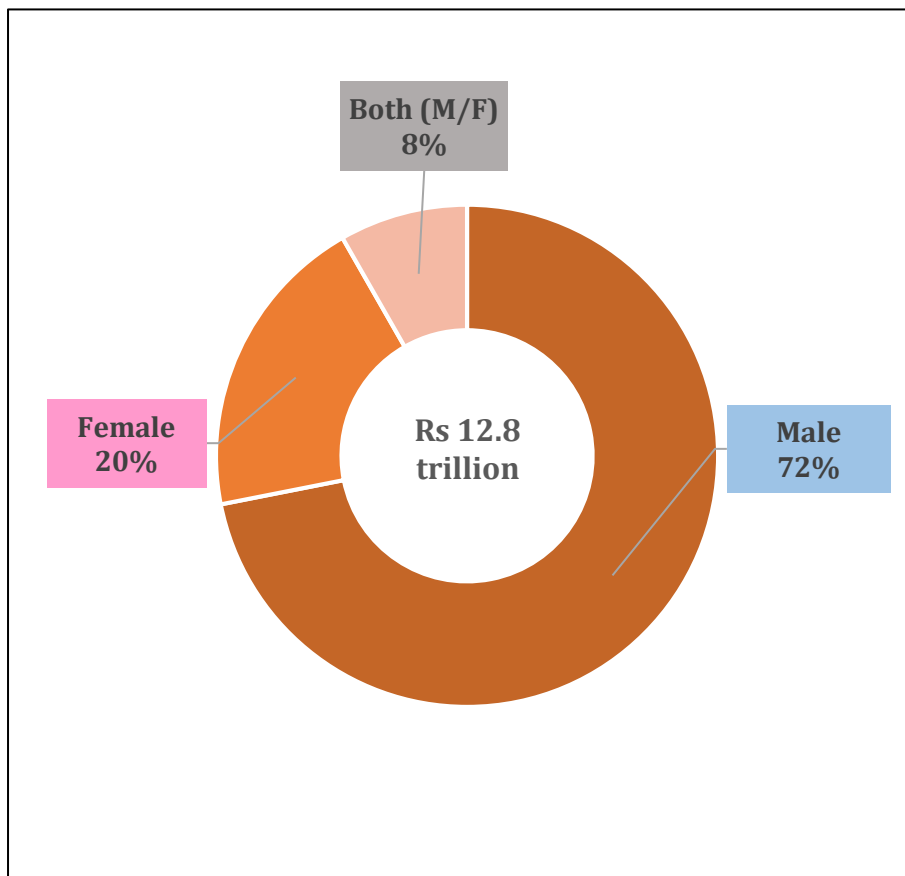




Statistics on Scheduled Banks, MFBs and DFIs in Pakistan December 2023

Scheduled Banks' Personal Deposits – by Gender (share)



Core Statistics Department

Preface

Core Statistics Department (CSD) is responsible for collection, validation and compilation of statistics on various banking and financial aspects of Pakistan economy. CSD makes all efforts to publish accurate and reliable statistics in a timely manner. The quarterly publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) in Pakistan (domestic operations). The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad.

CSD has been continuously striving towards data quality improvement, increase in frequency of data dissemination, reduction in lags involved in compilation of various datasets, and, more importantly, enhancing the coverage of the data in various dimensions.

Considering national level focus on gender equality, the importance of gender disaggregated statistics on deposits, advances and number of employees of Scheduled Banks, MFBs and DFIs in Pakistan cannot be overstressed. We have, therefore, introduced gender disaggregated statistics on deposits, advances and number of employees in this publication, effective from December 2023. The gender is mainly classified as male and female. Non-natural entities like non-financial corporate sector, public sector enterprises, and government are classified as ‘others’. These gender disaggregated deposits and advances are also presented in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) of depositors’/ borrowers’ economic activities as developed by United Nations Organization. We expect these data will help building deeper understanding of Pakistan’s banking and finance landscape with reference to SBP’s National Financial Inclusion Strategy (adopted in 2015) and SBP’s ‘Banking on Equality (BoE)’ policy initiative (launched in 2021). Future issues of this quarterly publication will disseminate trends in gender disaggregated deposits, advances and number of employees to help various stakeholders, including policy makers, to evaluate ongoing efforts of financial inclusion and BoE policies and designing intervention(s) as and when necessary.

