transactions	312,692	270,816	510,105
D) Derivatives	113,761	114,389	111,102
E) Forward lending	495,233	399,537	336,748
F) Operating leases	318	299	71
G) Commitments for acquisition of :	39,717	38,460	31,390
i. Fixed assets	28,440	30,956	23,288
ii. Intangible assets	11,277	7,504	8,102
H) Other commitments	892,217	993,445	1,147,636
3. Other contingent liabilities	186,189	185,695	172,710

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	2022		2023					
	Dec		Mar		Jun ^R		Sep ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	55,804,736	7,788,266.0	60,689,469	8,495,614.9	71,777,024	8,986,948.4	72,890,465	9,034,409.3
Call Deposits	343,437	334,225.6	314,481	372,155.7	307,811	503,164.0	315,623	374,330.7
Other Deposits Accounts	124,991	642,840.8	105,137	551,983.5	160,692	681,292.1	180,899	562,880.1
Saving Deposits	20,505,889	9,016,848.0	21,515,723	9,314,708.9	21,858,684	10,055,785.8	21,849,996	10,988,516.5
FIXED DEPOSITS	1,193,048	4,259,484.4	946,194	4,114,430.5	857,579	4,456,225.9	885,493	4,635,259.5
Less Than 6 months	475,370	1,443,855.6	138,788	1,257,821.0	104,788	1,462,652.9	96,526	1,367,952.4
For 6 months & over but less than 1 year	60,239	427,296.1	55,185	543,299.2	38,920	543,614.0	60,233	623,579.9
For 1 year & over but less than 2 years	402,899	1,941,655.4	414,102	1,876,817.0	426,308	1,960,481.4	455,186	2,170,237.8
For 2 years & over but less than 3 years	36,553	87,340.5	29,978	69,006.4	22,402	64,566.7	15,450	59,285.0
For 3 years & over but less than 4 years	34,121	99,050.3	29,561	83,971.9	32,290	80,404.6	30,205	74,158.6
For 4 years & over but less than 5 years	5,538	4,432.8	22,298	5,736.5	35,898	48,218.1	42,022	29,651.7
For 5 years & over	178,328	255,853.7	256,282	277,778.5	196,973	296,288.4	185,871	310,394.2
Total Deposits	77,972,101	22,041,664.7	83,571,004	22,848,893.5	94,961,790	24,683,416.3	96,122,476	25,595,396.1

Source: Core Statistics Department

Note:

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

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022		2023		
	Jun	Dec	Mar	Jun	Sep ¹
I. FOREIGN CONSTITUENTS	607,449	633,129	719,196	737,621	743,703
I. Official	97,008	104,984	121,568	120,785	118,596
II. Business	138,701	144,249	165,520	163,295	147,649
III. Personal	371,740	383,896	432,108	453,541	477,458
2. DOMESTIC CONSTITUENTS	21,365,939	21,408,535	22,129,697	23,945,795	24,851,693
I. GOVERNMENT	3,286,174	3,560,352	3,525,216	3,704,081	3,708,763
a. Federal Government	2,020,071	2,326,071	2,233,999	2,360,642	2,352,547
b. Provincial Governments	1,114,522	1,085,122	1,141,724	1,185,944	1,194,685
c. Local Bodies	151,581	149,159	149,493	157,494	161,531
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,403,799	1,115,764	1,250,953	1,424,484	1,490,666
a. Agriculture, hunting and forestry	1,596	1,067	1,009	1,066	958
b. Services	153,597	29,809	33,858	34,718	42,758
c. Utilities	461,501	466,095	524,896	604,960	651,782
d. Transport, storage and communications	264,783	105,832	123,066	136,828	106,688
e. Manufacturing	186,229	220,330	250,155	293,338	299,171
f. Mining and Quarrying	159,593	161,911	184,596	193,345	226,488
g. Construction	36,698	40,321	40,110	38,797	36,340
h. Commerce and Trade	57,641	24,248	43,181	51,234	28,823
i. Others	82,161	66,151	50,080	70,197	97,657
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,053,943	759,436	852,770	905,655	1,003,881
a. Mutual Funds and AMC's	635,418	387,121	404,385	397,797	511,660
b. Insurance & Pension Funds	145,274	135,326	239,240	170,439	220,458
c. MFIs and DFIs	55,296	23,969	27,026	37,635	36,488
d. Stock Exchange & Brokerage Houses	43,329	69,039	44,890	38,830	35,612
e. Modarabas	3,662	3,938	3,671	3,689	4,198
f. Other NBFIs	170,962	140,043	133,558	257,266	195,464
IV. PRIVATE SECTOR (BUSINESS)	4,902,456	4,813,366	5,071,746	5,536,064	5,699,028
a. Agriculture, forestry and fishing	197,809	181,100	170,921	196,117	188,605
01. Crop and animal production, hunting and related service activities	194,071	176,164	164,663	189,588	181,986
i. Growing of Wheat, Rice, Sugar Cane & Cotton	117,758	100,699	95,659	98,573	102,940
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,342	7,574	7,046	6,941	7,612
iii. Growing of other fruits, vegetables and crops	33,039	31,874	27,243	27,775	27,027
iv. Raising of livestock and other related activities	24,558	25,174	24,586	44,205	33,226
v. Other agricultural support activities	10,267	10,780	10,083	11,986	10,994
vi. Hunting, trapping and related service activities	108	63	46	107	188
02 - Forestry and logging	680	1,019	1,072	1,325	829
03 - Fishing and aquaculture	3,058	3,917	5,186	5,204	5,789
b. Mining and quarrying	214,697	219,145	240,418	229,882	249,345
01 - Mining of coal and lignite	49,697	64,824	74,351	52,312	45,861
02 - Extraction of crude petroleum and natural gas	141,739	135,007	146,531	150,598	177,562
03 - Mining of metal ores	2,817	2,882	3,197	4,887	4,425
04 - Other mining and quarrying	20,100	15,922	15,895	21,135	20,631
05 - Mining support service activities	345	510	443	950	866
c. Manufacturing	1,457,180	1,337,138	1,378,114	1,563,156	1,600,621
01 - Manufacture of food products	201,665	216,960	245,300	269,507	262,040
02 - Manufacture of beverages	32,361	45,590	47,988	60,967	87,258
03 - Manufacture of tobacco products	20,791	15,524	20,628	53,600	21,709
04 - Manufacture of textiles	215,873	212,199	212,179	200,970	216,726
i. Preparation and spinning of textile fibers	66,696	57,899	53,685	54,757	55,144
ii. Weaving of textiles	27,436	24,584	28,107	24,809	24,780
iii. Finishing of textiles	27,935	35,438	23,925	19,955	23,675
iv. Manufacture of knitted and crocheted fabrics	11,961	13,424	16,353	14,177	19,450
v. Manufacture of made-up textile articles, except apparel	29,206	29,262	29,025	29,497	34,202
vi. Manufacture of carpets and rugs	1,031	1,313	2,416	1,927	2,218
vii. Manufacture of other textiles n.e.c.	51,609	50,279	58,666	55,847	57,256
05 - Manufacture of wearing apparel	52,092	58,140	65,605	72,032	69,320
06 - Manufacture of leather and related products	17,193	18,862	21,277	23,072	24,250
i. Tanning and dressing of leather; dressing and dyeing of fur	4,420	4,212	5,850	6,020	6,257
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,000	3,020	3,404	3,365	3,447
iii. Manufacture of footwear	9,773	11,630	12,023	13,688	14,547
a). Leather wear	8,462	10,387	10,092	11,631	12,223
b). Rubber and Plastic wear	1,311	1,244	1,931	2,056	2,324

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022		2023		
	Jun	Dec	Mar	Jun	Sep
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,246	2,706	3,165	3,357	3,165
08 - Manufacture of paper and paper products	9,043	11,565	12,261	15,736	16,681
09 - Printing and reproduction of recorded media	14,886	13,764	15,065	16,680	16,496
10 - Manufacture of coke and refined petroleum products	175,295	157,449	147,340	138,227	146,461
11 - Manufacture of chemicals and chemical products	150,755	129,753	128,744	168,162	211,870
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	67,092	58,009	52,390	52,479	48,221
13 - Manufacture of rubber and plastics products	16,833	15,588	21,111	23,770	19,186
14 - Manufacture of other non-metallic mineral products	31,609	27,359	29,016	25,795	28,205
15 - Manufacture of basic metals	47,181	43,786	41,284	48,008	48,254
16 - Manufacture of fabricated metal products, except machinery and equipment	10,517	9,870	10,771	12,637	12,103
17 - Manufacture of computer, electronic and optical products	26,191	33,864	29,633	26,262	25,202
18 - Manufacture of electrical equipment	58,128	51,545	58,806	79,269	61,615
19 - Manufacture of machinery and equipment	21,792	21,274	20,403	41,985	45,157
20 - Manufacture of motor vehicles, trailers and semi-trailers	177,500	68,669	72,851	95,205	86,034
21 - Manufacture of other transport equipment	8,143	10,759	11,100	11,889	14,436
22 - Manufacture of furniture	3,020	3,551	4,397	4,773	4,404
23 - Other manufacturing	94,650	109,138	104,008	115,827	127,286
24 - Repair and installation of machinery and equipment	1,323	1,214	2,789	2,944	4,542
d. Electricity, gas, steam and air conditioning supply	289,433	246,317	354,280	364,822	469,290
e. Water supply, sewerage, waste management and remediation activities	10,689	11,813	15,343	13,584	18,750
f. Construction	437,486	347,132	322,044	427,324	372,544
01 - Construction of buildings	248,445	189,162	167,891	214,957	172,856
02 - Civil engineering	145,320	108,532	109,300	159,994	152,230
03 - Specialized construction activities	43,721	49,438	44,852	52,373	47,458
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	761,381	814,749	852,578	953,157	975,429
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	41,340	48,376	50,041	50,060	49,137
02 - Wholesale trade, except of motor vehicles and motorcycles	253,992	274,969	293,854	339,612	346,554
03 - Retail trade, except of motor vehicles and motorcycles	466,049	491,404	508,683	563,485	579,737
h. Transportation and storage	259,837	384,153	409,533	427,767	431,709
i. Accommodation and food service activities	24,978	28,983	28,000	29,824	30,245
j. Information and communication	175,424	185,112	198,417	211,348	197,335
k. Real estate activities	220,925	231,999	223,397	209,150	208,543
l. Professional, scientific and technical activities	124,656	124,199	123,592	134,405	132,604
01 - Legal and accounting activities	14,579	15,288	19,588	16,011	17,642
02 - Activities of head offices; management consultancy activities	9,663	8,545	9,869	12,076	16,108
03 - Architectural and engineering activities; technical testing and analysis	23,558	22,908	25,026	29,355	25,532
04 - Scientific research and development	7,625	4,732	9,269	10,652	8,872
05 - Advertising and market research	13,270	12,571	12,162	13,858	12,586
06 - Other professional, scientific and technical activities	54,750	58,991	46,427	51,260	50,584
07 - Veterinary activities	1,212	1,164	1,251	1,195	1,280
m. Administrative and support service activities	96,951	99,829	103,066	112,274	115,573
01 - Rental and leasing activities	3,401	3,499	3,186	3,310	3,788
02 - Employment activities	1,221	1,698	1,440	1,175	1,764
03 - Travel agency, tour operator, reservation service and related activities	16,299	20,449	21,231	25,229	26,382
04 - Security and investigation activities	4,420	4,574	4,131	3,822	3,700
05 - Services to buildings and landscape activities	3,187	3,190	2,448	3,699	3,703
06 - Office administrative, office support and other business support activities	68,424	66,420	70,630	75,040	76,237
n. Education	105,798	105,942	123,030	111,355	117,871
o. Human health and social work activities	76,308	69,891	75,003	81,213	79,635
p. Arts, entertainment and recreation	3,156	3,518	2,286	2,500	3,184
q. Other service activities	445,748	422,346	451,726	468,184	507,746
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	562,512	592,179	590,526	615,920	642,850
VI. PERSONAL	10,091,015	10,512,179	10,790,437	11,695,312	12,236,860
VII. OTHER	66,040	55,260	48,049	64,279	69,644
TOTAL	21,973,388	22,041,665	22,848,894	24,683,416	25,595,396

Source: Core Statistics Department

Note:

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

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 30th September, 2023 (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	493,604	1,514.3	299,732	1,159.5	11,716	14.2	37,217	35.0	7,953,365	53,203.2
25,000 to 50,000	51,808	1,823.2	45,893	1,669.2	551	19.6	1,001	35.0	427,128	16,024.4
50,000 to 100,000	135,442	10,339.7	42,387	2,996.7	526	37.9	850	60.9	480,638	31,873.4
100,000 to 150,000	23,132	2,787.1	21,356	2,619.8	278	34.3	533	64.7	199,612	24,011.2
150,000 to 200,000	14,425	2,481.2	13,840	2,277.8	215	36.9	340	59.0	136,616	23,026.0
200,000 to 300,000	22,031	5,480.0	16,449	3,993.1	313	76.6	462	114.2	171,487	41,438.0
300,000 to 400,000	13,962	4,860.7	8,951	3,095.4	186	64.4	346	119.8	99,606	34,357.4
400,000 to 500,000	10,726	4,779.0	6,101	2,723.7	149	67.2	249	112.1	64,977	28,992.5
500,000 to 750,000	28,308	16,846.3	8,458	5,161.3	269	163.1	512	313.4	110,828	67,400.0
750,000 to 1,000,000	10,370	9,025.7	5,545	4,811.3	206	179.5	385	333.8	64,698	56,275.9
1,000,000 to 2,000,000	26,654	36,561.5	16,462	24,913.6	566	801.5	991	1,394.7	130,133	179,426.4
2,000,000 to 3,000,000	14,959	35,689.2	6,777	16,234.1	335	825.2	484	1,197.8	56,541	137,014.8
3,000,000 to 4,000,000	6,944	23,826.9	3,770	12,940.6	239	817.8	321	1,103.0	34,921	119,926.9
4,000,000 to 5,000,000	4,838	21,569.4	2,551	11,423.8	161	712.4	288	1,285.5	21,402	95,377.0
5,000,000 to 6,000,000	4,114	22,133.7	2,121	11,392.8	123	668.7	229	1,239.9	18,863	101,433.1
6,000,000 to 7,000,000	4,416	28,663.0	1,575	10,168.2	106	689.9	177	1,144.7	11,131	71,708.6
7,000,000 to 8,000,000	2,133	15,906.3	975	7,293.1	115	859.2	156	1,160.2	8,451	63,079.1
8,000,000 to 9,000,000	1,598	13,572.8	996	8,423.7	126	1,052.2	115	972.5	6,973	58,957.5
9,000,000 to 10,000,000	1,292	12,221.2	792	7,473.1	59	556.8	175	1,703.0	5,431	51,423.7
10,000,000 to 100,000,000	11,949	287,271.5	12,067	390,710.3	1,455	50,976.8	1,695	55,262.5	51,918	1,415,546.3
100,000,000 to 500,000,000	518	95,227.1	3,883	824,997.7	611	136,357.2	503	106,746.8	5,086	969,504.8
500,000,000 to 1,000,000,000	38	27,168.7	655	423,266.1	211	132,861.4	112	74,320.8	551	364,156.9
1,000,000,000 to 5,000,000,000	33	63,954.8	620	1,119,939.4	342	662,711.0	137	308,919.2	432	824,460.7
5,000,000,000 to 10,000,000,000	-	-	47	297,522.0	24	157,245.7	26	182,233.0	43	293,969.9
10,000,000,000 & Over	-	-	26	511,557.2	21	342,836.1	17	263,949.8	30	576,440.8
TOTAL	883,294	743,703.1	522,029	3,708,763.4	18,903	1,490,665.6	47,321	1,003,881.2	10,060,861	5,699,028.3

Source: Core Statistics Department

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 30th September, 2023 (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	83,693	295	56,177,154	127,968	75,482	184	64,638,359	182,859	65,131,963	184,373
25,000 to 50,000	354,093	10,138	4,562,511	166,517	35,385	826	5,426,562	195,229	5,478,370	197,052
50,000 to 100,000	239,484	13,378	5,361,204	385,947	26,835	1,617	6,151,924	435,911	6,287,366	446,250
100,000 to 150,000	2,278	274	4,851,372	585,018	15,399	1,921	5,090,828	613,944	5,113,960	616,731
150,000 to 200,000	3,090	297	3,550,106	587,316	7,145	1,010	3,711,352	614,023	3,725,777	616,505
200,000 to 300,000	2,010	496	2,449,818	596,392	7,413	1,805	2,647,952	644,314	2,669,983	649,794
300,000 to 400,000	1,229	419	2,379,898	805,473	1,473	518	2,491,689	844,047	2,505,651	848,908
400,000 to 500,000	972	437	825,884	367,979	2,425	1,115	900,757	401,427	911,483	406,206
500,000 to 750,000	1,925	1,137	1,145,313	690,446	10,165	6,661	1,277,470	771,281	1,305,778	788,128
750,000 to 1,000,000	1,000	864	540,290	467,203	3,235	2,830	615,359	532,499	625,729	541,524
1,000,000 to 2,000,000	4,318	5,866	944,232	1,293,249	2,261	2,728	1,098,963	1,508,379	1,125,617	1,544,940
2,000,000 to 3,000,000	1,733	4,201	348,156	840,108	739	1,729	414,765	1,001,310	429,724	1,036,999
3,000,000 to 4,000,000	1,115	3,843	159,314	545,379	337	1,153	200,017	685,164	206,961	708,991
4,000,000 to 5,000,000	797	3,558	100,162	446,725	106	470	125,467	559,551	130,305	581,121
5,000,000 to 6,000,000	1,043	5,464	70,455	378,568	176	987	93,010	499,753	97,124	521,886
6,000,000 to 7,000,000	534	3,422	40,329	260,148	81	522	53,933	347,803	58,349	376,466
7,000,000 to 8,000,000	382	2,843	30,854	229,645	183	1,345	41,116	306,224	43,249	322,131
8,000,000 to 9,000,000	323	2,724	23,283	196,936	44	370	31,860	269,436	33,458	283,008
9,000,000 to 10,000,000	288	2,719	18,278	172,873	43	415	25,066	237,163	26,358	249,385
10,000,000 to 100,000,000	5,015	151,266	112,226	2,354,357	602	18,071	184,978	4,436,189	196,927	4,723,461
100,000,000 to 500,000,000	926	197,387	2,960	496,252	59	11,362	14,028	2,742,608	14,546	2,837,835
500,000,000 to 1,000,000,000	116	68,608	149	103,193	1	962	1,795	1,167,369	1,833	1,194,537
1,000,000,000 to 5,000,000,000	87	144,861	70	131,230	6	11,043	1,694	3,203,164	1,727	3,267,119
5,000,000,000 to 10,000,000,000	3	18,354	1	7,938	-	-	144	957,263	144	957,263
10,000,000,000 & Over	-	-	-	-	-	-	94	1,694,784	94	1,694,784
TOTAL	706,454	642,850	83,694,019	12,236,860	189,595	69,644	95,239,182	24,851,693	96,122,476	25,595,396

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Mar-23			Jun-23			Sep-23 ^F			
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Overall	Foreign Constituents	39.55	679.65	719.20	46.32	691.31	737.62	51.13	692.58	743.70	
	Government	110.26	3,414.96	3,525.22	91.30	3,612.78	3,704.08	86.59	3,622.17	3,708.76	
	Non-Financial Public Sector Enterprises	24.49	1,226.47	1,250.95	13.93	1,410.56	1,424.48	32.10	1,458.56	1,490.67	
	NBFCs & Financial Auxiliaries	1.36	851.41	852.77	2.80	902.85	905.66	2.00	1,001.88	1,003.88	
	Private Sector (Business)	282.94	4,788.81	5,071.75	383.95	5,152.11	5,536.06	425.53	5,273.49	5,699.03	
	Trust Funds & Non Profit Organizations	6.35	584.17	590.53	13.18	602.74	615.92	12.33	630.52	642.85	
	Personal/Individuals	1,632.81	9,157.63	10,790.44	1,815.69	9,879.62	11,695.31	1,945.87	10,290.99	12,236.86	
	Others	11.47	36.58	48.05	15.43	48.85	64.28	15.55	54.10	69.64	
	Total		2,109.22	20,739.67	22,848.89	2,382.61	22,300.81	24,683.42	2,571.10	23,024.30	25,595.40
	Punjab	Foreign Constituents	29.53	242.21	271.74	34.32	269.94	304.27	37.82	269.68	307.50
Government		43.63	1,386.16	1,429.79	26.24	1,471.36	1,497.60	23.88	1,467.58	1,491.46	
Non-Financial Public Sector Enterprises		20.76	686.72	707.48	4.49	761.90	766.39	5.44	780.69	786.13	
NBFCs & Financial Auxiliaries		0.30	113.82	114.12	0.36	127.29	127.65	0.24	164.63	164.87	
Private Sector (Business)		159.39	1,832.63	1,992.02	219.17	2,088.71	2,307.88	263.41	2,115.26	2,378.67	
Trust Funds & Non Profit Organizations		2.80	208.57	211.37	7.21	222.16	229.38	6.42	222.74	229.15	
Personal/Individuals		946.70	4,670.31	5,617.01	1,067.12	5,104.41	6,171.53	1,121.27	5,310.73	6,432.00	
Others		1.81	9.86	11.67	0.78	10.07	10.85	1.58	18.17	19.76	
Total			1,204.91	9,150.28	10,355.19	1,359.70	10,055.85	11,415.54	1,460.06	10,349.48	11,809.53
Sindh		Foreign Constituents	2.10	325.30	327.40	2.15	315.93	318.08	2.25	307.82	310.07
	Government	15.15	728.25	743.39	11.55	792.67	804.22	12.89	853.49	866.38	
	Non-Financial Public Sector Enterprises	1.66	247.56	249.22	6.68	285.61	292.29	5.41	288.56	293.97	
	NBFCs & Financial Auxiliaries	0.03	665.39	665.42	1.40	715.78	717.19	1.08	802.97	804.05	
	Private Sector (Business)	58.04	2,186.14	2,244.17	60.20	2,122.56	2,182.77	64.04	2,206.88	2,270.92	
	Trust Funds & Non Profit Organizations	1.48	274.93	276.41	1.80	274.11	275.91	1.72	274.03	275.75	
	Personal/Individuals	135.92	2,690.99	2,826.91	152.10	2,849.45	3,001.55	167.53	2,930.35	3,097.89	
	Others	0.07	3.90	3.97	0.06	7.97	8.03	0.10	10.33	10.43	
	Total		214.45	7,122.46	7,336.91	235.96	7,364.07	7,600.04	255.03	7,674.43	7,929.45
	Khyber Pakhtunkhwa	Foreign Constituents	3.59	17.57	21.16	4.31	17.43	21.74	4.78	18.23	23.01
Government		22.01	311.18	333.19	20.68	310.29	330.96	20.71	294.45	315.17	
Non-Financial Public Sector Enterprises		0.54	41.84	42.37	0.62	29.76	30.37	0.58	21.94	22.52	
NBFCs & Financial Auxiliaries		0.03	30.68	30.71	0.05	1.76	1.81	0.09	1.80	1.89	
Private Sector (Business)		38.85	119.48	158.33	57.62	163.22	220.84	55.24	155.11	210.35	
Trust Funds & Non Profit Organizations		1.06	19.96	21.02	1.55	21.07	22.62	1.56	27.90	29.46	
Personal/Individuals		289.04	653.30	942.34	312.05	700.06	1,012.11	341.36	758.17	1,099.53	
Others		1.97	16.02	17.99	0.48	12.65	13.13	1.75	13.40	15.15	
Total			357.10	1,210.02	1,567.11	397.35	1,256.23	1,653.58	426.08	1,291.01	1,717.09
Balochistan		Foreign Constituents	0.01	1.61	1.62	0.01	1.66	1.67	0.02	1.73	1.74
	Government	17.39	131.20	148.59	17.41	133.36	150.77	19.20	141.12	160.33	
	Non-Financial Public Sector Enterprises	0.48	17.16	17.64	0.56	21.07	21.63	0.56	15.62	16.19	
	NBFCs & Financial Auxiliaries	-	1.24	1.24	0.00	1.42	1.42	0.00	1.62	1.62	
	Private Sector (Business)	14.45	58.39	72.85	23.81	89.10	112.91	20.36	75.17	95.53	
	Trust Funds & Non Profit Organizations	0.09	4.73	4.82	0.23	4.70	4.92	0.22	3.56	3.78	
	Personal/Individuals	57.17	175.24	232.41	65.49	190.47	255.96	67.70	199.48	267.18	
	Others	7.29	0.89	8.18	14.09	0.78	14.87	11.92	0.57	12.50	
	Total		96.89	390.46	487.35	121.61	442.55	564.16	119.98	438.88	558.86
	Islamabad	Foreign Constituents	0.12	82.64	82.76	0.15	73.43	73.58	0.21	80.79	81.00
Government		1.66	822.35	824.01	7.74	861.08	868.83	2.51	820.82	823.33	
Non-Financial Public Sector Enterprises		0.00	228.33	228.33	0.97	304.80	305.77	0.00	344.93	344.94	
NBFCs & Financial Auxiliaries		-	27.73	27.73	-	47.08	47.08	-	21.66	21.66	
Private Sector (Business)		1.83	565.27	567.10	2.62	647.11	649.74	3.13	683.11	686.23	
Trust Funds & Non Profit Organizations		0.49	74.20	74.69	0.48	77.32	77.80	0.54	98.42	98.96	
Personal/Individuals		16.48	693.28	709.76	17.86	731.81	749.68	19.94	767.16	787.10	
Others		0.16	5.89	6.05	0.01	17.35	17.36	0.17	11.59	11.76	
Total			20.74	2,499.70	2,520.44	29.84	2,759.98	2,789.82	26.50	2,828.48	2,854.98
Gilgit-Baltistan		Foreign Constituents	0.16	0.25	0.41	0.11	0.35	0.46	0.14	0.30	0.44
	Government	8.50	11.96	20.46	6.59	14.56	21.14	6.28	20.07	26.35	
	Non-Financial Public Sector Enterprises	1.03	4.20	5.22	0.59	5.63	6.22	0.64	5.95	6.58	
	NBFCs & Financial Auxiliaries	0.94	7.09	8.03	0.93	3.45	4.38	0.52	3.43	3.95	
	Private Sector (Business)	3.50	5.67	9.16	5.27	10.93	16.20	4.23	7.35	11.58	
	Trust Funds & Non Profit Organizations	0.35	0.44	0.78	0.75	0.46	1.21	0.73	0.60	1.33	
	Personal/Individuals	14.64	36.89	51.53	17.66	36.68	54.34	19.37	38.41	57.78	
	Others	0.02	0.01	0.03	0.01	0.02	0.03	0.03	0.02	0.05	
	Total		29.13	66.50	95.63	31.91	72.08	104.00	31.94	76.12	108.06

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Mar-23			Jun-23			Sep-23 ^p		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	4.03	10.07	14.10	5.27	12.56	17.83	5.91	14.03	19.94
	Government	1.92	23.87	25.78	1.10	29.46	30.56	1.11	24.64	25.74
	Non-Financial Public Sector Enterprises	0.02	0.66	0.68	0.01	1.80	1.81	19.47	0.88	20.34
	NBFCs & Financial Auxiliaries	0.06	5.45	5.51	0.06	6.08	6.14	0.07	5.76	5.83
AJK	Private Sector (Business)	6.88	21.23	28.11	15.25	30.48	45.73	15.13	30.63	45.76
	Trust Funds & Non Profit Organizations	0.09	1.34	1.43	1.16	2.92	4.08	1.14	3.28	4.42
	Personal/Individuals	172.86	237.62	410.48	183.41	266.74	450.15	208.70	286.69	495.38
	Others	0.15	0.01	0.16	0.00	0.01	0.01	0.00	0.01	0.01
	Total	185.99	300.26	486.25	206.25	350.04	556.29	251.51	365.91	617.42

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					
	Mar		Jun ^R		Sep ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	51,130,945	126,291.8	67,488,950	176,133.8	65,131,963	184,373.4
25,000 to 50,000	7,823,318	264,694.5	5,491,133	197,367.7	5,478,370	197,052.0
50,000 to 100,000	7,299,543	517,202.6	6,112,005	438,053.6	6,287,366	446,250.2
100,000 to 150,000	3,645,320	442,918.3	3,695,530	451,618.7	5,113,960	616,731.1
150,000 to 200,000	6,003,525	1,112,410.1	2,479,053	428,902.2	3,725,777	616,504.5
200,000 to 300,000	2,114,565	514,986.3	2,903,095	704,080.2	2,669,983	649,794.0
300,000 to 400,000	1,192,103	410,174.6	1,530,572	527,722.6	2,505,651	848,907.6
400,000 to 500,000	774,841	345,948.5	950,957	424,959.5	911,483	406,206.4
500,000 to 750,000	1,031,054	616,993.0	1,322,171	797,940.1	1,305,778	788,127.7
750,000 to 1,000,000	516,883	449,608.1	667,344	580,816.0	625,729	541,524.2
1,000,000 to 2,000,000	961,783	1,324,099.3	1,103,843	1,516,814.6	1,125,617	1,544,940.2
2,000,000 to 3,000,000	360,810	867,536.7	404,665	974,428.4	429,724	1,036,999.0
3,000,000 to 4,000,000	175,194	601,396.7	198,997	681,102.2	206,961	708,990.8
4,000,000 to 5,000,000	108,123	482,677.8	121,388	541,650.4	130,305	581,120.7
5,000,000 to 6,000,000	87,986	472,081.3	98,179	526,792.4	97,124	521,886.4
6,000,000 to 7,000,000	50,903	327,999.0	56,802	366,506.2	58,349	376,465.9
7,000,000 to 8,000,000	38,577	287,185.1	43,308	322,611.3	43,249	322,130.6
8,000,000 to 9,000,000	30,371	256,942.7	33,536	283,568.5	33,458	283,008.3
9,000,000 to 10,000,000	25,273	239,942.1	27,192	258,086.6	26,358	249,384.5
10,000,000 to 100,000,000	184,002	4,284,836.4	215,299	4,904,016.7	196,927	4,723,460.7
100,000,000 to 500,000,000	12,203	2,334,299.4	13,756	2,687,943.7	14,546	2,837,835.0
500,000,000 to 1,000,000,000	1,837	1,190,011.1	2,018	1,378,465.3	1,833	1,194,537.3
1,000,000,000 to 5,000,000,000	1,621	2,925,376.1	1,791	3,288,222.4	1,727	3,267,119.1
5,000,000,000 to 10,000,000,000	141	938,803.9	132	881,428.1	144	957,262.6
10,000,000,000 & Over	83	1,514,478.2	74	1,344,184.6	94	1,694,783.9
TOTAL	83,571,004	22,848,893.5	94,961,790	24,683,415.9	96,122,476	25,595,396.1

Source: Core Statistics Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of deposits which fall in the respective class.
4. 'Amount' represents the total amount of all deposits falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March, 2023.

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

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

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 and Developed Finance institutions.

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

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023					
	Mar		Jun ^R		Sep ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	749,941	4,487.2	1,125,959	10,109.3	683,619	4,339.1
25,000 to 50,000	1,141,660	38,349.8	935,492	33,948.8	1,213,638	44,774.4
50,000 to 100,000	562,506	36,663.8	460,378	31,423.6	587,801	38,844.7
100,000 to 150,000	249,163	30,309.9	259,842	31,754.3	229,716	27,960.1
150,000 to 200,000	178,049	30,704.6	176,409	30,499.7	188,493	32,410.8
200,000 to 300,000	260,940	63,448.4	354,972	88,203.5	257,663	63,143.6
300,000 to 400,000	247,675	84,500.5	159,284	54,272.0	236,629	78,073.6
400,000 to 500,000	104,809	46,717.1	109,310	48,822.1	100,182	44,702.2
500,000 to 750,000	293,329	187,619.9	293,062	188,268.6	290,612	185,158.3
750,000 to 1,000,000	108,007	94,700.0	121,321	107,398.9	114,306	99,533.8
1,000,000 to 2,000,000	245,660	337,432.9	235,793	329,380.0	239,002	337,247.8
2,000,000 to 3,000,000	70,259	172,259.1	68,689	168,251.8	67,908	165,211.8
3,000,000 to 4,000,000	28,752	99,337.4	28,518	98,305.4	30,728	105,304.8
4,000,000 to 5,000,000	20,538	92,208.2	20,598	92,982.8	19,978	89,873.5
5,000,000 to 6,000,000	15,229	83,062.0	15,216	82,787.1	15,013	81,559.0
6,000,000 to 7,000,000	8,198	53,115.3	11,209	72,501.7	9,420	61,388.4
7,000,000 to 8,000,000	7,253	54,342.5	7,450	55,634.5	10,212	75,580.3
8,000,000 to 9,000,000	8,334	70,063.4	6,150	51,910.7	6,251	53,022.9
9,000,000 to 10,000,000	6,956	66,758.3	7,303	69,971.2	7,415	70,973.3
10,000,000 to 100,000,000	45,879	1,383,383.8	44,301	1,347,493.9	44,423	1,351,904.9
100,000,000 to 500,000,000	9,803	2,119,169.3	9,456	2,044,047.4	9,539	2,044,349.9
500,000,000 to 1,000,000,000	1,570	1,071,648.6	1,486	999,186.9	1,465	998,295.3
1,000,000,000 to 5,000,000,000	1,152	2,230,603.7	1,146	2,198,057.9	1,067	2,085,180.6
5,000,000,000 to 10,000,000,000	116	747,200.5	104	668,667.8	99	619,762.6
10,000,000,000 & Over	89	2,257,033.4	100	2,904,036.9	96	2,683,611.0
Total	4,365,867	11,455,119.7	4,453,548	11,807,916.8	4,365,275	11,442,206.9

Source: Core Statistics Department

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 30th September, 2023 (Provisional)**

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Mutual 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	-	-	34.0	-	27.0	-	47.0	-	105,299.0	962.9	5.0	-	577,692.0	3,367.7	515.0	8.5	683,619.0	4,339.1
25,000 to 50,000	-	-	1.0	-	1.0	0.0	6.0	0.2	92,348.0	3,614.7	-	-	1,120,460.0	41,010.1	822.0	149.3	1,213,638.0	44,774.4
50,000 to 100,000	-	-	-	-	5.0	0.4	4.0	0.3	91,876.0	6,757.5	1.0	0.1	494,155.0	32,071.7	1,760.0	14.7	587,801.0	38,844.7
100,000 to 150,000	-	-	1.0	0.1	-	-	4.0	0.5	73,511.0	9,030.8	1.0	0.1	154,789.0	18,923.8	1,410.0	4.7	229,716.0	27,960.1
150,000 to 200,000	-	-	1.0	0.2	2.0	0.3	5.0	0.9	73,805.0	12,345.4	3.0	0.5	114,466.0	20,039.5	211.0	24.0	188,493.0	32,410.8
200,000 to 300,000	-	-	-	-	5.0	1.2	15.0	3.7	101,576.0	24,650.9	4.0	1.1	155,602.0	38,375.2	461.0	111.4	257,663.0	63,143.6
300,000 to 400,000	-	-	-	-	-	-	11.0	4.0	158,134.0	51,034.8	3.0	1.1	78,306.0	26,958.6	175.0	75.1	236,629.0	78,073.6
400,000 to 500,000	-	-	1.0	0.4	4.0	1.8	19.0	8.6	49,462.0	22,109.2	3.0	1.3	50,551.0	22,547.2	142.0	33.7	100,182.0	44,702.2
500,000 to 750,000	-	-	3.0	1.9	3.0	1.9	35.0	21.9	70,186.0	42,182.1	4.0	2.7	220,316.0	142,923.1	65.0	24.6	290,612.0	185,158.3
750,000 to 1,000,000	-	-	1.0	1.0	4.0	3.3	50.0	43.9	43,715.0	38,506.7	3.0	2.6	70,488.0	60,943.0	45.0	33.4	114,306.0	99,533.8
1,000,000 to 2,000,000	-	-	8.0	13.4	35.0	50.5	359.0	545.4	70,818.0	101,417.5	88.0	151.1	167,597.0	235,042.9	97.0	27.1	239,002.0	337,247.8
2,000,000 to 3,000,000	-	-	4.0	9.4	21.0	56.9	108.0	263.9	28,506.0	69,224.9	17.0	42.0	39,249.0	95,606.9	3.0	7.8	67,908.0	165,211.8
3,000,000 to 4,000,000	-	-	-	-	19.0	64.3	45.0	153.1	15,822.0	53,829.1	6.0	20.3	14,830.0	51,227.6	6.0	10.4	30,728.0	105,304.8
4,000,000 to 5,000,000	-	-	5.0	22.6	6.0	26.3	46.0	206.5	9,918.0	44,887.8	9.0	39.5	9,990.0	44,689.3	4.0	1.5	19,978.0	89,873.5
5,000,000 to 6,000,000	-	-	3.0	17.2	12.0	65.1	16.0	87.2	6,837.0	36,838.6	10.0	56.9	8,135.0	44,494.0	-	-	15,013.0	81,559.0
6,000,000 to 7,000,000	-	-	2.0	13.1	13.0	84.6	27.0	176.0	5,332.0	34,886.6	4.0	26.3	4,041.0	26,195.3	1.0	6.7	9,420.0	61,388.4
7,000,000 to 8,000,000	-	-	4.0	29.9	7.0	52.6	3.0	23.1	6,786.0	49,900.5	3.0	22.4	3,409.0	25,551.8	-	-	10,212.0	75,580.3
8,000,000 to 9,000,000	-	-	-	-	7.0	60.2	14.0	120.0	3,697.0	31,342.5	5.0	42.4	2,527.0	21,449.7	1.0	8.0	6,251.0	53,022.9
9,000,000 to 10,000,000	-	-	-	-	4.0	37.6	7.0	65.3	3,634.0	34,824.5	2.0	18.4	3,768.0	36,027.5	-	-	7,415.0	70,973.3
10,000,000 to 100,000,000	1.0	11.1	41.0	2,029.8	127.0	5,224.8	191.0	6,732.9	37,921.0	1,211,640.9	84.0	3,661.3	6,041.0	121,986.6	17.0	617.4	44,423.0	1,351,904.9
100,000,000 to 500,000,000	-	-	41.0	10,712.9	135.0	36,364.8	122.0	28,658.5	9,149.0	1,952,790.2	20.0	4,798.9	66.0	10,373.1	6.0	651.6	9,539.0	2,044,349.9
500,000,000 to 1,000,000,000	-	-	14.0	9,584.2	76.0	57,374.2	47.0	30,984.2	1,323.0	896,992.9	4.0	2,684.9	1.0	674.9	-	-	1,465.0	998,295.3
1,000,000,000 to 5,000,000,000	-	-	18.0	47,294.1	110.0	260,623.0	54.0	112,701.6	882.0	1,658,604.5	1.0	1,000.0	2.0	4,957.4	-	-	1,067.0	2,085,180.6
5,000,000,000 to 10,000,000,000	-	-	7.0	49,388.2	46.0	294,185.5	5.0	25,176.1	41.0	251,012.8	-	-	-	-	-	-	99.0	619,762.6
10,000,000,000 & Over	-	-	41.0	1,607,535.2	44.0	908,142.1	5.0	89,663.9	6.0	78,269.8	-	-	-	-	-	-	96.0	2,683,611.0
Total	1.0	11.1	230.0	1,726,653.5	713.0	1,562,421.4	1,245.0	295,641.7	1,060,584.0	6,717,658.1	280.0	12,573.9	3,296,481.0	1,125,480.5	5,741.0	1,810.0	4,365,275.0	11,442,206.9