We would like to thank all reporting institutions, regulated by SBP, for generation of necessary fields in their information systems to ensure timely provision of desired data to CSD for compilation of gender disaggregated deposits and advances over and above their regular data submissions for this quarterly publication. We are also thankful to Financial Stability Department and Agriculture Credit & Financial Inclusion Department of State Bank of Pakistan for reviewing these statistics before dissemination.

We appreciate the untiring efforts of our motivated and passionate team responsible for compilation of this valuable publication and of Mr. Muhammad Ali Shah (Additional Director, CSD) for reviewing the same.

Comments and suggestions for further improvement in this publication are welcome (Email: feedback.statistics@sbp.org.pk).

Dr. Muhammad Nadim Hanif
Director, CSD.

Acknowledgements

The Team

▪ Dr Muhammad Nadim Hanif	Director
▪ Muhammad Khalid	Senior Joint Director
▪ Javed Iqbal	Joint Director
▪ Dr. Muhammad Rehman	Joint Director
▪ Sagheer Hussain	Joint Director
▪ Uzma Maqsood	Joint Director
▪ Fatima Javaid	Deputy Director
▪ Muhammad Naeem Sharif	Deputy Director
▪ Ijlal Ahmad Haqqani	Deputy Director
▪ Sidra Jabeen	Deputy Director
▪ Khadija Kanwal Khan	Assistant Director
▪ Waqar Ali	Assistant Director
▪ Shazib Hussain	Assistant Director

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Introduction

Background

Banking sector plays a pivotal role in the economic development of a country. A growing and dynamic banking sector is essential for economic growth, as growth in the banking sector and the real economy mutually reinforces each other. State Bank being a central bank and regulator of the banking sector compiles and disseminates statistics on the Scheduled Banks operating in Pakistan. The publication contains various statistics related to Scheduled Banks, Microfinance Banks (MFBs) and Development Finance Institutions (DFIs). Core Statistics Department of State Bank of Pakistan compiles and disseminates data through different publications.

Standards and Classifications

The publication uses the category of deposit holders and advances classified by borrower for foreign and domestic constituents. The domestic constituents are further classified as Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal, and Others. International Standard Industrial Classification (ISIC Rev¹. 4.0) has been adopted since June-2019 for private sector deposits and advances. Data from MFBs/DFIs are collected on the same standards and definitions.

Composition of Banking Groups

This publication is based on data of all scheduled banks, MFBs/DFIs operating in Pakistan in which scheduled banks are classified into main groups namely public sector banks, domestic private banks and foreign banks. In certain tables data has also been dichotomized for conventional and Islamic banking. Public sector banks are further divided into public sector commercial banks and specialized banks. Data on MFBs and DFIs is added in a separate chapter.

Scheduled Banks

In terms of Section 13 of Banking Companies Ordinance 1962, the scheduled banks maintain minimum required capital and reserve balance which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards and conducting their affairs in a manner not detrimental to the interest of their depositors have been declared as scheduled banks.

As per State Bank of Pakistan Act, 1956 (clause (a) of Sub-Section (2) of Section 37) “scheduled bank” is defined as:

37-2. The Bank shall, by notification, in the official Gazette—

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—
 - i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
 - ii. has a paid-up capital and reserves of an aggregate value of not less than five hundred thousand rupees: Provided that in the case of a co-operative bank, an exception may be made by the Bank;

¹ https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf

- iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;
- b) direct the descheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

Explanation: - In Sub-Section (2) the expression “value” means the real or exchangeable and not the nominal value of the capital and reserves and the valuation made by the Bank shall be final.

Microfinance Banks

According to Sub-Section (1) of Section 6 of Microfinance Institutions Ordinance 2001, the function of a microfinance bank is as follows:

“A microfinance institution shall, in accordance with prudential regulations and subject to the terms and conditions of the license issued by the State bank, render assistance to micro-enterprises and provide microfinance services in a sustainable manner to poor persons, preferably poor women, with a view to alleviating poverty.”

Development Finance Institutions (DFIs)

Development finance institutions are financial auxiliaries which specialize in lending to project based financing for development purposes. State Bank of Pakistan licenses these institutions. These financial institutions are notified under Section 3-A of the Banking Companies Ordinance, 1962.

Public Sector Banks

The banks incorporated in Pakistan and their shares & capital controlled by the Government of Pakistan is referred as Public sector banks.