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Jun			Sep		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	21.5	21.5	-	11.1	11.1	-
2. DOMESTIC CONSTITUENTS	11,807,895.3	11,680,126.4	127,768.9	11,442,195.8	11,313,548.6	128,647.1
I. GOVERNMENT	1,887,264.3	1,885,264.3	2,000.0	1,726,653.5	1,726,653.5	-
a. Federal Government	1,035,269.5	1,035,269.5	-	1,045,277.5	1,045,277.5	-
01. Commodity Operations	590,909.7	590,909.7	-	634,735.5	634,735.5	-
02. Others	444,359.8	444,359.8	-	410,542.0	410,542.0	-
b. Provincial Governments	851,994.8	849,994.8	2,000.0	681,376.1	681,376.1	-
01. Commodity Operations	845,000.7	843,000.7	2,000.0	674,498.7	674,498.7	-
02. Others	6,994.1	6,994.1	-	6,877.3	6,877.3	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPS)	1,657,833.3	1,657,833.3	-	1,562,421.4	1,562,421.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,145.0	1,145.0	-	799.5	-	-
03. Utilities	583,517.7	583,517.7	-	589,044.1	-	-
04. Transport, storage and communications	450,384.2	450,384.2	-	430,533.8	-	-
05. Manufacturing	99,530.1	99,530.1	-	72,536.8	-	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	-	-
07. Construction	15,551.1	15,551.1	-	9,061.1	-	-
08. Commerce and Trade	440,386.1	440,386.1	-	390,944.1	-	-
09. Others	2,419.9	2,419.9	-	4,602.8	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	330,009.4	329,859.4	149.9	295,641.7	295,491.8	149.9
01. Mutual Funds and AMCs	6,948.2	6,948.2	-	1,546.0	-	-
02. Insurance & Pension Funds	3,678.4	3,678.4	-	4,581.9	-	-
03. MFIs and DFIs	217,496.1	217,496.1	-	192,892.5	-	-
04. Stock Exchange & Brokerage Houses	15,817.3	15,817.3	-	16,710.7	-	-
05. Modarabas	5,859.1	5,859.1	-	4,754.7	-	-
06. Other NBFIs	80,210.3	80,060.4	149.9	75,155.9	-	-
IV. PRIVATE SECTOR (BUSINESS)	6,790,466.4	6,667,221.2	123,245.2	6,717,658.1	6,591,466.9	126,191.2
a. Agriculture, forestry and fishing	343,915.6	242,109.2	101,806.5	374,410.9	268,806.0	105,604.9
01. Crop and animal production, hunting and related service activities	342,167.6	240,435.5	101,732.1	372,428.9	266,895.2	105,533.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	158,972.8	133,768.1	25,204.7	168,991.2	-	-
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	11,426.6	3,337.4	8,089.2	10,332.4	-	-
iii. Growing of other fruits, vegetables and crops	13,288.2	12,363.7	924.5	17,157.3	-	-
iv. Raising of livestock and other related activities	113,216.4	52,562.9	60,653.5	120,324.8	-	-
v. Other agricultural support activities	45,255.9	38,395.6	6,860.2	55,618.3	-	-
vi. Hunting, trapping and related service activities	7.8	7.8	-	4.9	-	-
02 - Forestry and logging	26.4	9.1	17.3	28.1	11.4	16.7
03 - Fishing and aquaculture	1,721.6	1,664.6	57.0	1,953.9	1,899.5	54.4
b. Mining and quarrying	77,015.4	77,006.4	9.1	69,750.0	69,741.0	9.1
01. Mining of coal and lignite	52,308.5	52,308.5	0.0	44,042.5	44,042.5	0.0
02. Extraction of crude petroleum and natural gas	18,110.9	18,110.9	-	19,927.6	19,927.6	-
03. Mining of metal ores	605.7	605.7	-	620.0	620.0	-
04. Other mining and quarrying	5,969.6	5,960.5	9.0	5,149.6	5,140.5	9.0
05. Mining support service activities	20.8	20.8	-	10.4	10.4	-
c. Manufacturing	4,416,698.1	4,403,452.8	13,245.4	4,315,326.2	4,302,717.2	12,609.1
01. Manufacture of food products	1,009,712.4	997,518.8	12,193.6	890,178.7	878,599.3	11,579.5
02. Manufacture of beverages	51,088.0	51,064.3	23.7	53,608.9	53,585.2	23.7
03. Manufacture of tobacco products	3,014.8	2,977.4	37.4	1,456.9	1,425.8	31.1
04. Manufacture of textiles	1,518,435.8	1,518,283.9	151.9	1,603,869.9	1,603,722.6	147.4
i. Preparation and spinning of textile fibers	533,280.7	533,280.3	0.4	571,644.2	571,643.8	0.4
ii. Weaving of textiles	315,299.7	315,224.7	74.9	328,648.2	328,575.9	72.2
iii. Finishing of textiles	281,286.2	281,276.4	9.8	293,032.6	293,022.7	9.8
iv. Manufacture of knitted and crocheted fabrics	51,895.2	51,854.6	40.7	55,859.9	55,819.2	40.7
v. Manufacture of made-up textile articles, except apparel	186,275.4	186,273.0	2.4	189,348.2	189,346.0	2.2
vi. Manufacture of carpets and rugs	1,117.7	1,114.8	2.9	1,149.1	1,146.3	2.9
vii. Manufacture of other textiles n.e.c.	149,280.8	149,260.1	20.7	164,187.8	164,168.6	19.1
05. Manufacture of wearing apparel	213,732.8	213,509.1	223.7	215,221.1	214,995.2	225.9
06. Manufacture of leather and related products	47,627.8	47,561.3	66.5	46,885.9	46,821.0	65.0
i. Tanning and dressing of leather; dressing and dyeing of fur	7,757.3	7,732.1	25.3	7,309.5	7,284.9	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,098.5	2,098.5	-	2,076.3	2,076.3	-
iii. Manufacture of footwear	37,772.0	37,730.8	41.2	37,500.1	37,459.8	40.3
a). Leather wear	29,949.6	29,908.4	41.2	29,286.9	29,246.5	40.3
b). Rubber and Plastic wear	7,822.4	7,822.4	-	8,213.2	8,213.2	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Jun			Sep		
	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	8,298.2	8,286.7	11.5	8,926.3	8,915.0	11.3
08. Manufacture of paper and paper products	95,559.1	95,525.9	33.2	97,436.4	97,403.8	32.6
09. Printing and reproduction of recorded media	17,134.8	17,120.0	14.8	18,661.7	18,647.1	14.6
10. Manufacture of coke and refined petroleum products	145,230.6	145,230.6	-	130,605.2	130,605.2	-
11. Manufacture of chemicals and chemical products	317,907.7	317,815.2	92.5	273,319.4	273,227.9	91.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	107,041.6	107,036.3	5.3	111,416.2	111,410.9	5.3
13. Manufacture of rubber and plastics products	73,468.2	73,435.0	33.2	78,615.5	78,584.1	31.4
14. Manufacture of other non-metallic mineral products	299,995.4	299,961.1	34.3	285,497.1	285,464.7	32.4
15. Manufacture of basic metals	201,643.7	201,551.3	92.4	201,030.9	200,939.1	91.8
16. Manufacture of fabricated metal products, except machinery and equipment	29,075.0	29,066.6	8.4	28,198.2	28,191.0	7.2
17. Manufacture of computer, electronic and optical products	9,411.5	9,410.6	0.9	11,868.8	11,867.9	0.9
18. Manufacture of electrical equipment	114,263.3	114,247.8	15.5	119,493.4	119,478.4	15.0
19. Manufacture of machinery and equipment	20,173.8	20,162.1	11.7	14,058.4	14,048.0	10.3
20. Manufacture of motor vehicles, trailers and semi-trailers	66,697.5	66,694.7	2.8	61,828.2	61,825.4	2.8
21. Manufacture of other transport equipment	13,711.2	13,711.1	0.1	12,547.5	12,547.4	0.1
22. Manufacture of furniture	6,069.5	5,993.4	76.1	5,645.2	5,569.3	75.9
23. Other manufacturing	45,132.0	45,016.0	116.0	43,366.2	43,252.8	113.4
24. Repair and installation of machinery and equipment	2,273.6	2,273.6	-	1,590.2	1,590.2	-
d. Electricity, gas, steam and air conditioning supply	570,493.5	570,487.8	5.7	538,192.3	538,186.8	5.5
e. Water supply; sewerage, waste management and remediation activities	14,546.7	14,546.6	0.1	17,858.4	17,858.3	0.1
f. Construction	190,232.7	190,006.1	226.7	193,451.6	193,287.2	164.4
01. Construction of buildings	139,806.4	139,609.5	196.9	143,248.9	143,095.5	153.4
02. Civil engineering	47,155.9	47,126.1	29.8	47,259.1	47,248.1	11.0
03. Specialized construction activities	3,270.4	3,270.4	-	2,943.7	2,943.7	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	434,272.1	430,497.8	3,774.3	465,958.4	462,214.6	3,743.7
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	28,640.1	28,279.0	361.1	26,524.5	26,164.0	360.5
02. Wholesale trade, except of motor vehicles and motorcycles	242,155.6	242,014.5	141.1	279,729.5	279,596.0	133.5
03. Retail trade, except of motor vehicles and motorcycles	163,476.4	160,204.2	3,272.1	159,704.4	156,454.7	3,249.7
h. Transportation and storage	116,975.3	113,421.5	3,553.8	116,689.1	113,264.3	3,424.8
i. Accommodation and food service activities	36,929.8	36,789.2	140.7	35,784.7	35,644.6	140.1
j. Information and communication	328,024.0	327,989.8	34.2	338,054.7	338,020.7	33.9
k. Real estate activities	36,253.8	36,252.9	0.8	34,153.5	34,152.7	0.8
l. Professional, scientific and technical activities	58,825.7	58,818.3	7.3	55,053.7	55,046.4	7.3
m. Administrative and support service activities	48,304.6	48,026.6	278.0	51,197.6	50,907.2	290.4
n. Education	33,435.0	33,322.1	113.0	32,485.1	32,376.3	108.8
o. Human health and social work activities	16,964.8	16,933.9	30.9	18,004.3	17,973.4	30.9
p. Arts, entertainment and recreation	1,889.4	1,883.9	5.4	1,894.2	1,888.8	5.3
q. Other service activities	65,689.8	65,676.5	13.3	59,393.3	59,381.5	11.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	13,620.9	13,620.9	-	13,050.9	12,573.9	477.0
VI. PERSONAL	1,126,479.9	1,124,619.3	1,860.7	1,125,437.1	1,123,608.1	1,829.0
a. Bank Employees	266,050.4	264,199.0	1,851.4	285,436.5	283,624.5	1,812.1
b. Consumer Financing	859,736.4	859,727.1	9.3	839,341.7	839,324.8	16.9
01. For house building	212,314.9	212,314.9	-	208,279.8	208,279.8	-
02. For transport i.e., purchase of car etc	293,728.1	293,726.0	2.1	272,289.3	272,286.4	2.9
03. Credit cards	93,786.4	93,786.4	-	103,196.3	103,196.3	-
04. Consumers durable	7,280.5	7,274.7	5.8	7,103.1	7,093.2	9.9
05. Personal loans	252,626.6	252,625.2	1.4	248,473.2	248,469.0	4.2
c. Other	693.1	693.1	-	658.8	658.8	-
VII. OTHER	2,221.1	1,708.0	513.1	1,333.0	1,333.0	-
TOTAL	11,807,916.8	11,680,147.9	127,768.9	11,442,206.9	11,313,559.7	128,647.1

Source: Core Statistics Department

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Jun			sep [*]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	94,555.3	94,555.3	-	102,142.7	102,142.7	-
II. Securities, Shares and Other Financial Instruments	144,593.3	144,592.6	0.7	154,306.3	154,305.8	0.5
A. Quoted on the Stock Exchange:	74,020.6	74,020.6	-	74,783.2	74,783.2	-
1. To Stock Brokers and Dealers:	39,011.6	39,011.6	-	45,919.4	45,919.4	-
(a) Government and Other Trustee Securities	11,453.0	11,453.0	-	16,250.2	16,250.2	-
(b) Shares and Debentures	25,204.5	25,204.5	-	27,378.8	27,378.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2,354.0	2,354.0	-	2,290.5	2,290.5	-
2. To Others:	35,009.0	35,009.0	-	28,863.8	28,863.8	-
(a) Government and Other Trustee Securities	6,047.3	6,047.3	-	755.8	755.8	-
(b) Shares and Debentures	19,071.0	19,071.0	-	18,200.1	18,200.1	-
(c) Participation Term Certificates	8.4	8.4	-	8.4	8.4	-
(d) Others	9,882.3	9,882.3	-	9,899.4	9,899.4	-
B. Unquoted on the Stock Exchange:	70,572.7	70,572.0	0.7	79,523.1	79,522.6	0.5
1. To Stock Brokers and Dealers:	11,450.6	11,450.6	-	11,160.8	11,160.8	-
(a) Government and Other Trustee Securities	0.3	0.3	-	0.3	0.3	-
(b) Shares and Debentures	11,168.3	11,168.3	-	11,000.7	11,000.7	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	282.0	282.0	-	159.8	159.8	-
2. To Others:	59,122.1	59,121.4	0.7	68,362.3	68,361.8	0.5
(a) Government and Other Trustee Securities	8,386.3	8,385.6	0.7	8,681.9	8,681.4	0.5
(b) Shares and Debentures	2,186.5	2,186.5	-	2,092.0	2,092.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	48,549.4	48,549.4	-	57,588.4	57,588.4	-
III. Merchandise	2,777,642.9	2,775,642.9	2,000.1	2,880,255.9	2,880,253.9	2.0
A. Food Items:	819,941.4	817,941.4	2,000.1	846,883.8	846,881.8	2.0
1. Wheat	349,488.9	347,488.9	2,000.0	412,549.3	412,549.3	-
2. Rice and Paddy	103,956.2	103,956.2	-	108,375.4	108,375.4	-
3. Other Grains & Pulses:	8,320.9	8,320.8	0.1	16,629.4	16,627.4	2.0
(a) Indigenous	6,936.1	6,936.0	0.1	16,284.4	16,282.4	2.0
(b) Imported	1,384.8	1,384.8	-	344.9	344.9	-
4. Edible Oils:	92,358.2	92,358.2	-	95,660.0	95,660.0	-
(a) Indigenous	87,077.8	87,077.8	-	91,110.7	91,110.7	-
(b) Imported	5,280.5	5,280.5	-	4,549.3	4,549.3	-
5. Sugar:	184,128.4	184,128.4	-	126,800.4	126,800.4	-
(a) Indigenous	182,808.8	182,808.8	-	126,383.4	126,383.4	-
(b) Imported	1,319.6	1,319.6	-	417.0	417.0	-
6. Kariana And Spices	2,761.3	2,761.3	-	2,998.2	2,998.2	-
7. Fish And Fish Preparations	538.1	538.1	-	397.3	397.3	-
8. Other Food Items:	78,389.3	78,389.3	-	83,473.9	83,473.9	-
(a) Indigenous	77,389.7	77,389.7	-	82,981.0	82,981.0	-
(b) Imported	999.6	999.6	-	492.9	492.9	-
B. Raw Materials:	691,689.7	691,689.7	-	680,908.3	680,908.3	-
1. Cotton Raw:	165,219.7	165,219.7	-	170,406.5	170,406.5	-
(a) Indigenous	146,386.2	146,386.2	-	151,692.2	151,692.2	-
(b) Imported	18,833.5	18,833.5	-	18,714.3	18,714.3	-
2. Synthetic Fibers:	14,531.9	14,531.9	-	16,501.6	16,501.6	-
(a) Indigenous	13,498.8	13,498.8	-	15,340.0	15,340.0	-
(b) Imported	1,033.1	1,033.1	-	1,161.5	1,161.5	-
3. Fertilizers:	68,266.8	68,266.8	-	45,038.0	45,038.0	-
(a) Indigenous	63,257.0	63,257.0	-	40,416.6	40,416.6	-
(b) Imported	5,009.8	5,009.8	-	4,621.4	4,621.4	-
4. Petroleum Crude:	149,959.0	149,959.0	-	142,280.8	142,280.8	-
(a) Indigenous	106,138.5	106,138.5	-	99,655.2	99,655.2	-
(b) Imported	43,820.5	43,820.5	-	42,625.6	42,625.6	-
5. Iron and Steel:	123,239.1	123,239.1	-	122,400.0	122,400.0	-
(a) Indigenous	82,144.5	82,144.5	-	90,623.9	90,623.9	-
(b) Imported	41,094.6	41,094.6	-	31,776.1	31,776.1	-
6. Wool & Goat Hair	14.8	14.8	-	14.9	14.9	-
7. Hides & Skins	4,996.1	4,996.1	-	5,285.8	5,285.8	-
8. Oil Seeds	10,971.3	10,971.3	-	12,912.7	12,912.7	-
9. Pesticides & Insecticides:	6,729.0	6,729.0	-	5,083.7	5,083.7	-
(a) Indigenous	6,231.7	6,231.7	-	4,672.1	4,672.1	-
(b) Imported	497.3	497.3	-	411.6	411.6	-
10. Other Raw Materials:	147,762.0	147,762.0	-	160,984.3	160,984.3	-
(a) Indigenous	137,202.7	137,202.7	-	149,900.4	149,900.4	-
(b) Imported	10,559.3	10,559.3	-	11,083.9	11,083.9	-

**3.11 Classification of Scheduled Banks' Advances
by Securities Pledged**
All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Jun			sep ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,266,011.7	1,266,011.7	-	1,352,463.8	1,352,463.8	-
1. Cotton Textiles:	296,950.2	296,950.2	-	311,568.9	311,568.9	-
(a) Indigenous	286,444.6	286,444.6	-	298,682.9	298,682.9	-
(b) Imported	10,505.6	10,505.6	-	12,886.1	12,886.1	-
2. Cotton Yarn:	89,549.3	89,549.3	-	114,673.6	114,673.6	-
(a) Indigenous	88,077.3	88,077.3	-	113,521.1	113,521.1	-
(b) Imported	1,472.0	1,472.0	-	1,152.5	1,152.5	-
3. Other Textiles:	232,392.6	232,392.6	-	237,551.4	237,551.4	-
(a) Indigenous	228,626.8	228,626.8	-	234,197.0	234,197.0	-
(b) Imported	3,765.7	3,765.7	-	3,354.4	3,354.4	-
4. Machinery:	55,334.8	55,334.8	-	53,159.3	53,159.3	-
(a) Indigenous	32,308.7	32,308.7	-	32,022.0	32,022.0	-
(b) Imported	23,026.1	23,026.1	-	21,137.3	21,137.3	-
5. Handloom Products	64.4	64.4	-	-	-	-
6. Carpets & Rugs	916.9	916.9	-	912.4	912.4	-
7. Readymade Garments	93,333.2	93,333.2	-	103,299.6	103,299.6	-
8. Cement and Cement Products:	147,194.4	147,194.4	-	136,654.5	136,654.5	-
(a) Indigenous	144,501.8	144,501.8	-	133,193.1	133,193.1	-
(b) Imported	2,692.6	2,692.6	-	3,461.5	3,461.5	-
9. Sports Goods	1,585.9	1,585.9	-	1,691.6	1,691.6	-
10. Surgical Instruments	7,472.2	7,472.2	-	6,709.3	6,709.3	-
11. Chemicals & Dyes	61,568.0	61,568.0	-	62,544.5	62,544.5	-
12. Other Finished Goods:	279,650.0	279,650.0	-	323,698.6	323,698.6	-
(a) Indigenous	270,273.4	270,273.4	-	307,488.6	307,488.6	-
(b) Imported	9,376.6	9,376.6	-	16,210.0	16,210.0	-
IV. Fixed Assets Including Machinery	2,160,034.7	2,159,351.5	683.2	2,052,715.9	2,052,045.2	670.7
A. Transport Equipments	781,707.3	781,172.2	535.0	764,057.5	763,531.6	525.9
B. Furniture & Fixtures	15,349.9	15,349.9	-	16,402.3	16,402.3	-
C. Office Equipments	46,523.3	46,523.3	-	47,770.6	47,770.6	-
D. Other Machinery & Equipments	1,316,454.3	1,316,306.2	148.1	1,224,485.5	1,224,340.7	144.8
V. Real Estate	1,704,775.7	1,587,308.7	117,467.0	1,684,010.8	1,563,641.1	120,369.7
A. Land	569,125.6	452,908.7	116,216.9	566,148.1	446,880.7	119,267.4
1. Residential	212,340.8	211,530.8	810.0	226,199.3	225,238.5	960.8
(a) House	206,207.4	205,397.5	810.0	223,221.4	222,260.6	960.8
(b) Flat	6,133.4	6,133.4	-	2,977.9	2,977.9	-
2. Non-Residential	356,784.8	241,377.9	115,406.9	339,948.8	221,642.3	118,306.5
(a) Commercial	165,285.7	165,284.6	1.1	160,014.5	160,014.5	-
(b) Industrial	36,643.5	36,643.5	-	18,789.9	18,789.9	-
(c) Agriculture	143,617.9	28,212.2	115,405.8	154,894.9	36,588.4	118,306.5
(c) Others	11,237.6	11,237.6	-	6,249.4	6,249.4	-
B. Buildings:	1,135,650.1	1,134,400.0	1,250.1	1,117,862.7	1,116,760.4	1,102.4
1. Residential	663,681.2	663,130.0	551.3	646,461.7	645,951.6	510.1
(a) House	578,157.7	577,606.4	551.3	563,250.1	562,740.0	510.1
(b) Flat	85,523.5	85,523.5	-	83,211.6	83,211.6	-
2. Non-Residential	471,968.9	471,270.1	698.8	471,401.0	470,808.7	592.3
(a) Commercial	230,634.7	230,129.4	505.3	236,542.7	236,124.5	418.2
(b) Industrial	179,628.6	179,449.7	178.9	176,891.7	176,730.4	161.2
(c) Agriculture	36,826.7	36,812.1	14.6	42,078.5	42,065.7	12.8
(c) Others	24,878.9	24,878.9	-	15,888.2	15,888.2	-
VI. Fixed Deposits and Insurance Policies	454,415.8	456,415.7	0.1	443,890.9	443,890.8	0.1
A. Bank Deposits	454,713.3	454,713.3	-	442,494.2	442,494.2	-
1. Security Deposits	55,533.4	55,533.4	-	31,086.0	31,086.0	-
2. Term Deposits (TDRs)	359,707.9	359,707.9	-	386,756.0	386,756.0	-
3. Other Deposits	39,472.0	39,472.0	-	24,652.2	24,652.2	-
B. Insurance Policies	1,702.5	1,702.5	0.1	1,396.7	1,396.6	0.1
VII. Others	4,258,728.2	4,254,110.5	4,617.7	3,906,221.7	3,901,613.7	4,608.0
A. Other Secured Advances	1,659,541.4	1,659,161.8	379.6	1,625,291.7	1,624,912.7	379.0
1. Receivables	524,758.7	524,608.7	149.9	531,974.6	531,824.6	149.9
2. Employees Benefits	598.9	598.9	-	273.6	273.6	-
3. Others	1,134,183.8	1,133,954.1	229.7	1,093,043.5	1,092,814.5	229.1
B. Advances Secured by Guarantee(s)	2,599,186.8	2,594,948.7	4,238.1	2,280,930.0	2,276,701.0	4,229.0
1. Institutional Guarantee(s)	2,386,070.5	2,385,931.8	138.7	2,076,824.6	2,076,693.9	130.7
2. Individual Guarantee(s)	213,116.3	209,016.9	4,099.4	204,105.4	200,007.1	4,098.3
VIII. Unsecured Advances	211,170.9	208,170.6	3,000.2	218,662.8	215,666.6	2,996.2
1. Credit Cards	93,756.0	93,756.0	-	103,117.2	103,117.2	-
2. Personal Loan	109,093.8	109,093.8	-	106,030.5	106,030.5	-
3. Others	8,321.1	5,320.8	3,000.2	9,515.0	6,518.8	2,996.2
TOTAL	11,807,916.8	11,680,147.9	127,768.9	11,442,206.9	11,313,559.7	128,647.1

Source: Core Statistics Department

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2022				2023					
	Jun		Dec		Mar		Jun		Sep ^r	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,838,669	3,112,000.3	2,080,080	3,459,023.7	2,595,960	4,110,893.1	3,328,577	4,752,843.1	3,294,410	4,552,309.6
5	55,753	208,837.6	58,261	207,075.8	60,328	181,354.0	56,825	173,680.0	58,335	189,820.1
10	808,356	840,303.7	360,070	807,590.6	669,417	1,028,479.6	124,632	973,892.3	105,610	917,131.5
15	41,379	965,357.9	676,090	1,386,089.2	46,406	869,947.9	46,856	845,390.7	45,306	796,301.7
20	638,322	1,364,702.1	534,700	1,353,876.3	505,818	1,208,752.0	478,657	1,136,291.0	453,539	1,096,572.9
25	340,808	2,562,583.1	99,676	2,402,734.6	181,796	2,336,742.5	129,761	2,404,650.8	122,531	2,279,456.7
30	85,285	334,614.2	74,533	402,214.6	65,786	498,548.4	62,126	365,318.3	57,518	468,469.3
33.33	10,319	17,352.0	1,218	9,747.8	1,056	14,605.0	723	7,913.6	597	10,143.1
35	25,324	232,728.3	27,649	207,262.9	19,485	186,422.3	17,360	218,235.2	13,357	188,729.1
40	38,920	239,012.0	43,671	211,536.6	44,191	238,876.0	40,003	195,781.1	38,042	189,337.3
45	8,400	117,831.2	11,335	120,494.4	10,016	113,598.1	8,728	107,239.1	7,702	111,423.7
50	37,962	216,497.2	161,346	420,234.5	130,420	382,381.3	124,048	339,592.8	134,209	380,070.4
55	3,871	51,824.0	6,864	54,077.4	5,669	56,642.1	5,431	44,970.0	4,961	36,161.2
60	3,925	50,227.6	5,526	60,832.0	5,561	74,164.1	5,541	74,126.7	5,307	61,587.1
65	3,088	42,692.6	4,556	77,227.7	4,320	43,285.3	4,275	35,697.9	4,007	39,280.8
70	2,619	20,140.1	4,129	26,975.0	3,856	25,658.7	3,691	26,808.2	3,137	25,592.6
75	3,506	22,657.9	3,410	26,599.0	3,363	19,945.2	3,617	21,543.4	3,215	21,692.7
80	2,103	16,314.2	5,861	88,756.4	3,136	23,071.5	3,042	19,101.1	3,095	22,100.9
85	1,896	15,177.8	3,031	26,104.8	2,857	11,857.4	2,779	15,429.4	2,666	15,204.0
90	2,538	10,525.0	3,388	26,362.4	3,129	9,622.9	2,858	13,517.8	3,198	12,788.3
95	1,860	10,043.4	2,884	27,213.4	2,069	11,014.1	2,514	10,456.8	2,920	10,156.2
99.99	4,443	12,445.2	170,708	162,001.8	1,228	9,258.2	1,504	25,437.6	1,613	17,878.0
TOTAL	3,959,346	10,463,867.6	4,338,986	11,564,031.1	4,365,867	11,455,119.7	4,453,548	11,807,917.1	4,365,275	11,442,206.9

Source: Core Statistics Department

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

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Oct-23	Nov-23	Dec-23	Jan-24 ^a
A. Agriculture, forestry, and fishing	326,429	344,331	383,512	393,397	417,372	397,264.5
Trade finance	5,163	5,020	6,782	6,429	7,016	6,910.5
Working capital	240,177	234,027	247,580	250,367	260,364	240,396.7
Fixed investment	70,998	93,469	115,631	122,371	131,501	131,665.7
Construction Financing	1,151	1,054	1,032	1,015	991	970.3
Other	8,940	10,762	12,486	13,215	17,501	17,321.3
B. Mining and quarrying	64,099	78,461	77,030	77,036	80,702	75,972.9
Trade finance	2,114	1,765	1,569	2,027	1,948	2,337.7
Working capital	10,401	27,653	26,982	27,578	31,780	25,837.1
Fixed investment	50,175	47,660	47,153	46,110	45,645	45,756.7
Construction Financing	-	-	-	-	-	-
Other	1,410	1,383	1,325	1,322	1,329	2,041.4
C. Manufacturing	4,451,436	4,540,885	4,507,952	4,584,160	4,848,123	4,805,078.9
Trade finance	1,171,216	1,062,545	1,159,247	1,170,630	1,181,800	1,171,641.7
Working capital	1,750,989	1,812,794	1,712,981	1,771,594	2,001,840	1,977,635.4
Fixed investment	1,393,871	1,522,272	1,514,451	1,519,858	1,550,152	1,533,391.0
Construction Financing	22,180	22,794	20,470	21,622	20,858	27,625.3
Other	113,180	120,481	100,804	100,457	93,473	94,785.6
D. Electricity, gas, steam and air conditioning supply	620,224	571,642	514,875	506,697	517,185	478,040.6
Trade finance	8,399	7,217	6,404	8,872	8,193	8,278.2
Working capital	250,098	211,241	177,225	167,375	181,215	143,763.1
Fixed investment	356,879	351,106	329,778	328,227	325,074	323,179.9
Construction Financing	850	929	888	888	847	846.8
Other	3,998	1,149	579	1,335	1,857	1,972.6
E. Water supply; sewerage, waste management and remediation activities	22,442	14,547	15,607	15,482	20,419	19,967.5
Trade finance	13,291	1,617	2,463	2,353	3,776	3,441.1
Working capital	3,353	5,793	6,236	6,368	9,611	9,784.1
Fixed investment	5,364	7,066	6,871	6,723	6,639	6,595.2
Construction Financing	51	39	-	-	-	-
Other	383	31	37	39	392	147.1
F. Construction	188,365	190,233	194,637	193,845	200,276	190,152.1
Trade finance	624	252	752	826	1,003	834.9
Working capital	17,066	27,708	32,818	32,013	33,839	32,656.3
Fixed investment	24,142	25,128	22,313	22,912	21,365	22,833.8
Construction Financing	145,461	136,967	138,441	137,698	143,675	133,449.2
Other	1,073	178	313	396	393	377.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595	451,824	504,970	515,538	536,036	510,222.8
Trade finance	83,421	49,461	54,040	58,180	63,244	58,125.5
Working capital	313,701	272,930	315,422	322,145	332,249	311,908.1
Fixed investment	91,296	78,066	81,299	82,278	87,661	87,844.9
Construction Financing	5,456	18,249	18,050	18,022	17,997	17,941.5
Other	37,721	33,118	36,160	34,914	34,885	34,402.8
H. Transportation and storage	127,188	118,757	120,878	122,265	125,956	119,969.5
Trade finance	3,510	2,457	2,468	2,446	2,558	2,568.9
Working capital	45,789	44,562	49,282	50,589	51,613	44,711.7
Fixed investment	71,220	64,702	61,297	60,939	62,568	62,912.3
Construction Financing	1,001	914	835	822	815	787.5
Other	5,668	6,121	6,995	7,468	8,401	8,989.1
I. Accommodation and food service activities	40,198	37,046	35,329	35,400	40,061	39,773.5
Trade finance	826	1,006	1,150	1,193	1,182	1,149.0
Working capital	10,777	10,598	10,185	10,092	10,535	10,435.5
Fixed investment	16,740	13,767	12,959	13,160	17,580	17,449.3
Construction Financing	10,973	10,184	9,808	9,787	9,584	9,567.1
Other	881	1,490	1,226	1,168	1,179	1,172.5

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Oct-23	Nov-23	Dec-23	Jan-24*
J. Information and communication	277,827	340,357	347,181	349,386	354,743	335,384.1
Trade finance	9,270	6,065	4,971	6,458	4,767	3,559.6
Working capital	24,849	41,109	39,842	40,696	43,063	24,878.4
Fixed investment	231,714	275,887	286,192	286,074	290,664	290,828.8
Construction Financing	275	1,296	1,116	1,114	1,077	1,050.7
Other	11,720	16,000	15,060	15,044	15,172	15,066.5
K. Real estate activities	37,084	36,254	33,752	33,074	31,528	32,878.4
Trade finance	-	-	-	-	-	50.8
Working capital	2,891	3,559	3,483	3,199	2,561	3,132.9
Fixed investment	9,047	6,758	6,348	6,125	5,561	6,551.2
Construction Financing	25,091	25,902	23,893	23,722	23,371	23,109.5
Other	55	35	29	28	35	34.0
L. Professional, scientific and technical activities	53,848	59,061	56,620	60,459	63,631	56,403.0
Trade finance	10,373	9,740	7,872	8,788	9,215	8,585.1
Working capital	25,904	33,381	32,913	35,105	37,244	32,761.6
Fixed investment	13,294	14,810	14,490	15,342	15,436	13,853.0
Construction Financing	195	820	816	816	813	808.8
Other	4,082	310	528	408	922	394.6
M. Administrative and support service activities	57,230	51,840	55,198	54,995	52,450	49,872.7
Trade finance	5,761	2,327	2,967	2,976	3,019	3,131.4
Working capital	32,260	28,112	27,869	27,916	24,977	24,287.5
Fixed investment	12,751	14,811	17,487	17,418	20,954	20,383.2
Construction Financing	113	-	-	-	-	-
Other	6,345	6,590	6,875	6,685	3,500	2,070.7
N. Education	36,167	33,435	31,677	30,967	32,274	27,906.6
Trade finance	16	573	347	347	347	345.7
Working capital	11,099	10,492	9,343	8,630	9,168	6,609.9
Fixed investment	10,682	11,160	11,990	11,993	13,159	12,123.1
Construction Financing	14,227	11,009	9,719	9,706	9,306	8,540.7
Other	143	201	279	291	294	287.3
O. Human health and social work activities	18,884	16,986	17,889	17,918	18,034	17,388.0
Trade finance	8	9	0	-	-	-
Working capital	4,812	3,987	4,310	4,537	4,648	4,208.9
Fixed investment	8,544	8,222	9,476	9,390	9,542	9,375.5
Construction Financing	5,432	4,686	3,996	3,885	3,732	3,692.1
Other	88	82	107	105	111	111.5
P. Arts, entertainment, and recreation	2,764	1,889	1,843	1,798	1,800	1,721.4
Trade finance	..	-	-	-	-	-
Working capital	932	1,013	987	966	966	946.7
Fixed investment	1,691	419	405	377	384	381.5
Construction Financing	130	449	442	436	431	374.5
Other	10	8	9	19	19	18.6
Q. Other service activities	72,118	71,461	63,245	60,707	60,998	55,456.6
Trade finance	2,610	2,946	1,579	1,436	1,280	1,308.4
Working capital	26,682	29,294	24,999	24,637	25,048	22,280.8
Fixed investment	28,970	28,727	28,451	26,787	27,385	24,403.6
Construction Financing	3,365	2,969	2,291	2,290	2,045	2,043.7
Other	10,491	7,525	5,926	5,558	5,240	5,420.0
Total	6,927,897	6,959,008	6,962,195	7,053,123	7,401,588	7,213,453.0

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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.

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	Oct-23	Nov-23	Dec-23	Jan-24 ^F
A. Agriculture, forestry, and fishing	23,562	27,080	30,980	34,458	38,461	38,316
Trade finance	-	-	67	81	65	55
Working capital	15,922	17,969	18,456	20,124	19,266	16,926
Fixed investment	4,568	5,811	7,525	8,546	10,257	12,250
Construction Financing	1,015	5	18	18	18	18
Other	2,057	3,295	4,914	5,688	8,855	9,066
B. Mining and quarrying	2,094	1,082	1,120	1,107	1,268	1,277
Trade finance	27	57	58	76	62	111
Working capital	1,522	618	604	584	750	671
Fixed investment	545	406	458	446	448	488
Construction Financing	-	-	-	-	-	-
Other	-	-	-	-	8	8
C. Manufacturing	226,460	205,450	213,679	237,425	254,182	234,297
Trade finance	37,047	25,081	22,571	23,598	23,784	22,015
Working capital	155,916	146,738	154,643	176,424	190,677	170,466
Fixed investment	29,796	30,223	32,176	32,831	34,717	36,477
Construction Financing	734	314	266	262	267	1,130
Other	2,968	3,094	4,023	4,310	4,736	4,209
D. Electricity, gas, steam and air conditioning supply	3,276	2,771	2,667	2,679	2,680	2,957
Trade finance	103	20	0	-	-	216
Working capital	2,622	2,325	2,273	2,281	2,237	2,299
Fixed investment	532	422	383	389	432	432
Construction Financing	-	-	-	-	-	-
Other	18	3	10	10	10	10
E. Water supply; sewerage, waste management and remediation activities	166	174	147	159	160	136
Trade finance	-	-	-	-	-	-
Working capital	53	48	40	45	54	40
Fixed investment	107	95	71	75	74	77
Construction Financing	-	-	-	-	-	-
Other	5	31	37	39	32	19
F. Construction	16,936	14,576	14,221	13,239	13,877	14,159
Trade finance	37	2	2	2	85	85
Working capital	5,078	5,690	5,776	4,891	5,026	4,929
Fixed investment	1,807	2,085	2,301	2,264	2,393	2,583
Construction Financing	9,593	6,622	5,867	5,811	6,097	6,323
Other	422	178	275	271	276	239
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231	165,428	168,272	175,014	190,722	186,051
Trade finance	7,768	4,935	4,632	4,633	5,117	5,067
Working capital	124,280	119,537	118,386	122,480	131,843	124,668
Fixed investment	25,443	26,662	31,352	33,676	38,091	39,757
Construction Financing	182	155	192	189	189	771
Other	11,557	14,140	13,711	14,037	15,482	15,788
H. Transportation and storage	23,614	21,198	21,041	21,945	23,915	24,898
Trade finance	40	33	10	10	10	10
Working capital	2,694	1,960	1,834	1,972	2,053	2,037
Fixed investment	17,382	15,012	13,972	14,226	15,545	16,153
Construction Financing	459	209	195	191	192	187
Other	3,038	3,984	5,029	5,547	6,114	6,511
I. Accommodation and food service activities	4,376	5,493	4,874	4,927	5,037	4,951
Trade finance	26	26	27	40	60	32
Working capital	1,867	1,739	1,536	1,545	1,599	1,540
Fixed investment	1,224	1,408	1,461	1,484	1,522	1,504
Construction Financing	407	954	816	812	800	825
Other	852	1,367	1,034	1,045	1,056	1,050

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Oct-23	Nov-23	Dec-23	Jan-24 ^P
J. Information and communication	4,669	5,085	5,643	5,767	6,296	6,194
Trade finance	289	132	154	203	156	112
Working capital	1,990	2,344	2,674	2,863	3,038	3,219
Fixed investment	1,968	2,289	2,559	2,449	2,839	2,604
Construction Financing	275	206	146	144	142	141
Other	147	113	110	108	121	119
K. Real estate activities	2,213	2,013	2,002	2,047	2,117	2,359
Trade finance	-	-	-	-	-	44
Working capital	432	341	382	395	401	430
Fixed investment	1,146	1,224	1,283	1,319	1,364	1,388
Construction Financing	580	412	308	305	317	482
Other	55	35	29	28	35	15
L. Professional, scientific and technical activities	18,791	18,461	17,757	16,917	19,600	17,858
Trade finance	2,198	1,760	2,085	1,912	1,920	1,858
Working capital	10,042	10,548	9,426	9,041	9,760	8,236
Fixed investment	3,094	6,098	6,049	5,908	7,827	7,664
Construction Financing	145	5	5	5	5	5
Other	3,313	50	192	51	89	94
M. Administrative and support service activities	13,015	10,109	10,537	11,101	9,195	8,911
Trade finance	733	412	419	391	391	381
Working capital	7,283	4,528	4,787	5,345	5,299	5,111
Fixed investment	2,587	2,159	2,609	2,661	2,998	2,917
Construction Financing	-	-	-	-	-	-
Other	2,412	3,011	2,722	2,704	507	502
N. Education	2,622	2,991	3,072	3,110	3,268	3,201
Trade finance	16	11	9	9	9	8
Working capital	925	1,206	1,089	1,128	1,229	1,093
Fixed investment	1,323	1,422	1,546	1,544	1,600	1,684
Construction Financing	216	151	149	139	136	129
Other	143	201	279	291	294	287
O. Human health and social work activities	2,049	2,796	2,202	2,205	2,361	2,858
Trade finance	8	9	-	-	-	-
Working capital	891	1,199	1,082	1,069	1,097	1,187
Fixed investment	940	1,396	920	942	1,058	1,085
Construction Financing	126	114	96	93	100	479
Other	84	78	103	101	107	107
P. Arts, entertainment, and recreation	355	258	231	229	222	224
Trade finance	..	-	-	-	-	-
Working capital	293	145	125	115	101	105
Fixed investment	48	102	94	92	100	97
Construction Financing	4	3	3	3	2	2
Other	10	8	9	19	19	19
Q. Other service activities	37,717	31,020	28,212	28,083	28,211	25,208
Trade finance	324	90	59	59	43	55
Working capital	13,405	9,591	8,079	7,988	8,295	7,651
Fixed investment	21,015	19,721	18,714	18,646	18,519	16,029
Construction Financing	59	53	48	47	46	210
Other	2,913	1,565	1,312	1,344	1,308	1,264
Total	551,145	515,986	526,656	560,412	601,572	573,854

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 and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%	
Jan-Mar-2023	Punjab	4,538.8	36.0	4,364.2	96.2	174.7	3.9	207.1	4,571.3	36.3	100.7
	Sindh	6,532.9	51.9	6,392.2	97.9	140.7	2.2	159.8	6,552.0	52.0	100.3
	KPK	83.3	0.7	81.8	98.2	1.5	1.8	65.7	147.5	1.2	177.1
	Balochistan	9.7	0.1	9.5	97.9	0.2	2.1	50.0	59.4	0.5	614.4
	Islamabad	1,417.3	11.3	1,226.8	86.6	190.5	13.4	19.6	1,246.4	9.9	87.9
	Gilgit-Baltistan	4.7	0.0	4.7	99.5	0.0	0.5	0.6	5.3	0.0	111.9
	AJK	9.1	0.1	9.1	99.8	0.0	0.2	4.9	14.0	0.1	153.7
Total		12,595.9	100.0	12,088.3	96.0	507.7	4.0	507.7	12,595.9	100.0	-
Apr-Jun-2023	Punjab	4,549.3	38.5	4,452.6	97.9	96.7	2.1	800.7	5,253.3	44.4	115.5
	Sindh	5,399.5	45.7	5,095.0	94.4	304.5	5.6	86.0	5,181.0	43.8	96.0
	KPK	57.7	0.5	56.7	98.1	1.1	1.9	50.4	107.1	0.9	185.5
	Balochistan	9.8	0.1	9.7	98.8	0.1	1.3	114.2	123.9	1.0	1,261.0
	Islamabad	1,793.3	15.2	1,095.3	61.1	698.1	38.9	43.0	1,138.2	9.6	63.5
	Gilgit-Baltistan	4.3	0.0	4.2	99.1	0.0	0.9	0.8	5.1	0.0	118.1
	AJK	7.5	0.1	7.5	99.9	0.0	0.1	5.4	12.9	0.1	172.0
Total		11,821.4	100.0	10,720.9	90.7	1,100.5	9.3	1,100.5	11,821.4	100.0	-
Jul-Sep ¹ -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	-