Commercial Banks

These are the scheduled banks mainly involved in the activities of deposits mobilization and extending credit through a branch network. These banks deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients. With the liberalization of banking rules and laws, commercial banks are now allowed to undertake other related activities such as underwriting, portfolio investment, securities market operations, specialized financing and related services.

Specialized Banks

These banks are 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, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead

of being chartered as a bank under the banking law.

Domestic Private Banks

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

Foreign Banks

Foreign banking company” means a banking company, not incorporated in Pakistan, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

Islamic Banking

Islamic Banking has been defined as banking in consonance with the ethos and value system of Islam and governed by Shariah principles. For the promotion of Islamic Banking in Pakistan, SBP issued policies/guidelines as per BPD circular No.1 of January 2003. Wherein a three-pronged strategy was adopted as under:

- i. Establishment of full-fledged Islamic Bank(s) in the private sector
- ii. Setting up subsidiaries for Islamic banking by existing commercial banks
- iii. Allowing Stand-alone branches for Islamic banking in the existing commercial banks.

All Islamic banks, subsidiaries and stand-alone branches offer Sharia compliant products and services only. “Sharia compliant products and services” means banking products and services offered by banks to their clients which are duly approved by their Sharia Board.

Scope of the Publication

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. Separate chapters on the data of MFBs/DFIs are also presented which contains various tables of advances, deposits, etc. pertaining to these banks/institutions.

Explanatory Notes

The scheduled banks/MFBs/DFIs statistics are based on branch-wise actual data - (except for P/L accounts) - (as on end position) reported quarterly by these institutions in Pakistan. P/L accounts are quarterly flows data. The data are collected on various dimensions of major sources (deposits) and uses (advances, investments and bills purchased and discounted) of banks/MFBs/DFIs funds along with liabilities and assets statement. The data dimensions and terminologies that need some explanation is discussed for information of the users.

Definitions of Assets and Liabilities

Currency

Banknotes (paper money) and coins issued by the central bank and / or government that are of fixed nominal values and accepted as legal tender (payment that cannot be refused in settlement of a debt, i.e. money used as a unit of exchange within a country) in an economy. Pakistani Rupee is the currency unit for Islamic Republic of Pakistan.

Transferable Deposits

All demand deposits in national or foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits.

Restricted Deposits

These are the deposits for which withdrawals are restricted on the basis of, regulatory or commercial requirements etc.

Other Deposits

Deposits in national or foreign currency that are not readily available/transferable by cheque or otherwise and have some kind of penalty or short time restriction are classified under Other Deposits.

Some examples of Other Deposits are

1. Non-transferable savings deposits and term deposits
2. Special notice deposits

Securities other than Shares

Securities other than shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term securities other than shares such as government market treasury bills, Pakistan investment bonds, government Ijara Sukuk, corporate bonds and negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, negotiable CODs, and negotiable securities backed by loans or other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

Loans extended (Advances)/ Borrowings

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest. They

include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan. Short Term Loans are categorized as under

1. Money at call

These are unsecured borrowing transactions from financial institutions without underlying collateral. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

ii) Repurchase agreements (Liability Side)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

3. Bills purchased and discounted

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

4. Other short-term advances and financial leases

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

Insurance Technical Reserves

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- i) Prepayments of premiums
- ii) Outstanding claims with insurance companies

Financial Derivatives

Financial derivatives are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

Others Accounts Receivable

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items are classified in Others Accounts Receivable.

Other Accounts Payable

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up / return / interest payable, mark-up on NPL and investment, income account, miscellaneous liability items.

Shares and Other Equity

Shares and other equity comprise all instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as shares and other equity. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends.

Retained Earnings

The category of retained earnings shows all earnings (profit after-tax) from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

Current Year Result

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result.

General and Special Reserves

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

Valuation Adjustment

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

Assets and Liabilities	Valuation method
Currency	Face value (in currency of denomination)
Deposits	Nominal value (in currency of denomination)
Securities other than Shares	Market or fair value(assets); book value(liability)
Loans (advances)	Nominal value
Shares and Other Equity	Market or fair value (assets); book value (liability)
Insurance Technical Reserve	Market or fair value
Financial derivatives	Market or fair value
Other accounts receivable/payable	Nominal value

Deposits

Outstanding Deposits: This shows the position of deposits held by banks at the end of the quarter. Deposits are the amount held in various types of deposit accounts by Banks/MFBs/DFIs, such as demand deposits (such as basic banking accounts, Asaan accounts, and branchless banking accounts), time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by Banks/MFBs/DFIs as collateral against letters of credits, letters of guarantees).