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 and place of Disbursement and Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Mar-23		Apr-Jun-23		Jul-Sep-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,364.15	96.15	4,452.58	97.87	4,731.26	95.79
	Sindh	142.54	3.14	69.26	1.52	173.87	3.52
	KPK	9.85	0.22	10.36	0.23	10.84	0.22
	Balochistan	0.33	0.01	0.06	-	0.22	-
	Islamabad	18.60	0.41	15.27	0.34	20.31	0.41
	Gilgit-Baltistan	0.08	-	0.08	-	0.02	-
	AJK	3.28	0.07	1.66	0.04	2.44	0.05
Punjab Total		4,538.85	100.00	4,549.27	100.00	4,938.97	100.00
Sindh	Punjab	57.60	0.88	136.09	2.52	141.14	2.50
	Sindh	6,392.25	97.85	5,094.95	94.36	5,135.29	90.90
	KPK	31.02	0.47	23.37	0.43	19.59	0.35
	Balochistan	49.62	0.76	113.94	2.11	136.60	2.42
	Islamabad	0.36	0.01	26.70	0.49	215.33	3.81
	Gilgit-Baltistan	0.49	0.01	0.73	0.01	0.83	0.01
	AJK	1.60	0.02	3.71	0.07	0.66	0.01
Sindh Total		6,532.93	100.00	5,399.49	100.00	5,649.45	100.00
KPK	Punjab	0.16	0.20	0.08	0.14	0.05	0.08
	Sindh	0.68	0.81	0.01	0.01	0.39	0.61
	KPK	81.81	98.21	56.67	98.14	61.84	96.13
	Balochistan	-	-	-	-	-	-
	Islamabad	0.64	0.76	0.98	1.70	2.04	3.18
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.01	0.00	0.01	0.01	0.01
KPK Total		83.30	100.00	57.74	100.00	64.33	100.00
Balochistan	Punjab	0.00	-	0.00	-	0.00	-
	Sindh	0.20	2.12	0.12	1.25	0.40	3.14
	KPK	0.00	0.01	-	-	-	-
	Balochistan	9.47	97.88	9.70	98.75	12.47	96.86
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.67	100.00	9.83	100.00	12.88	100.00
Islamabad	Punjab	149.33	10.54	664.51	37.06	432.46	27.96
	Sindh	16.34	1.15	16.63	0.93	22.73	1.47
	KPK	24.82	1.75	16.69	0.93	17.71	1.14
	Balochistan	0.02	-	0.20	0.01	0.08	-
	Islamabad	1,226.79	86.56	1,095.26	61.07	1,073.96	69.42
	Gilgit-Baltistan	0.01	-	0.01	-	0.00	-
	AJK	0.02	-	0.02	-	0.02	-
Islamabad Total		1,417.33	100.00	1,793.31	100.00	1,546.97	100.00
Gilgit-Baltistan	Punjab	0.00	0.09	0.01	0.17	0.00	0.03
	Sindh	-	-	-	-	-	-
	KPK	0.00	-	-	-	0.00	0.01
	Balochistan	0.00	0.01	0.00	0.01	0.00	-
	Islamabad	0.02	0.41	0.03	0.73	0.06	1.34
	Gilgit-Baltistan	4.67	99.49	4.24	99.09	4.52	98.61
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.70	100.00	4.28	100.00	4.59	100.00
AJK	Punjab	0.01	0.11	0.01	0.07	0.00	0.01
	Sindh	0.00	-	-	-	-	-
	KPK	0.00	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.00	0.02	0.00	0.01
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.11	99.84	7.48	99.91	8.80	99.98
AJK Total		9.13	100.00	7.48	100.00	8.80	100.00
Grand Total		12,595.9	-	11,821.4	-	12,226.0	-

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.

3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Mar-23		Apr-Jun-23		Jul-Sep-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,364.15	95.47	4,452.58	84.76	4,731.26	89.19
	Sindh	57.60	1.26	136.09	2.59	141.14	2.66
	KPK	0.16	-	0.08	-	0.05	-
	Balochistan	0.00	-	0.00	-	0.00	-
	Islamabad	149.33	3.27	664.51	12.65	432.46	8.15
	Gilgit-Baltistan	0.00	-	0.01	-	0.00	-
	AJK	0.01	-	0.01	-	0.00	-
Punjab Total		4,571.27	100.00	5,253.28	100.00	5,304.92	100.00
Sindh	Punjab	142.54	2.18	69.26	1.34	173.87	3.26
	Sindh	6,392.25	97.56	5,094.95	98.34	5,135.29	96.30
	KPK	0.68	0.01	0.01	-	0.39	0.01
	Balochistan	0.20	-	0.12	-	0.40	0.01
	Islamabad	16.34	0.25	16.63	0.32	22.73	0.43
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.00	-	-	-	-	-
Sindh Total		6,552.01	100.00	5,180.97	100.00	5,332.69	100.00
KPK	Punjab	9.85	6.68	10.36	9.68	10.84	9.86
	Sindh	31.02	21.03	23.37	21.82	19.59	17.82
	KPK	81.81	55.46	56.67	52.92	61.84	56.23
	Balochistan	0.00	-	-	-	-	-
	Islamabad	24.82	16.83	16.69	15.58	17.71	16.10
	Gilgit-Baltistan	0.00	-	-	-	0.00	-
	AJK	0.00	-	-	-	-	-
KPK Total		147.50	100.00	107.08	100.00	109.99	100.00
Balochistan	Punjab	0.33	0.55	0.06	0.05	0.22	0.15
	Sindh	49.62	83.48	113.94	91.96	136.60	91.45
	KPK	-	-	-	-	-	-
	Balochistan	9.47	15.93	9.70	7.83	12.47	8.35
	Islamabad	0.02	0.03	0.20	0.17	0.08	0.05
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
	AJK	-	-	-	-	-	-
Balochistan Total		59.44	100.00	123.90	100.00	149.37	100.00
Islamabad	Punjab	18.60	1.49	15.27	1.34	20.31	1.55
	Sindh	0.36	0.03	26.70	2.35	215.33	16.42
	KPK	0.64	0.05	0.98	0.09	2.04	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	1,226.79	98.43	1,095.26	96.22	1,073.96	81.88
	Gilgit-Baltistan	0.02	-	0.03	-	0.06	-
	AJK	0.00	-	0.00	-	0.00	-
Islamabad Total		1,246.40	100.00	1,138.25	100.00	1,311.71	100.00
Gilgit-Baltistan	Punjab	0.08	1.59	0.08	1.53	0.02	0.35
	Sindh	0.49	9.24	0.73	14.45	0.83	15.41
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.25	0.01	0.16	0.00	0.03
	Gilgit-Baltistan	4.67	88.92	4.24	83.87	4.52	84.22
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.26	100.00	5.05	100.00	5.37	100.00
AJK	Punjab	3.28	23.38	1.66	12.92	2.44	20.47
	Sindh	1.60	11.43	3.71	28.84	0.66	5.54
	KPK	0.01	0.07	0.00	0.04	0.01	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.15	0.02	0.13	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.11	64.97	7.48	58.08	8.80	73.81
AJK Total		14.03	100.00	12.87	100.00	11.92	100.00
Grand Total		12,595.90	-	11,821.40	-	12,225.98	-

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	Mar-23			Jun-23			Sep-23 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.02	0.02	-	0.02	0.02	-	0.01	0.01
	Government	29.94	1,406.03	1,435.97	28.68	1,858.58	1,887.26	8.65	1,718.00	1,726.65
	Non-Financial Public Sector Enterprises	-	1,506.54	1,506.54	-	1,657.83	1,657.83	-	1,562.42	1,562.42
	NBFCs & Financial Auxiliaries	0.01	340.93	340.94	0.01	330.00	330.01	0.01	295.63	295.64
	Private Sector (Business)	295.50	6,729.81	7,025.31	274.59	6,515.88	6,790.47	273.89	6,443.77	6,717.66
	Trust Funds & Non Profit Organizations	-	14.55	14.55	-	13.62	13.62	-	12.57	12.57
	Personal/Individuals	79.72	1,049.22	1,128.93	78.88	1,047.62	1,126.49	79.16	1,046.32	1,125.48
	Others	1.65	1.20	2.85	1.20	1.02	2.22	0.77	1.04	1.81
	Total	406.82	11,048.30	11,455.12	383.36	11,424.57	11,807.93	362.47	11,079.78	11,442.21
Punjab	Foreign Constituents	-	-	-	-	0.02	0.02	-	0.02	0.02
	Government	-	726.46	726.46	-	1,035.40	1,035.40	-	833.27	833.27
	Non-Financial Public Sector Enterprises	-	444.16	444.16	-	501.07	501.07	-	496.44	496.44
	NBFCs & Financial Auxiliaries	-	36.06	36.06	-	36.12	36.12	-	29.84	29.84
	Private Sector (Business)	193.74	2,885.41	3,079.15	173.19	2,793.24	2,966.44	173.55	2,744.73	2,918.28
	Trust Funds & Non Profit Organizations	-	4.90	4.90	-	4.50	4.50	-	4.28	4.28
	Personal/Individuals	35.62	335.98	371.60	33.62	343.94	377.56	33.47	341.63	375.09
	Others	1.40	0.41	1.81	0.91	0.57	1.47	0.62	0.41	1.03
	Total	230.76	4,433.40	4,664.16	207.72	4,714.86	4,922.58	207.63	4,450.61	4,658.24
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	29.94	348.59	378.53	28.68	391.75	420.43	8.65	419.17	427.82
	Non-Financial Public Sector Enterprises	-	718.23	718.23	-	845.22	845.22	-	787.64	787.64
	NBFCs & Financial Auxiliaries	0.01	187.22	187.23	0.01	193.66	193.68	0.01	176.87	176.88
	Private Sector (Business)	37.23	2,921.93	2,959.16	37.40	2,900.77	2,938.16	39.37	2,895.82	2,935.18
	Trust Funds & Non Profit Organizations	-	5.14	5.14	-	4.37	4.37	-	4.01	4.01
	Personal/Individuals	26.67	599.98	626.65	28.44	607.42	635.86	28.49	609.44	637.93
	Others	-	0.79	0.79	-	0.45	0.45	-	0.63	0.63
	Total	93.86	4,781.88	4,875.74	94.53	4,943.66	5,038.19	76.52	4,893.57	4,970.09
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	22.05	22.05	-	0.00	0.00	-	0.00	0.00
	Non-Financial Public Sector Enterprises	-	59.42	59.42	-	18.42	18.42	-	18.42	18.42
	NBFCs & Financial Auxiliaries	-	0.56	0.56	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	55.47	181.41	236.89	55.10	63.63	118.73	51.78	60.80	112.58
	Trust Funds & Non Profit Organizations	-	0.26	0.26	-	0.25	0.25	-	0.23	0.23
	Personal/Individuals	7.54	69.91	77.44	6.74	50.61	57.35	6.16	51.11	57.27
	Others	-	-	-	-	-	-	-	-	-
	Total	63.01	333.62	396.63	61.85	132.96	194.81	57.94	130.63	188.57
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.96	1.96	-	1.96	1.96	-	2.00	2.00
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.66	5.49	10.15	4.32	5.09	9.41	4.16	5.29	9.45
	Trust Funds & Non Profit Organizations	-	0.18	0.18	-	0.35	0.35	-	0.35	0.35
	Personal/Individuals	7.20	4.94	12.14	7.33	4.93	12.26	7.73	5.05	12.78
	Others	0.25	-	0.25	0.30	-	0.30	0.15	-	0.15
	Total	12.11	12.57	24.68	11.95	12.33	24.28	12.05	12.68	24.73
Islamabad	Foreign Constituents	-	0.02	0.02	-	-	-	-	-	-
	Government	-	306.96	306.96	-	429.47	429.47	-	463.57	463.57
	Non-Financial Public Sector Enterprises	-	284.72	284.72	-	293.11	293.11	-	259.92	259.92
	NBFCs & Financial Auxiliaries	-	117.09	117.09	-	100.15	100.15	-	88.87	88.87
	Private Sector (Business)	0.24	709.74	709.98	0.26	730.57	730.83	0.27	714.50	714.77
	Trust Funds & Non Profit Organizations	-	4.06	4.06	-	4.15	4.15	-	3.70	3.70
	Personal/Individuals	0.38	32.46	32.84	0.37	34.78	35.15	0.38	32.83	33.21
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.62	1,455.07	1,455.68	0.63	1,592.24	1,592.86	0.65	1,563.39	1,564.04

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

(Billion Rupees)

Provinces/ Regions	Borrower	Mar-23			Jun-23			Sep-23 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Gilgit-Baltistan	Private Sector (Business)	2.46	2.98	5.43	3.01	2.80	5.81	3.41	2.78	6.19
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.46	1.31	1.77	0.46	1.33	1.80	1.02	1.47	2.49
	Others	-	-	-	-	-	-	-	-	-
	Total	2.92	4.28	7.21	3.48	4.13	7.61	4.43	4.25	8.64
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
AJK	Private Sector (Business)	1.70	22.84	24.54	1.30	19.78	21.08	1.36	19.85	21.21
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.85	4.63	6.48	1.92	4.60	6.52	1.91	4.81	6.71
	Others	-	-	-	-	-	-	-	-	-
	Total	3.54	27.48	31.02	3.22	24.38	27.60	3.26	24.66	27.92

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-Sep									
Punjab	129,027	50,596	168,274	18,361	18,976	46,121	3,351	78,459	71,910
Sindh	19,956	21,454	39,476	3,220	2,834	11,097	736	21,396	13,621
Khyber Pakhtunkhwa	5,071	1,205	6,469	999	726	2,193	126	614	926
Balochistan	562	205	1,986	65	66	362	23	44	306
Azad Jammu Kashmir	438	92	266	1	-	1	9	242	45
Gilgit Baltistan	1,146	156	836	4	2	14	3	4	22
All Pakistan	156,200	73,708	217,307	22,650	22,604	59,788	4,248	100,760	86,830
Jul-Dec									
Punjab	381,879	106,865	169,431	30,807	43,384	48,765	5,244	188,584	75,047
Sindh	60,510	42,083	41,278	5,605	7,277	11,499	1,032	48,067	17,132
Khyber Pakhtunkhwa	10,812	3,102	6,664	1,770	1,620	2,421	202	1,292	1,052
Balochistan	1,984	727	2,203	119	149	404	32	90	300
Azad Jammu Kashmir	1,035	267	302	3	1	32	1,163	1,132	591
Gilgit Baltistan	2,401	348	788	6	8	14	6	7	25
All Pakistan	458,621	153,392	220,666	38,310	52,440	63,134	7,679	239,172	94,148
Jul-Mar									
Punjab	529,939	158,544	162,522	39,923	68,316	46,970	6,417	257,788	67,303
Sindh	101,690	68,221	44,218	8,439	11,721	11,256	1,235	45,010	9,342
Khyber Pakhtunkhwa	17,715	5,205	6,484	2,547	2,710	2,355	256	3,175	2,501
Balochistan	3,425	1,381	2,301	167	288	436	42	229	855
Azad Jammu Kashmir	1,560	415	399	4	2	3	13	1,444	115
Gilgit Baltistan	3,487	597	757	6	12	13	12	25	26
All Pakistan	657,816	234,364	216,680	51,086	83,050	61,034	7,975	307,671	80,141
Jul-Jun									
Punjab	767,645	252,634	174,868	49,537	106,674	46,628	8,474	390,951	78,617
Sindh	165,865	110,406	52,485	11,699	19,623	12,247	1,773	59,436	15,018
Khyber Pakhtunkhwa	25,100	8,264	7,415	3,007	3,857	2,377	556	6,272	2,907
Balochistan	5,266	2,732	2,952	247	574	528	67	797	399
Azad Jammu Kashmir	2,280	596	443	14	27	66	14	2,971	541
Gilgit Baltistan	4,783	933	910	7	18	18	16	37	26
All Pakistan	970,939	375,565	239,072	64,511	130,774	61,864	10,900	460,463	97,508
FY24									
Jul-Sep									
Punjab	147,697	65,494	172,750	20,008	29,115	51,753	3,559	84,189	74,857
Sindh	33,859	28,256	50,891	5,932	6,724	13,067	928	12,114	17,175
Khyber Pakhtunkhwa	32,030	18,773	6,926	1,025	862	2,718	225	1,663	2,037
Balochistan	2,379	1,051	3,513	83	111	538	43	132	408
Azad Jammu Kashmir	631	199	472	15	40	71	11	605	470
Gilgit Baltistan	800	345	1,072	5	2	12	5	25	26
All Pakistan	217,396	114,118	235,624	27,068	36,854	68,160	4,771	98,728	94,973

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

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

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Sep FY24

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

Non- Farm (Non-Crop) Sector

(Million Rupees)

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

Source: Agriculture Credit & Financial Inclusion Department, SBP

**3.21 Classification of Scheduled Banks' Bills
Purchased and Discounted
All Banks**

(End period: Million Rupees)

ECONOMIC GROUPS	2023								
	Mar			Jun			Sep ⁵		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	502.7	-	-	764.7	-	-	1,457.6
2. DOMESTIC CONSTITUENTS	141,070.6	42,715.4	188,422.3	150,128.4	31,430.5	204,580.2	132,113.5	42,837.0	231,592.6
I. GOVERNMENT	17.2	172.0	-	-	289.7	-	-	27.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	15,048.7	719.6	0.0	16,996.8	2,012.7	0.0	18,236.7	155.1	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	126,004.7	41,823.4	188,422.3	133,131.6	29,128.1	204,580.2	113,876.8	42,654.1	231,592.5
a. Agriculture, forestry and fishing	9.7	148.0	448.6	9.7	101.0	86.3	40.7	-	221.8
b. Mining and quarrying	6.8	1,321.7	-	-	1,382.9	26.8	7.0	1,321.7	76.8
c. Manufacturing	74,556.4	27,571.7	171,767.4	94,960.3	23,316.6	183,759.1	73,659.9	29,509.5	200,906.2
01 - Manufacture of food products	10,536.3	6,009.9	8,359.2	12,979.4	3,757.1	6,305.2	12,079.6	5,283.2	12,120.3
02 - Manufacture of beverages	100.0	539.2	6.4	100.0	531.3	4.1	1,305.8	469.0	14.6
03 - Manufacture of textiles	38,026.6	7,474.9	130,462.3	44,509.3	7,988.6	148,965.5	42,454.0	8,951.2	157,401.1
04 - Manufacture of wearing apparel	1,023.0	1,632.6	23,860.5	1,142.1	1,608.3	19,169.0	895.8	1,832.3	21,444.3
05 - Manufacture of leather and related products	-	542.8	3,208.1	-	719.6	3,543.5	-	1,315.7	3,694.1
06 - Manufacture of paper and paper products	50.6	357.4	495.3	73.3	477.7	322.6	197.7	1,074.5	359.8
07 - Manufacture of coke and refined petroleum products	9,375.0	5,265.3	401.2	15,359.9	2,250.1	-	947.9	4,246.9	-
08 - Manufacture of chemicals and chemical products	10,332.3	1,500.0	452.6	11,185.9	1,221.1	475.4	10,797.6	1,026.9	247.5
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120.3	270.6	107.4	85.0	499.8	113.2	85.0	202.8	102.4
10 - Manufacture of rubber and plastics products	364.3	495.6	287.8	712.8	392.5	545.0	237.5	1,203.7	654.9
11 - Manufacture of other non-metallic mineral products	53.0	350.7	1,222.3	20.0	203.3	1,742.5	20.0	416.3	1,756.6
12 - Manufacture of basic metals	147.2	648.9	-	106.0	266.9	-	214.1	1,013.7	94.1
13 - Manufacture of fabricated metal products, except machinery and equipment	303.6	0.5	-	296.4	76.2	20.2	367.4	46.7	15.6
14 - Manufacture of computer, electronic and optical products	208.6	-	-	50.5	-	-	128.3	19.4	-
15 - Manufacture of electrical equipment	100.0	786.9	76.0	140.3	1,759.7	124.6	127.5	1,048.5	121.8
16 - Manufacture of machinery and equipment	15.0	9.8	770.8	-	150.5	516.4	-	55.4	390.6
17 - Manufacture of motor vehicles, trailers and semi-trailers	620.4	1,189.4	594.6	591.4	1,124.4	327.5	530.5	1,145.9	118.8
18 - Manufacture of furniture	-	6.8	-	-	34.9	-	10.0	83.3	-
19. Other manufacturing	3,180.5	490.5	1,462.8	7,608.1	254.7	1,584.2	3,261.1	74.2	2,370.0
d. Electricity, gas, steam and air conditioning supply	6,014.1	-	232.0	1,148.4	-	347.0	127.4	135.0	315.0
e. Water supply; sewerage, waste management and remediation activities	272.4	-	-	-	-	-	-	79.5	-
f. Construction	25.1	380.5	38.0	-	-	-	-	4.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	20,138.5	10,326.8	15,012.4	15,427.5	2,139.4	19,328.4	18,175.0	9,042.5	28,680.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	0.5	31.1	-	884.7	78.9
02 - Wholesale trade, except of motor vehicles and motorcycles	7,920.6	9,619.9	3,646.0	4,684.3	1,784.1	2,175.0	7,407.0	7,687.0	4,599.1
03 - Retail trade, except of motor vehicles and motorcycles	12,218.0	706.4	11,335.3	10,743.2	354.9	17,122.3	10,768.0	470.8	24,002.9
h. Transportation and storage	10.3	1,813.9	99.8	7.0	1,772.2	119.8	7.0	1,772.2	119.8
i. Accommodation and food service activities	-	3.4	-	-	115.1	-	-	203.3	-
j. Information and communication	13,431.9	103.6	168.1	12,232.0	101.5	265.7	11,284.5	222.6	673.3
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,996.2	74.9	26.9	59.5	176.2	371.0	0.8	222.9	253.8
m. Administrative and support service activities	4,006.6	74.7	497.9	3,516.4	19.1	240.4	4,001.0	136.2	285.8
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,536.5	-	131.2	5,770.9	-	35.8	6,573.6	-	59.1
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	0.4	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	141,070.6	42,715.4	188,925.0	150,128.4	31,430.5	205,345.0	132,113.5	42,837.0	233,050.2

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								
	Mar			Jun			Sep ^p		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	15,907,263.1	16,396,787.1	16,127,162.8	17,431,123.3	17,927,488.2	17,543,320.9	18,429,400.2	19,047,444.7	18,780,785.2
1) Treasury Bills	3,922,956.0	4,106,381.7	3,956,793.3	5,197,150.6	5,409,806.1	5,216,726.5	5,350,880.8	5,595,911.3	5,396,373.1
2) Pakistan Investment Bonds (PIBs)	11,973,008.3	12,279,106.5	12,158,818.2	12,222,251.1	12,505,960.5	12,314,724.5	13,062,413.3	13,435,461.3	13,367,897.3
a. Fixed Rate	4,171,962.3	4,353,261.5	4,217,798.7	4,351,704.4	4,560,100.4	4,328,379.0	2,983,873.6	3,207,437.6	2,925,889.4
b. Floating Rate	7,801,046.0	7,925,845.1	7,941,019.5	7,870,546.7	7,945,860.1	7,986,345.6	10,078,539.7	10,228,023.7	10,442,007.9
3) Others	11,298.8	11,298.8	11,551.2	11,721.7	11,721.7	11,869.9	16,106.1	16,072.1	16,514.8
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	396,664.4	267,250.1	399,197.3	392,699.4	273,768.9	393,689.5	435,925.6	319,498.6	454,875.3
1) Quoted On The Stock Exchange	191,677.2	68,146.6	184,923.9	197,417.6	85,122.7	192,253.8	240,238.8	131,691.7	253,161.7
of which:									
Financial Institutions	18,752.4	12,812.3	20,957.6	19,209.6	12,968.4	21,092.0	18,708.9	12,611.4	20,768.1
NFPSEs	25,019.0	5,599.2	22,926.2	30,237.1	12,637.5	27,444.9	31,622.0	16,742.1	30,824.9
Private Sector	119,157.7	39,807.3	116,578.8	118,731.1	48,319.1	117,375.2	116,351.8	45,604.5	118,264.4
2) Unquoted On The Stock Exchange	204,987.2	199,103.5	214,273.4	195,281.8	188,646.2	201,435.6	195,686.8	187,806.9	201,713.6
of which:									
Financial Institutions	19,391.0	17,178.5	21,360.5	23,356.1	21,109.6	23,982.7	23,804.4	21,138.9	24,452.0
NFPSEs	117,178.5	117,057.6	124,495.5	122,873.3	122,746.7	130,618.0	23,796.4	23,676.9	31,722.8
Private Sector	10,585.1	8,176.5	12,581.7	11,229.1	8,176.5	11,383.5	11,207.7	8,136.8	11,388.3
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	0.8	5.3	5.2	0.8	5.3
VIII. TERM FINANCE CERTIFICATES	98,336.5	100,814.0	101,630.6	106,466.6	108,966.2	109,606.1	107,589.6	109,733.4	112,487.7
IX. MUTUAL FUNDS	12,591.8	10,990.3	12,598.1	12,072.8	10,731.8	12,071.9	11,940.8	10,483.9	11,959.9
X. OTHERS	6,333.8	6,333.8	6,694.4	6,063.9	6,063.9	6,387.6	42,530.2	42,530.2	42,955.2
XI. Islamic Banking Products - Investments	3,152,826.4	3,149,057.3	3,305,817.5	3,426,152.1	3,426,468.0	3,535,417.1	3,885,383.2	3,883,816.9	4,143,917.0
a. Government Islamic Securities	2,635,134.9	2,638,679.6	2,729,336.8	2,916,238.6	2,923,703.4	2,968,905.7	3,342,704.4	3,345,689.5	3,506,651.0
1. GOP Ijara Sukuk	2,523,122.2	2,524,400.4	2,610,692.4	2,825,149.3	2,830,701.8	2,877,024.8	3,273,201.6	3,276,314.8	3,435,563.8
a. Variable Rental Rate	1,892,550.3	1,909,122.4	1,956,780.5	2,228,657.1	2,230,675.5	2,271,117.5	2,561,849.0	2,560,487.6	2,678,986.3
b. Fixed Rental Rate	630,571.9	615,278.0	653,911.9	596,492.2	600,026.3	605,907.3	711,352.6	715,827.2	756,577.6
2. Bai Muajjal - Government	23,788.8	23,788.8	29,175.2	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	68,042.4	68,042.4	69,287.8	70,379.8	70,379.8	71,171.3	69,502.8	69,374.7	71,087.2
4. Other	20,181.5	22,447.9	20,181.5	20,709.6	22,621.8	20,709.6	-	-	-
b. Corporate Sukuks	481,879.0	474,565.6	539,007.4	472,155.2	467,806.0	527,558.3	479,379.3	475,252.2	572,637.0
1) Diminishing Musharaka Sukuk	148,200.8	145,224.7	153,277.5	145,421.3	142,608.9	149,750.9	150,650.8	148,131.6	158,282.3
2) Ijarah Sukuk	190,356.0	187,861.3	240,538.7	190,316.3	187,824.3	234,150.5	190,287.8	187,800.5	268,290.5
3) Modaraba Sukuk	10,954.0	10,954.0	11,327.0	10,779.0	10,779.0	11,024.7	10,760.5	10,768.6	11,285.8
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	132,368.2	130,525.6	133,864.2	125,638.7	126,593.9	132,632.2	127,680.2	128,551.5	134,778.4
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,232.9	7,232.9	7,403.8	6,954.3	6,954.3	7,105.7	8,164.7	8,164.7	8,433.3
h. Other Islamic Mode of Investments	28,579.6	28,579.2	30,069.4	30,803.9	28,004.3	31,847.3	55,134.7	54,710.5	56,195.7
TOTAL	19,574,024.7	19,931,236.8	19,953,109.2	21,374,586.7	21,753,491.1	21,600,501.6	22,912,778.2	23,413,511.9	23,546,988.9

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF INTEREST	2023		
	Mar	Jun	Sep ¹
0	6,579,541.3	7,045,365.4	6,910,442.3
01.00*	245,769.3	243,675.5	228,409.1
02.00*	308,066.0	229,624.3	143,352.1
03.00*	12,842.0	12,253.8	141,941.1
04.00*	31,190.5	60,961.6	29,404.7
05.00*	52,136.4	59,226.1	54,162.6
5.25	7,614.7	27,708.2	19,227.0
5.5	3,352.2	31,111.3	5,815.9
5.75	4,484.3	4,085.9	79,566.2
6	6,946.9	34,928.5	96,579.6
6.25	894.4	1,227.7	27,130.7
6.5	2,882.1	3,081.3	3,783.7
6.75	1,960.8	1,454.6	323.9
7	9,685.1	9,288.2	32,373.7
7.25	2,577.9	4,335.2	2,411.5
7.5	19,582.3	21,691.4	6,504.5
7.75	3,351.8	2,407.1	2,072.1
8	11,981.2	16,792.1	20,595.0
8.25	5,418.1	10,913.5	4,066.7
8.5	5,974.4	13,128.1	11,294.0
8.75	3,752.4	5,286.7	2,042.2
9	12,764.1	9,243.5	7,898.0
9.25	4,498.3	19,061.3	45,457.5
9.5	11,018.4	43,282.1	3,566.0
9.75	17,837.7	9,519.8	6,523.8
10	19,963.0	30,556.1	18,735.3
10.25	20,232.4	12,477.0	14,721.2
10.5	20,384.2	6,278.0	7,457.8
10.75	32,147.5	18,798.2	17,006.0
11	50,827.1	9,148.2	4,795.9
11.25	12,035.9	12,043.4	6,099.6
11.5	13,310.4	11,640.7	9,188.7
11.75	92,620.7	35,290.9	23,730.4
12	58,010.5	35,717.8	37,306.1
12.25	34,029.4	6,712.6	5,612.5
12.5	24,685.2	15,289.7	12,170.7
12.75	79,045.5	11,907.7	10,747.3
13	137,889.4	150,351.6	4,096.1
13.25	10,577.1	4,116.3	175,621.4
13.5	48,547.0	12,076.9	5,549.2
13.75	17,770.4	4,737.1	1,382.2
14	40,385.1	33,091.3	25,235.8
14.25	24,913.2	15,701.7	6,212.5
14.5	314,859.3	100,738.8	17,488.4
14.75	146,914.8	20,412.6	64,464.9
15	81,286.7	41,647.8	22,767.3
15.25	88,797.7	30,410.2	12,782.7
15.5	4,589,061.0	52,977.8	17,776.7
15.75	1,052,250.0	111,718.1	56,646.2
16	318,415.3	160,356.3	82,990.6
16.25	763,320.3	86,118.6	54,247.7
16.5	335,125.7	50,403.5	36,010.2
16.75	406,412.2	33,838.8	21,836.7
17	182,896.9	54,355.4	53,012.7
17.25	74,156.6	33,645.8	31,045.4
17.5	41,092.9	17,835.0	13,363.6
17.75	50,850.6	21,951.9	33,281.0
18	182,608.2	38,527.2	63,865.2
18.25	41,769.3	31,947.8	29,210.3
18.5	145,252.8	26,763.9	46,509.6
18.75	65,618.4	59,964.9	49,470.6
19	91,075.4	199,532.7	55,059.3
19.25	128,729.5	41,944.9	17,153.6
19.5	64,610.3	6,031,010.6	90,503.0
19.75	50,472.0	963,913.0	42,624.8
20	76,393.9	666,503.9	123,389.1
20.25	28,770.2	138,865.0	53,547.7
20.5	85,562.0	472,775.3	7,443,850.7
20.75	23,147.0	304,570.6	1,083,367.1
21	60,979.7	174,112.8	420,643.1
21.25	6,727.3	129,357.0	135,798.8
21.5	10.4	59,451.4	314,633.5
21.75	4,379.0	109,701.6	119,557.8
22.00 & above	28.4	278,288.3	630,941.8
Total	17,605,070.1	18,889,229.7	19,508,452.0

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 w.e.f. March 2023.

3.24 Scheduled Banks' Deposits by Rates of Return (Islamic Banking)

(Million Rupees)

RATE OF RETURN	2023		
	Mar	Jun	Sep ^a
0	2,160,712.9	2,318,728.3	2,353,346.1
01.00*	171,265.9	186,344.8	188,498.5
02.00*	87,054.0	69,636.4	78,238.5
03.00*	18,742.9	26,195.1	25,611.2
04.00*	13,545.9	2,805.4	5,152.2
05.00*	68,542.9	46,902.6	6,623.2
5.25	16,210.1	866.2	911.0
5.5	9,252.3	1,822.8	25,967.6
5.75	6,290.4	1,561.3	1,572.2
6	9,105.5	6,159.2	43,194.7
6.25	6,236.8	1,146.7	946.5
6.5	48,801.5	34,850.0	10,313.0
6.75	119,341.5	121,312.4	37,468.5
7	21,665.2	68,894.1	3,469.3
7.25	20,882.9	14,214.8	15,117.0
7.5	76,071.8	11,879.7	21,123.6
7.75	8,656.0	6,704.7	9,892.4
8	40,762.5	14,708.3	19,294.2
8.25	20,879.9	4,220.2	2,711.9
8.5	506,081.9	72,891.9	177,838.8
8.75	38,847.2	14,903.5	14,821.5
9	20,218.6	17,660.8	22,035.6
9.25	19,278.8	21,403.2	27,753.4
9.5	19,776.0	15,600.5	32,480.2
9.75	22,648.2	33,674.3	9,395.6
10	39,699.9	382,436.5	23,065.9
10.25	4,017.4	18,146.4	5,751.7
10.5	33,550.1	175,205.7	49,282.0
10.75	15,463.8	40,201.8	5,849.4
11	13,757.9	42,560.0	406,402.6
11.25	8,805.9	51,275.4	19,061.1
11.5	43,235.9	27,055.0	31,939.8
11.75	25,893.0	8,190.9	101,915.0
12	21,193.4	11,286.7	35,301.9
12.25	42,891.8	17,524.4	6,046.9
12.5	12,981.0	34,621.7	36,830.8
12.75	19,022.5	4,470.3	2,238.2
13	71,393.0	8,040.1	25,042.4
13.25	88,489.6	29,348.2	4,975.5
13.5	22,744.4	54,621.5	5,702.4
13.75	24,383.7	5,623.6	8,054.7
14	59,776.8	31,166.8	78,354.5
14.25	17,235.2	18,570.0	74,864.9
14.5	40,680.1	71,721.8	26,481.8
14.75	59,337.7	32,623.2	9,627.1
15	88,739.8	79,456.3	32,819.2
15.25	32,633.7	6,465.6	28,979.4
15.5	220,519.7	72,013.2	51,290.3
15.75	39,115.4	16,149.5	19,499.7
16	72,425.8	64,190.4	132,499.2
16.25	15,273.8	35,739.3	19,241.2
16.5	36,220.3	34,090.0	71,903.1
16.75	22,759.5	9,318.0	15,357.3
17	28,380.1	47,910.8	36,947.6
17.25	31,402.7	22,740.3	29,863.7
17.5	197,241.4	38,341.7	29,316.5
17.75	12,056.9	10,453.6	21,013.2
18	74,680.2	64,708.4	35,870.6
18.25	45,019.6	20,343.4	55,052.3
18.5	33,917.4	65,374.4	76,871.2
18.75	31,155.6	30,452.5	16,073.7
19	16,569.2	91,524.1	101,769.5
19.25	6,841.8	66,166.0	68,317.5
19.5	12,545.6	221,210.5	61,519.5
19.75	1,080.0	70,737.2	49,554.2
20	3,270.4	53,406.1	73,098.4
20.25	-	64,819.2	52,821.3
20.5	5,850.0	223,504.4	312,341.1
20.75	-	28,937.0	75,467.5
21	700.0	27,757.4	215,439.9
21.25	-	24,167.1	66,810.5
21.5	-	21,955.7	125,086.5
21.75	-	54,043.9	19,840.3
22.00 & above	-	48,433.4	101,714.6
Total	5,243,823.4	5,794,186.6	6,086,944.2

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

(End of period : Million Rupees)

RATE OF INTEREST	Mar-23		Jun-23		Sep ^c -23	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	526,473.4	482,413.5	572,126.9	526,936.4	607,291.8	564,718.1
01.00*	7,418.8	6,946.6	6,727.1	6,311.0	8,911.5	8,495.4
02.00*	126,767.1	126,514.8	129,766.9	129,586.0	132,976.4	132,811.3
03.00*	250,751.4	250,647.5	253,546.2	253,546.2	252,453.5	252,453.5
04.00*	142,346.6	142,194.5	140,922.1	140,861.2	150,877.4	150,821.6
05.00*	267,335.8	266,463.3	252,493.6	251,631.4	263,732.9	262,881.1
06.00*	34,823.1	33,806.1	35,422.9	35,351.0	60,103.7	47,651.8
07.00*	34,130.5	26,414.2	42,822.9	32,527.2	93,019.7	49,066.6
08.00*	312,602.4	28,810.5	395,397.2	23,609.5	121,709.2	24,892.5
8.25	3,809.6	3,809.6	13,868.4	3,758.1	395,544.9	5,613.2
8.5	2,113.4	2,113.4	1,830.6	1,830.6	1,316.1	1,316.1
8.75	260.3	260.3	293.9	293.9	326.1	326.1
9	16,791.9	16,791.9	38,534.0	13,653.0	11,473.2	11,473.2
9.25	11,152.2	11,152.2	676.4	676.4	2,287.3	2,287.3
9.5	11,680.8	11,680.8	2,172.1	2,172.1	259.9	259.9
9.75	4,253.5	4,253.5	780.3	780.3	353.1	353.1
10	64,958.7	64,958.7	5,973.6	5,973.6	5,577.5	5,577.5
10.25	3,582.9	3,582.9	13,381.7	384.2	441.0	441.0
10.5	1,519.0	1,519.0	7,936.2	236.4	254.8	254.8
10.75	34,739.0	1,954.7	51,276.4	1,202.1	41,145.3	765.7
11	90,749.6	33,643.7	27,343.3	15,109.8	13,163.3	13,163.3
11.25	539.9	539.9	449.7	449.7	418.6	418.6
11.5	47,212.4	4,445.9	115,891.6	317.7	114,722.5	12,001.8
11.75	403.0	388.3	175.3	175.3	882.1	742.1
12	22,323.0	22,024.2	32,429.3	21,167.9	20,403.7	20,403.7
12.25	1,260.8	1,260.8	1,147.3	1,147.3	447.6	447.6
12.5	14,675.5	14,675.5	9,836.5	2,060.4	835.3	835.3
12.75	20,194.0	1,461.8	31,145.1	12,267.8	80.5	80.5
13	44,532.8	28,985.1	39,123.8	23,497.7	18,467.9	18,467.9
13.25	77,434.2	12,294.4	78,990.2	13,867.9	65,216.4	99.1
13.5	14,262.9	14,262.9	17,554.6	17,554.6	2,457.0	2,457.0
13.75	8,117.5	8,117.5	42,567.2	6,857.1	47,506.0	94.6
14	73,447.5	73,447.5	93,712.7	60,611.8	15,626.6	15,626.6
14.25	1,220.0	1,220.0	500.2	500.2	246.5	246.5
14.5	57,260.0	3,844.8	37,048.8	4,442.3	2,225.8	2,225.8
14.75	7,625.9	7,625.9	6,323.2	6,323.2	5,943.3	5,943.3
15	23,838.2	15,217.2	15,961.6	7,336.0	7,812.3	7,812.3
15.25	41,864.8	5,192.2	31,561.9	2,767.2	50,750.8	2,425.0
15.5	8,619.3	8,366.5	6,477.9	6,477.9	6,364.4	6,364.4
15.75	27,438.4	15,914.0	8,150.0	8,150.0	8,375.0	8,085.7
16	67,408.9	39,410.7	37,944.4	17,073.8	31,859.2	12,988.6
16.25	60,466.5	60,466.5	19,758.9	19,758.9	4,243.8	4,243.8
16.5	199,541.7	90,198.6	62,255.5	58,740.3	33,961.9	32,461.6
16.75	56,760.9	40,368.7	35,567.0	22,119.5	5,857.8	3,307.0
17	415,766.3	279,390.7	149,053.7	145,561.8	19,809.2	17,732.4
17.25	332,656.5	194,181.6	70,674.6	70,649.4	45,292.9	45,291.6
17.5	381,713.8	288,149.8	219,891.4	143,548.0	188,233.2	127,275.0
17.75	255,748.3	237,837.6	39,414.7	37,950.0	24,931.5	24,931.5
18	310,595.7	238,871.5	221,764.2	159,038.8	122,849.4	77,203.4
18.25	176,081.3	132,579.9	70,396.9	46,784.2	32,530.3	32,530.3
18.5	210,121.5	145,759.3	36,473.2	33,863.6	52,659.1	52,659.1
18.75	120,258.8	105,930.1	20,479.6	18,023.2	25,207.8	25,207.8
19	190,701.6	136,522.3	77,303.9	42,384.9	332,556.9	289,337.9
19.25	149,428.5	77,937.6	35,765.1	29,216.3	20,274.6	20,024.6
19.5	274,969.1	192,092.9	24,296.5	7,677.1	3,041.2	3,041.2
19.75	112,522.1	89,250.4	15,875.6	15,875.6	7,071.0	7,042.0
20	253,901.8	228,644.6	28,339.1	28,231.0	17,067.7	17,067.7
20.25	132,631.4	131,923.5	20,748.6	20,748.6	11,203.5	11,203.5
20.5	217,497.3	215,755.0	9,298.7	9,298.7	4,489.8	4,489.8
20.75	186,643.9	119,097.5	81,212.3	81,087.7	5,520.1	5,520.1
21	140,508.9	139,785.2	71,011.3	66,384.0	26,832.0	22,147.0
21.25	93,543.4	77,686.3	36,840.2	36,660.2	14,137.0	13,957.0
21.5	110,928.1	107,378.5	83,990.8	33,811.7	8,686.9	8,572.7
21.75	49,062.2	48,614.2	217,040.1	164,673.4	14,712.4	14,712.4
22	204,129.0	141,469.3	607,525.4	227,135.2	77,322.0	77,243.0
22.25	137,959.7	71,115.7	342,003.2	303,353.0	157,728.4	89,909.5
22.5	272,204.4	68,008.1	380,823.1	309,608.6	185,322.6	147,768.3
22.75	40,682.9	40,682.9	381,546.7	333,724.1	262,417.5	203,071.8
23	106,733.5	106,256.0	444,463.2	314,081.3	607,580.5	281,603.2
23.25	24,720.8	24,705.7	264,131.4	147,958.2	437,975.9	213,948.9
23.5	149,853.6	149,750.3	539,790.7	289,331.7	695,958.3	415,749.4
23.75	26,037.1	26,037.1	117,163.9	86,925.1	384,482.4	285,563.3
24	31,841.6	31,841.6	250,104.9	170,159.7	397,160.3	294,171.5
24.25	10,247.4	10,247.4	73,509.5	64,006.6	164,614.0	128,756.9
24.5	12,791.8	12,791.8	158,118.2	78,227.7	248,201.7	156,091.4
24.75	5,803.1	5,803.1	35,792.3	33,409.2	124,892.6	91,519.7
25.00 & above	254,312.2	254,322.9	594,429.5	555,785.7	1,015,667.7	893,767.6
TOTAL	8,217,305.7	6,120,080.9	8,437,137.9	5,865,269.4	8,344,354.0	5,792,513.7