Current Deposits: These are accounts wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.

Call Deposits: These include short notice and special notice deposits

Savings Deposits: Deposits consisting of cheque accounts on which a certain return is paid by the Bank.

Fixed Deposits: Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.

Other Deposits: These generally include security deposits, margin deposits and sundry deposits etc.

Category of Deposit Holders: Deposits are categorized according to the main business or profession of the deposit account holders. They are broadly classified as foreign constituent (non-resident) and domestic constituents, which is cascaded down to Government, Non- financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-Profit Institutions, Personal and Others. The Private sector is further distributed into sub-heads such as Agriculture, Fishing, Mining and Quarrying, Manufacturing, Ship breaking, Electricity and Construction according to the ISIC Rev. 4.0 classification of United Nations.

Size of Deposits Accounts: The deposits accounts are classified under various classes (size) on the basis of the actual balances in the respective accounts at the end of the reporting period. Previously, the account size for the grouped accounts was estimated by the average size of the group to which it belongs.

Debits/Credit to Deposit and Turnover: The deposits are reported on net basis at the end of quarter. The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

Overall Deposits have been disaggregated by gender as per details in appendix VIII.

Advances

Outstanding Advances: The total amount of advances/loans recoverable at the end of the quarter are termed as outstanding advances.

Category of Borrowers: Borrowers are first classified on the basis of non-resident and domestic constituents. The latter is then further classified into government, non- financial public sector enterprises, non- bank financial companies, private sector (business), trust funds and non-profit institutions, personal and others. As with deposits, the group “Private Sector (Business)” has been further classified into various subgroups based on ISIC Rev. 4.0.

Type of Securities: In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables. Some enhancements have been made to this list in the headings of “Real Estate”, “Bank Deposits”, “Other Secured Advances” and “Unsecured Advances”

Foreign Constituent (Non-Resident): 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 such as construction companies) and Individuals (students, travelers).

Government: This includes Federal Government, Provincial and Local Governments.

Non-Financial Public Sector Enterprises (NFPSEs): These are the resident non-financial corporations which are controlled by government, 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.

Nonbank Financial Companies (NBFCs) and Financial Auxiliaries: Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs and 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 exchange, exchange companies and insurance companies etc.

Private Sector (Business): This is that part of the economy which is run for private business profit and is not owned by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

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

Personal: This includes bank employees and consumers who 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 advances which are not classified elsewhere.

Overall Advances have also been disaggregated by gender as per details in appendix VIII.

Rate of Interest/Return: This is the cost of using others' money expressed as a rate, or a %age of the principal amount for a period of time usually a year.

Size of Accounts for Advances: The classification and system for size of accounts for advances is identical to the size of accounts for deposit as explained above.

Category of Financing: This refers to the purpose of financing. The major financing categories are Export financing, Import financing, Government self-employment schemes, Working capital/short term and Fixed investment/long term.

Loan Tenure: This refers to the actual loan maturity that is decided at the time of the loan agreement between the borrower and the reporting institutions. The tenure is mainly divided into three main categories as short term, medium term and long term depending upon time within which the loan is planned to be matured.

Rate of Margin: Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and losses with forced sale of collateral; hence a margin of collateral is maintained.

Bills Purchased and Discounted: Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Import Bills, Inland Bills, and Foreign Bills. Sectoral classification of bill issuers is based on ISIC Rev. 4.0 classification of United Nations.

Investments: The Scheduled Banks/MFBs/DFIs report their investments in domestic and foreign securities/shares with details of holdings of each type of securities/shares. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares, debentures, NIT units, participation term certificates, Sukuk, term finance certificate, certificate of investment, mutual fund and Modaraba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value) and market value (in case of tradable securities/shares) are reported for each investment. From June, 2019 onwards, some Islamic Investments products have also been added in the field "Type of Security". These securities are further enhanced in June 2022 and onwards by adding "Variable Rental Rate (VRR) and Fixed Rental Rate (FRR)" GOP Ijara Sukuk and "Islamic Naya Pakistan Certificate".

Term to Maturity: Term to maturity of investment securities has been introduced in this revamped version of publication. It is mainly divided into short term, medium term and long term, which are further classified into various slabs.