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.

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

(End of Period: Million Rupees)

RATE OF RETURN	2023					
	Mar		Jun		Sep*	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	214,677.26	206,667.15	245,315.73	244,012.36	250,949.40	249,965.63
01.00*	999.13	999.13	970.78	970.78	1,030.55	1,030.55
02.00*	51,397.49	51,397.49	51,320.08	51,320.08	61,254.73	61,254.73
03.00*	85,464.98	85,455.95	79,456.63	79,449.10	79,186.52	79,178.99
04.00*	56,471.49	56,471.49	59,755.91	59,755.91	55,340.97	55,340.97
05.00*	94,452.15	94,301.95	102,161.05	102,109.05	101,079.25	101,079.25
06.00*	9,819.47	9,819.47	9,526.83	9,526.83	11,058.14	11,058.14
07.00*	42,677.27	22,678.09	23,897.19	23,897.19	24,132.29	24,132.29
08.00*	8,773.09	8,773.09	9,415.65	9,415.65	11,048.19	11,048.19
8.25	3,088.86	3,088.86	2,591.08	2,591.08	1,064.64	1,014.64
8.5	1,154.16	1,117.70	759.30	759.30	670.71	670.71
8.75	3,942.94	3,942.94	3,456.37	3,456.37	162.28	162.28
9	7,310.93	7,310.93	1,061.39	1,061.39	1,103.35	1,103.35
9.25	991.51	991.51	1,933.96	1,933.96	336.05	336.05
9.5	6,876.58	6,876.58	1,947.07	1,947.07	1,432.07	568.36
9.75	4,904.12	4,904.12	319.99	319.99	365.89	365.89
10	40,720.55	40,720.55	4,657.45	4,657.45	51,244.82	3,859.22
10.25	1,707.46	1,707.46	1,347.97	1,347.97	444.78	444.78
10.5	540.19	540.19	7,946.28	1,316.78	950.66	950.66
10.75	3,152.50	3,152.50	948.01	948.01	513.88	513.88
11	62,493.39	14,905.85	4,562.07	4,510.79	2,865.20	2,813.92
11.25	1,311.74	1,311.74	448.95	448.95	680.68	680.68
11.5	4,446.82	2,446.82	43,198.65	1,871.94	1,434.91	1,434.91
11.75	2,376.81	2,376.81	1,822.35	1,822.35	1,735.64	1,735.64
12	3,168.33	3,168.33	1,440.27	1,440.27	1,316.92	1,316.92
12.25	2,880.10	2,880.10	1,592.85	1,592.85	1,843.22	1,843.22
12.5	4,181.51	4,181.51	2,743.10	2,743.10	2,005.85	2,005.85
12.75	6,578.85	6,578.85	4,718.02	4,718.02	3,477.89	3,477.89
13	12,966.98	12,966.98	10,173.97	10,173.97	3,261.16	3,261.16
13.25	7,900.04	7,900.04	7,416.63	7,416.63	2,545.54	2,545.54
13.5	5,531.82	5,531.82	5,647.85	5,647.85	2,975.24	2,975.24
13.75	9,740.92	9,740.92	9,361.11	9,361.11	6,352.33	6,352.33
14	43,789.19	43,789.19	37,391.88	37,391.88	6,758.53	6,758.53
14.25	3,895.49	3,895.49	1,331.91	1,331.91	1,421.94	1,421.94
14.5	3,537.13	3,537.13	2,307.03	2,307.03	1,510.00	1,510.00
14.75	17,101.98	3,005.99	1,897.28	1,897.28	1,680.04	1,680.04
15	7,951.71	7,951.71	11,528.01	11,528.01	7,448.87	7,448.87
15.25	32,491.03	32,491.03	31,056.32	31,056.32	30,740.57	30,740.57
15.5	5,758.63	5,758.63	3,635.60	3,635.60	2,811.43	2,811.43
15.75	44,761.09	9,761.09	49,086.03	14,086.03	38,272.17	13,623.88
16	20,636.38	20,636.38	6,928.75	6,928.75	4,850.36	4,850.36
16.25	63,890.80	63,449.30	77,663.93	51,555.29	50,630.10	44,969.66
16.5	97,749.96	56,367.12	79,280.37	33,784.89	69,370.20	24,525.77
16.75	103,305.32	34,288.43	28,197.72	19,925.89	8,902.96	8,902.96
17	409,505.27	117,948.63	68,129.39	60,398.80	11,327.25	8,596.66
17.25	155,035.12	69,101.40	21,313.47	14,514.03	7,363.03	5,248.80
17.5	66,734.75	66,734.75	20,795.58	20,795.58	13,990.04	13,990.04
17.75	96,812.83	89,556.25	28,294.67	27,690.96	14,707.55	14,707.55
18	109,243.75	83,728.91	72,021.78	71,672.69	34,812.08	34,808.53
18.25	69,764.95	66,599.88	33,057.79	33,054.93	18,190.52	18,190.52
18.5	57,083.28	55,580.07	25,336.20	25,333.33	12,681.00	12,681.00
18.75	53,414.00	53,406.26	26,122.10	26,114.81	18,130.01	18,130.01
19	43,870.91	43,863.51	23,645.97	23,645.97	110,219.35	110,219.35
19.25	32,904.67	32,899.85	20,515.55	20,511.00	11,011.59	11,011.59
19.5	89,039.32	80,737.08	12,385.08	12,385.08	4,327.46	4,327.46
19.75	70,990.62	70,990.62	17,963.38	17,963.38	9,121.96	9,121.96
20	105,769.28	90,331.93	53,289.00	53,289.00	27,696.17	27,696.17
20.25	55,309.14	45,309.14	14,952.86	14,950.05	10,100.47	10,100.47
20.5	41,158.63	41,158.63	12,048.17	12,048.17	5,987.19	5,987.19
20.75	38,076.24	33,023.78	23,545.94	23,545.94	11,867.17	11,867.17
21	89,237.05	34,452.32	16,450.68	16,163.19	7,395.66	7,395.66
21.25	51,196.34	40,301.08	23,242.14	23,242.14	12,741.83	12,741.83
21.5	30,279.78	28,832.48	45,113.83	25,113.83	3,124.07	3,124.07
21.75	30,100.89	21,087.92	81,728.95	70,186.76	9,668.98	9,668.98
22	60,170.64	47,976.19	258,203.96	132,760.37	30,119.92	29,840.41
22.25	51,575.10	32,709.19	120,919.86	90,112.25	33,750.44	29,167.10
22.5	58,720.42	14,163.59	182,770.10	104,058.99	107,997.46	52,242.27
22.75	22,531.63	20,530.18	138,308.11	99,213.92	145,291.16	123,192.83
23	45,219.14	44,125.39	212,480.10	101,755.81	277,550.80	168,071.76
23.25	12,141.93	12,141.93	172,976.95	69,216.87	202,812.98	91,527.39
23.5	10,173.95	10,168.78	132,529.62	60,792.31	227,731.74	119,073.09
23.75	6,797.93	6,797.93	40,345.18	40,179.66	151,707.75	112,412.89
24	10,684.01	10,684.01	136,261.85	76,996.96	185,422.80	111,344.80
24.25	4,706.78	4,706.78	146,161.13	16,227.29	88,159.50	76,453.60
24.5	7,919.15	7,919.15	30,957.99	19,907.99	58,141.89	58,141.89
24.75	2,068.65	2,068.65	7,926.74	7,926.74	41,148.08	34,174.67
25.00 & above	42,009.88	42,009.88	118,765.57	117,009.73	285,294.12	220,900.53
TOTAL	3,237,814.12	2,391,484.48	3,370,779.06	2,396,751.52	3,097,852.90	2,359,924.08

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

Source: Core Statistics Department

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

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

(Percent per annum)

TYPE OF DEPOSIT ¹	2022		2023		
	Jun	Dec	Mar	Jun	Sep ^P
I. Call Deposits	5.71 (2.51)	8.36 (2.46)	10.60 (2.70)	8.64 (3.35)	13.90 (2.34)
II. Saving Deposits	10.67 (67.05)	12.55 (66.20)	13.62 (67.51)	16.78 (66.97)	17.75 (68.69)
III. Term or Fixed Deposits					
(a) Less than 3 months	12.90 (6.43)	14.03 (4.89)	16.05 (4.95)	17.14 (4.49)	18.38 (4.19)
(b) 3 months and over but less than 6 months	11.30 (6.39)	14.12 (5.72)	14.89 (4.06)	17.73 (5.25)	18.26 (4.36)
(c) 6 months and over but less than 1 year	9.10 (3.23)	12.04 (3.14)	12.55 (4.04)	14.68 (3.62)	15.26 (3.90)
(d) 1 year and over but less than 2 years	11.48 (11.52)	14.03 (14.30)	15.00 (13.58)	17.48 (13.06)	18.33 (13.57)
(e) 2 years and over but less than 3 years	9.37 (0.23)	11.57 (0.64)	12.20 (0.50)	13.54 (0.43)	13.95 (0.37)
(f) 3 years and over but less than 4 years	10.47 (0.64)	12.70 (0.73)	12.49 (0.61)	13.84 (0.54)	14.45 (0.46)
(g) 4 years and over but less than 5 years	9.21 (0.04)	11.93 (0.03)	10.22 (0.04)	12.26 (0.32)	13.38 (0.19)
(h) 5 years and over	11.17 (1.96)	12.15 (1.88)	11.35 (2.01)	12.41 (1.97)	12.64 (1.94)
IV. Overall					
(i) Excluding current and other deposit	10.80	12.80	13.80	16.46	17.55
(ii) Including current and other deposits	6.97	8.33	8.68	10.54	11.40

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 ¹	2022		2023		
	Jun	Dec	Mar	Jun	Sep ^P
I. Call Deposits	6.18 (2.94)	9.15 (2.92)	11.23 (3.28)	9.19 (3.77)	14.75 (2.70)
II. Saving Deposits	11.47 (66.86)	13.62 (65.40)	14.72 (66.41)	18.29 (66.30)	19.23 (68.27)
III. Term or Fixed Deposits					
(a) Less than 3 months	13.17 (6.57)	13.91 (3.91)	16.22 (4.13)	16.89 (4.07)	17.69 (3.30)
(b) 3 months and over but less than 6 months	11.13 (6.53)	14.03 (5.68)	14.79 (4.20)	17.01 (4.54)	17.70 (3.91)
(c) 6 months and over but less than 1 year	7.99 (2.85)	11.67 (3.31)	11.89 (4.11)	13.96 (3.57)	14.14 (3.80)
(d) 1 year and over but less than 2 years	11.93 (11.46)	14.54 (15.30)	15.44 (14.62)	17.85 (14.29)	18.64 (14.89)
(e) 2 years and over but less than 3 years	11.08 (0.17)	12.22 (0.73)	12.73 (0.56)	14.08 (0.49)	14.22 (0.44)
(f) 3 years and over but less than 4 years	11.20 (0.68)	13.50 (0.81)	13.06 (0.67)	14.59 (0.59)	15.34 (0.51)
(g) 4 years and over but less than 5 years	11.30 (0.04)	12.33 (0.30)	11.89 (0.04)	12.94 (0.37)	13.21 (0.18)
(h) 5 years and over	11.94 (1.90)	13.07 (1.41)	11.77 (1.99)	12.45 (2.00)	12.65 (2.01)
IV. Overall					
(i) Excluding current and other deposit	11.40	13.60	14.58	17.44	18.53
(ii) Including current and other deposits	7.46	8.91	9.31	11.30	12.19

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	2022		2023		
	Jun	Dec	Mar	Jun	Sep ^p
	I. Call Deposits	- (0.91)	- (0.21)	0.34 (0.70)	5.22 (1.97)	7.35 (1.15)
II. Saving Deposits	7.73 (67.76)	9.16 (68.90)	10.11 (71.32)	12.01 (69.16)	13.05 (70.05)
III. Term or Fixed Deposits	-	-	-	-	-
(a) Less than 3 months	11.79 (5.88)	14.22 (8.14)	15.75 (7.78)	17.73 (5.84)	19.42 (7.11)
(b) 3 months and over but less than 6 months	12.04 (5.90)	14.42 (5.87)	15.30 (3.55)	19.13 (7.59)	19.46 (5.84)
(c) 6 months and over but less than 1 year	11.66 (4.65)	13.59 (2.57)	15.04 (3.79)	16.90 (3.77)	18.55 (4.23)
(d) 1 year and over but less than 2 years	9.83 (11.77)	11.61 (10.70)	12.78 (10.00)	15.54 (9.02)	16.68 (9.23)
(e) 2 years and over but less than 3 years	6.82 (0.43)	6.95 (0.34)	8.89 (0.31)	10.02 (0.25)	11.05 (0.13)
(f) 3 years and over but less than 4 years	6.66 (0.49)	7.61 (0.43)	9.13 (0.39)	9.76 (0.36)	9.91 (0.32)
(g) 4 years and over but less than 5 years	1.55 (0.04)	0.18 (0.04)	6.32 (0.06)	6.96 (0.16)	13.86 (0.21)
(h) 5 years and over	8.62 (2.16)	9.43 (2.05)	9.98 (2.10)	12.28 (1.89)	12.57 (1.73)
IV. Overall					
(i) Excluding current and other deposits	8.59	10.30	11.11	13.24	14.36
(ii) Including current and other deposits	5.19	6.38	6.56	8.03	8.85

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	Jun	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
	Sep^P	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
II. CONVENTIONAL BANKING - ALL BANKS										
2022	Jun	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
	Sep^P	13.77	21.60	16.92	17.82	15.40	18.10	18.52	32.73	17.89
III. ISLAMIC BANKING-ALL BANKS										
2022	Jun	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82
	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81
	Sep^P	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27

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
18-May-20	9	7	8	1-Apr-13	8.4
26-Jun-20	8	6	7	1-Jul-14	7.5
21-Sep-21	8.25	6.25	7.25	2-Feb-15	6
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.5
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.5
24-May-22	14.75	12.75	13.75	24-May-22	7.5
13-Jul-22	16	14	15	13-Jul-22	10
28-Nov-22	17	15	16	28-Nov-22	11
24-Jan-23	18	16	17	24-Jan-23	14
3-Mar-23	21	19	20	3-Mar-23	17
5-Apr-23	22	20	21	5-Apr-23	18
27-Jun-23	23	21	22	27-Jun-23	19

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
27-Jun-23	Up to 3 years	17.5	1.5	19
	Over 3 years and upto 5 years	16.5	2.5	19
	Over 5 years and upto 10 years	16	3	19

Financing Facility for Storage of Agri. Produce (FFSAP)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
3-Aug-15	Up to 3 years	3.5	2.5	6
	Over 3 years and upto 5 years	3.25	2.75	6
	Over 5 years and upto 7 years	2.5	3.5	6

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).