Profit and Loss Accounts

Profit and loss accounts are based on quarterly financial statements of Scheduled Banks/MFBs/DFIs. The following items are included in the profit and loss:

Mark up Interest Earned: Mark up interest earned comprise interest received on loans, advances, investments, lending to financial institutions, or balances with banks.

Mark up Interest Expense: Mark up interest expenses constitute interest expense on deposits, borrowings, subordinated debt or cost of foreign currency swaps.

Non-Mark up Interest Earned: Non-mark up interest earned comprises of fees and commission, dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property

and gain on sale of fixed assets.

Non-Mark up Interest Expense: Operating expenses, such as compensation of salaries, property expenses (rent, taxes, insurance, utilities cost, rental lease, fuel expenses, security charges, repair and maintenance, depreciation) , information technology expenses, workers welfare fund, penalties etc. Provision /Reversals Provision or reversal on balances with banks, loans, advances, off balance sheet item or diminution in value of the investments are taken into account.

Number of Employees: Branch wise number of employees with segregation of contractual and permanent employees is added.

Regional Data: Regional Database provides a unique set of statistics by regions/provinces. The regional/province wise data on Advances and Deposits by Borrowers/Categories is disseminated due to the increasing demand from users. Regional distribution of data on “Outstanding Advances” is based on disbursements by the bank branches located in the respective regions. Place of actual utilization for these advances may be different from the place of disbursements. The regional position therefore may not reflect the true picture since offices of large companies/firms operating in different regions might have used banking facilities located in different regions. Therefore, there comes a huge responsibility on the part of users to keep these limitations of data in mind while drawing any conclusion on the basis of these data.

Data Coverage

The data covered in this publication is un-audited and domestic operations only.

Rounding Off

Throughout the publication “-“ is supposed to mean “exactly 0” while any figure showing as “0.0” or “0.00” might not necessarily be exactly 0 since it could only be showing as such due to rounding.

Data Revision

For practical purposes, all data pertaining to the “current” time period may please be treated as “provisional” and may be subject to revision in the next releases of the same publication according to Data Revision Policy. For example, data for December 2022 in the publication of December 2022 would be provisional in nature and would be subject to change in the future.

Definitional, Coverage and Reporting Time differences between data as per ‘Quarterly Compendium of the Banking System’ and ‘Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan’

1. Quarterly Compendium of the Banking System is based on *regulatory reporting requirements*, fulfilled by Scheduled Banks/DFIs/MFBs, at Head Office level, within 12 working days of the reported period. It includes overseas operations, loans/ investment ‘net of provisions’, interbank deposits, along with customers deposits, and excludes accrued interest/profit.
2. Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan is based on IMF’s guidelines as per ‘Manual on Monetary and Financial Statistics – 2000’ (<https://www.imf.org/external/pubs/ft/mfs/manual/pdf/mmfsft.pdf>), for statistical reporting by Scheduled Banks/DFIs/MFBs, largely at branch level, within 45 calendar days of the reported period. It consists of domestic operations only, and includes accrued interest/profit while reporting loans on ‘gross bases’.