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	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
23-Oct																
1.Scheduled Banks (SBs)	19.87	19.52	21.65	21.64	18.94	18.81	20.39	20.32	10.82	10.76	18.62	18.57	11.52	11.68	17.98	17.98
a. Public	22.12	22.71	22.13	22.72	19.88	19.88	22.04	22.05	17.34	17.80	19.92	19.91	13.39	14.40	18.55	18.55
b. Private	20.55	20.29	22.68	22.89	19.08	18.92	20.36	20.26	9.50	9.34	18.21	18.12	10.91	10.89	17.74	17.74
c. Foreign	9.98	9.98	9.98	9.98	11.06	10.98	11.08	11.00	9.00	9.92	15.25	15.24	15.08	15.47	19.30	19.30
d. Specialized	27.68	27.68	27.68	27.68	17.88	17.90	27.27	27.27	15.81	15.81	20.71	20.71	18.11	18.08	20.76	20.76
2. DFIs	23.46	23.46	23.52	23.52	15.93	16.83	17.32	18.69	22.24	22.24	22.28	22.28	22.28	22.27	22.29	22.28
3. MFBS	29.09	29.09	31.86	31.86	33.17	33.17	34.52	34.52	12.92	12.81	20.11	20.07	15.59	15.44	20.93	20.89
4. Overall (SBs, MFBS, DFIs)	19.94	19.60	21.72	21.73	19.34	19.26	20.80	20.78	10.84	10.78	18.64	18.58	11.62	11.77	18.06	18.05
Nov-23^R																
1.Scheduled Banks (SBs)	21.11	20.96	21.32	21.20	18.84	18.76	20.27	20.22	10.75	10.76	19.14	19.13	11.55	11.70	18.08	18.07
a. Public	22.88	23.24	22.89	23.26	20.13	20.13	22.29	22.30	17.00	17.44	19.68	19.69	13.19	14.19	18.52	18.50
b. Private	22.29	22.30	22.55	22.60	18.87	18.76	20.13	20.06	9.74	9.68	19.01	18.99	11.01	11.00	17.88	17.88
c. Foreign	9.43	9.25	9.43	9.25	10.72	10.68	10.74	10.70	6.66	6.88	16.80	16.80	14.46	14.72	19.32	19.32
d. Specialized	27.11	27.11	27.11	27.11	18.83	18.85	27.28	27.28	13.70	13.69	20.77	20.77	18.63	18.61	20.79	20.80
2. DFIs	23.35	23.35	23.41	23.41	16.16	17.02	17.54	18.84	21.85	21.85	21.85	21.85	22.18	22.19	22.19	22.20
3. MFBS	35.17	35.17	39.66	39.66	33.85	33.85	35.45	35.45	12.08	12.00	19.96	19.96	15.49	15.34	20.88	20.84
4. Overall (SBs, MFBS, DFIs)	21.21	21.08	21.44	21.34	19.27	19.23	20.73	20.72	10.77	10.78	19.15	19.14	11.65	11.80	18.15	18.15
Dec-23^R																
1.Scheduled Banks (SBs)	21.00	20.84	21.47	21.39	18.88	18.83	20.33	20.29	10.87	10.85	19.04	19.00	11.61	11.79	18.20	18.19
a. Public	22.50	22.75	22.67	22.96	20.03	20.02	22.23	22.23	16.79	17.51	19.69	19.68	13.23	14.38	18.64	18.63
b. Private	21.92	21.89	22.48	22.57	18.95	18.88	20.24	20.18	9.84	9.72	18.87	18.82	11.08	11.06	18.02	18.01
c. Foreign	10.58	10.58	10.58	10.58	10.64	10.64	10.65	10.65	5.23	5.53	15.59	15.59	14.60	14.72	19.25	19.25
d. Specialized	27.16	27.16	27.17	27.17	19.91	19.94	27.25	27.25	12.04	12.01	20.52	20.52	18.33	18.30	20.76	20.76
2. DFIs	22.91	22.91	22.94	22.94	17.63	17.63	19.47	19.46	21.93	21.94	21.93	21.94	22.17	22.19	22.18	22.20
3. MFBS	35.23	35.23	40.61	40.61	34.74	34.74	35.97	35.97	11.49	11.32	19.82	19.73	15.85	15.67	21.05	20.99
4. Overall (SBs, MFBS, DFIs)	21.10	20.95	21.59	21.52	19.36	19.32	20.82	20.80	10.88	10.86	19.05	19.01	11.72	11.88	18.28	18.27
Jan-24^R																
1.Scheduled Banks (SBs)	20.97	20.81	21.35	21.24	18.56	18.53	19.87	19.85	10.62	10.53	18.77	18.71	11.92	12.02	18.16	18.16
a. Public	22.65	22.90	22.67	22.93	19.61	19.63	21.95	21.98	17.28	17.70	19.62	19.62	14.27	15.05	18.82	18.81
b. Private	21.87	21.83	22.32	22.34	18.65	18.60	19.74	19.71	9.65	9.46	18.57	18.48	11.21	11.18	17.91	17.90
c. Foreign	9.81	9.81	9.81	9.81	10.61	10.59	10.62	10.60	5.21	5.53	15.70	15.70	15.15	15.24	19.31	19.31
d. Specialized	27.52	27.52	27.53	27.53	20.09	20.12	27.16	27.16	11.59	11.58	20.48	20.48	17.78	17.74	19.83	19.82
2. DFIs	22.47	22.47	22.53	22.53	15.78	16.48	17.13	18.22	21.34	21.37	21.34	21.37	21.80	21.83	21.82	21.84
3. MFBS	34.12	34.12	38.86	38.86	34.88	34.88	36.16	36.16	11.37	11.29	19.76	19.75	15.86	15.69	20.90	20.85
4. Overall (SBs, MFBS, DFIs)	21.04	20.89	21.44	21.33	19.04	19.03	20.37	20.38	10.64	10.55	18.78	18.72	12.02	12.12	18.24	18.23

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 = $\frac{\sum (\text{Rate} * \text{Amount})}{\sum (\text{Amount})}$

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	18	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19	18	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	17.5	17.5	11.6	12.52
2016-17	14.21	14.21	15.08	16.16	11.6	11.6
2017-18	14.21	14.21	14.4	15.8	11.52	11.52
2018-19	14.21	14.21	14.4	15.8	15.3	15.3
2019-20	12.3	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.4	12.2
2021-22 ^P	22.7	22.7	17.67	20.25	16.71	16.68

Source: Agriculture Credit & Financial Inclusion Department

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.

4. ZTBL revised markup rates (average) in FY 2011-12.

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

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2022		2023							2024
	5 th Oct	7 th Nov	12 th Jan	10 th Apr	9 th May	12 th Jul	15 th Sep	29 th Oct	19 th Dec	26 th Jan
1. Savings Accounts										
(i) With cheque facilities	13.50	13.50	14.50	18.50	19.50	19.50	19.50	20.50	20.50	20.50
(ii) Without cheque facilities	13.50	13.50	14.50	18.50	19.50	19.50	19.50	20.50	20.50	20.50
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani 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)	12.26	12.26	12.26	14.87	14.87	14.87	14.87	14.48	14.41	14.41
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	13.00	13.00	13.00	17.00	17.00	18.20	18.20	18.00	16.40	16.00
(ii) Last period of complete 6 months	14.20	13.60	13.60	17.80	17.80	19.00	19.00	19.00	17.40	16.60
(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										
	12.60	12.36	12.60	12.84	12.84	14.28	15.12	16.08	15.12	15.00
8. Pensioner's Benefit Accounts										
	13.92	13.92	13.92	16.56	16.56	16.56	16.56	16.32	16.08	16.08
9. Behbood Saving Certificate										
	13.92	13.92	13.92	16.56	16.56	16.56	16.56	16.32	16.08	16.08
10. Short-Term Saving Certificate										
(i) 3 Months	15.00	15.00	16.12	19.92	20.84	20.84	21.74	21.60	20.72	20.28
(ii) 6 Months	15.04	15.04	16.00	19.64	20.82	20.82	21.72	21.66	20.76	20.30
(iii) 1 year	15.14	15.14	15.96	19.82	20.80	20.80	21.80	21.72	20.80	20.34
11. Shuhada Family Welfare account										
	14.16	14.16	14.16	16.56	16.56	16.56	16.56	16.32	16.08	16.08
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year					20.80	20.80	21.80	21.80	21.37	18.54
(ii) 3 year					18.00	18.33	18.33	18.23	18.00	15.40
(iii) 5 year					12.84	14.28	15.12	15.72	15.66	15.66
13. Sarwa Islamic Saving Account (SISA)										
					19.50	19.50	19.50	20.50	20.50	20.50

Notes:

Source: Central Directorate of National Savings

1 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.

2 Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates as

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 soc

* 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-year

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							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695

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
					2023	2023				2024
					Jan	Sep	Oct	Nov	Dec	Jan
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,597	1,458	1,631	1,512	1,464	1,512
	Amount	12,457,829	13,076,774	13,478,552	1,207,497	1,089,263	1,198,120	1,160,725	1,169,737	1,160,725
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	637	610	689	620	615	684
	Amount	6,603,769	6,854,743	9,138,035	608,164	860,030	923,302	834,439	887,480	1,027,343
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	149	110	112	103	103	118
	Amount	1,772,204	2,171,841	1,837,414	169,241	143,842	140,452	138,995	157,286	159,102
Quetta	No. of Cheques Cleared	769	705	671	59	56	56	51	49	54
	Amount	895,147	877,953	1,066,291	88,742	92,502	117,107	83,772	81,218	91,271
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	103	110	124	107	102	120
	Amount	2,014,765	1,591,510	2,081,922	109,742	196,858	191,937	196,286	183,328	197,011
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	182	162	186	157	152	168
	Amount	2,465,530	2,237,859	2,748,288	211,339	235,762	254,986	205,452	198,169	245,156
Hyderabad	No. of Cheques Cleared	76	87	66	3	4	5	5	4	6
	Amount	122,707	132,107	135,302	4,872	11,039	11,381	12,229	11,146	12,373
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	266	10	21	12	10	15
	Amount	3,756,678	2,797,487	1,748,805	37,023	27,587	32,854	22,810	64,829	64,925
Multan	No. of Cheques Cleared	1,014	1,005	928	82	73	84	76	75	82
	Amount	1,308,320	1,420,334	1,345,662	118,375	112,024	111,312	106,454	105,582	133,583
Sialkot	No. of Cheques Cleared	746	724	703	59	57	64	59	59	62
	Amount	706,141	982,925	1,295,682	60,514	119,971	157,399	131,677	187,838	108,515
Sukkur	No. of Cheques Cleared	639	491	553	48	38	48	44	44	49
	Amount	574,029	529,661	570,843	34,314	54,923	47,155	48,665	50,840	59,296
D.I. Khan	No. of Cheques Cleared	20	17	17	1	1	1	1	1	1
	Amount	17,179	15,759	42,511	2,616	1,852	2,257	1,479	1,478	2,434
Others	No. of Cheques Cleared	1,326	1,181	1,215	104	90	112	94	96	104
	Amount	1,334,163	1,488,197	2,149,762	121,354	192,072	183,891	286,878	226,535	186,013
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	3,291	2,779	3,133	2,841	2,774	2,973
	Amount	33,914,101	34,188,270	37,639,510	2,773,792	3,138,130	3,371,375	3,229,860	3,326,422	3,445,314

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22	FY23				FY24
		Q4	Q1	Q2	Q3	Q4	Q1
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,892	16,950	17,332	17,369	17,547	17,625
Automated Teller Machines (ATM)	No.	17,133	17,380	17,547	17,678	17,808	18,117
Point of Sale (POS)	No.	104,865	106,479	108,899	112,302	115,288	118,444
2. Cards							
Credit Cards	No.	1,799,702	1,852,357	1,913,776	1,931,345	2,013,118	2,069,692
Debit Cards	No.	30,162,289	31,625,316	32,524,158	34,737,526	33,872,829	35,112,867
Proprietary ATMs only Cards	No.	42,144	15,072	-	-	-	-
Pre-Paid Cards	No.	109,010	102,343	99,124	96,339	95,358	90,965
Social Welfare Cards	No.	10,327,551	10,412,092	10,159,574	9,230,733	8,485,398	8,406,069
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	438,950	454,818	513,065	534,963	570,426	593,298
Amount	Million Rupees	41,985,001	39,879,090	39,834,216	44,295,729	43,422,263	57,302,841
4.1 ATM Transactions							
Number of Transactions	Thousands	183,677	184,927	202,498	202,274	219,979	214,597
Amount	Million Rupees	2,660,480	2,679,020	2,945,101	3,120,988	3,409,266	3,293,968
i. Cash Withdrawal							
Number of Transactions	Thousands	178,184	179,560	196,923	196,357	213,831	208,488
Amount	Million Rupees	2,379,151	2,421,885	2,663,283	2,804,268	3,083,581	2,953,658
ii. Cash Deposit							
Number of Transactions	Thousands	420	558	681	823	903	1,005
Amount	Million Rupees	44,772	58,375	71,468	88,299	98,017	106,597
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,303	1,159	1,031	1,026	1,088	835
Amount	Million Rupees	7,569	11,359	7,391	5,741	8,053	10,946
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,264	1,156	1,218	1,246	1,242	1,261
Amount	Million Rupees	64,273	59,670	64,872	71,302	70,099	71,516
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,501	2,490	2,640	2,817	2,908	3,002
Amount	Million Rupees	164,579	127,591	137,939	151,224	149,345	151,077
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	39,843	42,521	48,471	51,734	56,587	59,817
Amount	Million Rupees	204,585	216,568	256,791	282,703	307,528	323,382
4.3 RTOB Transactions							
Number of Transactions	Thousands	52,456	48,392	53,179	54,012	44,365	47,650
Amount	Million Rupees	32,386,571	28,944,491	27,428,362	29,929,779	27,639,257	40,308,025
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	11,708	10,720	10,646	10,879	10,701	9,892
Amount	Million Rupees	2,503,555	2,328,592	2,524,450	2,974,538	2,892,207	2,678,545
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	22,514	21,955	25,382	26,243	23,494	24,157
Amount	Million Rupees	4,810,130	4,696,884	5,519,747	6,226,122	5,974,952	6,278,455
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	18,234	15,717	17,151	16,891	10,171	13,601
Amount	Million Rupees	25,072,886	21,919,015	19,384,164	20,729,118	18,772,097	31,351,025
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	112,917	129,860	155,329	179,674	195,713	212,506
Amount	Million Rupees	3,677,150	4,224,817	5,323,141	6,784,029	7,459,052	8,314,990
i. Payment Through Mobile							
Number of Transactions	Thousands	6,680	7,268	7,970	8,681	9,279	10,715
Amount	Million Rupees	306,739	304,666	360,052	403,665	461,882	593,728
ii. Utility Bills Payment							
Number of Transactions	Thousands	19,917	21,035	22,501	23,826	24,728	26,268
Amount	Million Rupees	49,979	136,678	139,312	140,277	170,200	260,687
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	25,357	26,725	33,565	39,356	41,721	44,555
Amount	Million Rupees	1,486,337	1,653,097	2,194,165	2,854,273	3,030,913	3,400,224
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	60,962	74,833	91,293	107,812	119,985	130,968
Amount	Million Rupees	1,834,096	2,130,375	2,629,612	3,385,813	3,796,058	4,060,350

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22	FY23				FY24
		Q4	Q1	Q2	Q3	Q4	Q1
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	34	38	35	31	32	35
Amount	Million Rupees	2,093	2,417	1,918	1,860	1,855	1,983
i. Payment Through Call Centre							
Number of Transactions	Thousands	24	25	23	21	20	20
Amount	Million Rupees	1,805	1,940	1,633	1,617	1,567	1,502
ii. Utility Bills Payment							
Number of Transactions	Thousands	8	11	10	8	10	15
Amount	Million Rupees	154	254	207	167	223	422
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	2	2	2	1
Amount	Million Rupees	133	222	78	74	65	59
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	1	1	..	2	..	..
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	39,969	40,110	45,334	40,841	45,553	49,095
Amount	Million Rupees	3,024,139	3,778,325	3,844,723	4,139,755	4,567,560	5,020,907
i. Payment Through Internet							
Number of Transactions	Thousands	1,429	1,428	1,548	1,243	1,304	1,504
Amount	Million Rupees	219,491	793,040	642,136	687,582	596,343	602,458
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,687	5,793	6,135	5,457	5,610	6,034
Amount	Million Rupees	191,726	208,130	216,343	208,615	254,185	322,112
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,865	13,462	14,466	12,319	14,970	14,315
Amount	Million Rupees	1,318,668	1,310,070	1,442,415	1,479,572	1,745,719	1,787,833
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	18,989	19,427	23,184	21,822	23,669	27,241
Amount	Million Rupees	1,294,253	1,467,085	1,543,829	1,763,987	1,971,313	2,308,504
4.7 e-Commerce							
Number of Transactions	Thousands	10,054	8,970	8,220	6,396	8,196	9,598
Amount	Million Rupees	29,984	33,451	34,180	36,615	37,744	39,586

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	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	19,067	76,679	21,942	88,740	19,918	109,202	18,750	118,439	19,038	133,937
Inter Bank Fund Transfers	1,117,055	52,152	1,172,949	55,396	1,230,727	55,140	1,206,462	58,573	1,404,054	65,388
Retail Cheques Clearing	14,863	6,428	17,424	6,413	17,903	7,153	14,050	6,051	-	-
Total	1,150,985	135,259	1,212,315	150,549	1,268,548	171,495	1,239,262	183,062	1,423,092	199,326

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23.1	6,089.40	23.3	6,582.20	23.2	6,477.40	19.4	7,213.50	22.9	7,788.70
Cash withdrawals	34.9	7,327.90	37.2	7,640.30	37.4	8,456.00	37.2	8,490.20	34.9	7,573.20
Intra Bank Funds Transfer through Cheques	8	21,328.90	9.4	24,197.70	9.6	24,906.40	9.7	31,925.50	9.5	43,021.90
Inter Bank Funds Transfers (Clearing)	9.5	8,592.30	9	8,272.50	7.8	7,682.70	8.9	8,670.90	7.9	8,364.60
Utilities Bills Payments	15.4	556.5	13.6	432.4	13.5	373.3	12.8	447	15.9	620.4
Direct Debit (Standing Instructions)	0.6	3,555.60	0.6	3,975.10	0.6	4,499.90	0.6	4,783.90	0.6	4,706.70
Pay Order/Demand Draft	2.2	2,696.00	2.1	3,183.20	2	3,651.90	1.8	3,433.40	1.8	3,470.00
Others*	0.2	751.6	0.3	833.5	0.1	715.9	0.2	1,003.80	0.1	1,081.30
Total	93.9	50,898.20	95.5	55,116.90	94.3	56,763.50	90.6	65,968.10	93.6	76,626.70

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	2022			2023								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	9,022,077	717,299	8	8,741,685	763,783	8.7	8,692,092	735,700	8.5	8,540,796	748,628	8.8
SMEs Sector	532,580	74,885	14.1	469,084	76,033	16.2	440,650	74,566	16.9	422,349	75,099	17.8
Agriculture Sector	448,527	55,806	12.4	441,342	58,470	13.2	453,778	62,119	13.7	450,036	58,679	13
Consumer sector	895,908	32,165	3.6	880,609	34,889	4	850,175	35,776	4.2	836,857	36,695	4.4
<i>i. Credit Cards</i>	86,443	2,260	2.6	89,061	2,283	2.6	93,679	2,310	2.5	102,904	2,400	2.3
<i>ii. Auto loans</i>	332,569	4,516	1.4	312,339	4,585	1.5	287,628	4,650	1.6	274,964	4,792	1.7
<i>iii. Consumer durable</i>	1,163	94	8.1	1,215	88	7.2	1,323	72	5.5	1,403	74	5.3
<i>iv. Mortgage loans</i>	219,833	10,716	4.9	221,028	11,533	5.2	219,374	12,070	5.5	212,425	12,544	5.9
<i>v. Other personal loans</i>	255,898	14,578	5.7	256,966	16,400	6.4	248,171	16,673	6.7	245,161	16,885	6.9
Commodity Financing	1,260,929	7,252	0.6	1,271,608	6,941	0.5	1,610,703	7,385	0.5	1,414,608	7,560	0.5
Staff Loans	243,452	2,653	1.1	250,703	2,557	1	265,451	2,596	1	284,663	2,704	0.9
Others	241,883	33,978	14	578,207	42,449	7.3	652,131	41,262	6.3	646,228	35,257	5.5
Total	12,645,356	924,038	7.3	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7

SECTOR	2022			2023								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,079,382	60,489	5.6	1,064,252	58,882	5.5	1,143,465	66,029	5.8	989,831	64,031	6.5
Automobile / Transportation	231,649	17,776	7.7	225,766	19,389	8.6	201,808	18,935	9.4	173,914	19,575	11.3
Cement	291,478	7,064	2.4	276,487	6,894	2.5	279,687	6,385	2.3	263,031	7,220	2.7
Chemical & Pharmaceuticals	506,740	16,280	3.2	436,182	17,033	3.9	433,696	17,724	4.1	393,378	16,489	4.2
Electronics	171,971	24,272	14.1	147,385	27,296	18.5	134,318	25,834	19.2	137,120	24,647	18
Financial	663,779	10,645	1.6	456,771	11,374	2.5	422,297	11,981	2.8	405,503	12,063	3
Individuals	1,211,088	62,400	5.2	1,202,339	66,706	5.5	1,152,769	64,975	5.6	1,132,576	66,274	5.9
Insurance	4,140	62	1.5	4,688	62	1.3	4,394	62	1.4	5,095	62	1.2
Others	4,502,988	411,333	9.1	4,714,765	458,570	9.7	5,061,564	430,400	8.5	5,056,652	438,333	8.7
Production/Transmission of Energy	1,620,994	85,439	5.3	1,652,688	85,167	5.2	1,793,232	85,438	4.8	1,738,444	85,588	4.9
Shoes & Leather garments	52,891	5,919	11.2	52,415	6,040	11.5	49,969	6,127	12.3	48,114	5,985	12.4
Sugar	292,043	58,414	20	411,832	58,315	14.2	333,126	57,280	17.2	224,267	56,006	25
Textile	2,016,210	163,945	8.1	1,987,671	169,395	8.5	1,954,653	168,234	8.6	2,027,612	168,345	8.3
Total	12,645,356	924,038	7.3	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Jun-23			Sep-23		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	973,951	53,011	0.43	979,862	41,698	0.35
All Banks	959,404	54,077	0.45	964,620	42,977	0.37
Commercial Banks	915,653	31,906	0.27	925,698	24,129	0.21
Public Sector Commercial Banks	319,447	17,168	0.74	322,402	11,325	0.49
Local Private Banks	594,340	15,048	0.16	602,571	12,965	0.15
Foreign Banks	1,866	-311	-0.07	726	-162	-0.04
Specialized Banks	43,752	22,171	20.88	38,922	18,848	17.36
DFIs	14,547	-1,066	-0.57	15,242	-1,279	-0.71

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter Ended Jun 2023	For the Quarter Ended Sep 2023
All Banks & DFIs	32,588	15,453
All Banks	31,543	15,170
Commercial Banks	24,553	11,674
Public Sector Commercial Banks	8,021	3,714
Local Private Banks	16,530	7,959
Foreign Banks	2	2
Specialized Banks	6,990	3,496
DFIs	1,046	283

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

Source: Financial Stability Department SBP