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	36,185,736	43,500,966	46,836,739
I. Currency and Deposits	1,911,697	2,847,070	3,230,070
1. Currency	504,466	536,905	580,080
2. Transferable Deposits	1,208,126	2,001,935	2,404,069
3. Restricted/ compulsory deposits	52,508	67,584	66,363
4 Other Deposits	146,596	240,646	179,558
II. Securities(other than shares)	18,001,795	22,774,040	25,287,954
1. Short-term	3,740,267	5,493,980	5,878,262
2. Long-term	14,261,527	17,280,060	19,409,693
III. Loans extended (Advances)	13,405,996	14,163,396	14,457,510
1. Short-term	8,416,260	8,701,394	8,729,150
A) Money at call	166,672	119,532	148,007
B) Reverse Repo	907,253	1,673,569	1,377,472
C) Bills purchased and discounted	310,387	383,083	355,615
D) Other short-term loans	7,031,947	6,525,209	6,848,056
2. Long-term	4,989,736	5,462,002	5,728,360
IV. Shares and other equity	504,179	589,736	530,756
1. Quoted	187,847	211,402	247,588
2. Non quoted	313,566	375,288	279,893
3. Investment fund shares	2,766	3,046	3,275
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	17,044	30,599	19,368
VII. Other accounts receivable	1,228,236	1,841,041	1,995,403
1. Trade credit and advances	-	-	-
2. Others	1,228,236	1,841,041	1,995,403
A) Dividends receivable resident sector	167	824	173
B) Settlement accounts resident sector	33,251	36,570	34,803
C) Items in the process of collection	692	666	246
D) Miscellaneous assets residents sector	1,188,427	1,795,658	1,951,582
E) Other non- resident accounts receivable	5,699	7,324	8,600
VIII. Non-financial assets	1,116,790	1,255,083	1,315,677
1. Produced assets	833,831	923,232	964,262
A) Tangible fixed assets	737,593	821,202	857,232
a) Dwellings	144,043	155,150	161,895
i) Building on freehold land	5,699	5,760	6,170
ii) Building on leasehold land	138,344	149,390	155,725
b) Other buildings and structures	275,431	306,653	307,672
i) Building on freehold land	90,098	88,791	89,995
ii) Building on leasehold land	185,333	217,862	217,676
c) Machinery and equipment	259,900	287,045	313,993
i) Transport equipment	20,222	23,899	26,622
ii) Furniture & Fixture	36,272	37,510	43,123
iii) Office equipment	153,733	168,110	182,348
iv) Other machinery & equipment	49,673	57,526	61,899
d) Other tangible fixed assets n.e.s	58,220	72,354	73,673
B) Intangible fixed assets	96,238	102,030	107,030
a) Computer software	60,749	66,646	71,641
b) Other intangible fixed assets n.e.s	35,489	35,385	35,388
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	277,472	321,761	320,060
A) Tangible non-produced assets	254,948	302,705	297,229
a) Land	164,710	198,282	199,485
i) Land underlying Buildings and structures	164,710	198,282	199,485
1. Freehold land	66,666	79,616	77,955
2. Leasehold land	98,044	118,666	121,530
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	90,238	104,422	97,743
B) Intangible non-produced assets	22,524	19,056	22,831
a) Leases and other transferable contracts	16,032	16,397	16,524
b) Purchased goodwill	2,213	1,817	2,213
c) Other intangible non-produced assets n.e.s	4,279	841	4,094
3. Capital work in progress	5,487	10,090	31,355

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	36,185,736	43,500,966	46,836,739
I. Deposits	23,309,382	26,924,250	28,866,019
1. Transferable Deposits	18,369,590	21,674,163	23,235,975
2. Restricted/ compulsory deposits	565,239	492,439	547,823
3. Other deposits	4,374,553	4,757,648	5,082,222
II. Securities (other than shares bonds/ debentures etc.)	126,983	125,036	129,673
1. Short-term	-	-	-
2. Long-term	126,983	125,036	129,673
III. Loans (Borrowings)	7,706,503	10,413,351	11,672,828
1. Short-term	7,280,928	9,527,694	10,800,196
A) Money at call	188,716	135,332	100,718
B) Repurchase agreements (Repo)	5,262,414	7,590,980	8,834,251
C) Other short-term borrowings	1,829,798	1,801,382	1,865,227
2. Long-term borrowings	425,575	885,657	872,632
IV. Financial Derivatives	28,749	66,206	44,458
V. Other accounts payable	2,817,810	3,390,616	3,180,587
1. Provision for losses	750,371	784,486	799,071
A) Provision for loan losses-Specific	678,077	698,843	713,955
B) Provision for loan losses-General	45,525	49,806	45,617
C) Provision for other losses	26,769	35,836	39,500
2. Accumulated Depreciation	327,047	357,405	378,157
3. Other accounts payable to other resident Sectors	1,721,469	2,190,846	1,935,766
A) Dividends payable	15,735	16,442	9,661
B) Settlement accounts	17,200	95,134	26,527
C) Items in the process of collection	8,373	10,516	10,802
D) Miscellaneous liability items	1,680,160	2,068,754	1,888,776
a) Suspense account	81,883	108,989	111,264
b) Provision for expected costs	105,783	146,258	135,641
c) Deferred tax liabilities	10,790	25,477	(8,378)
d) Accrued wages	8,621	11,631	13,892
e) Accrued rent	504	546	544
f) Accrued taxes	497,991	595,497	630,971
g) Other miscellaneous liability items	974,589	1,180,356	1,004,842
4. Other non- resident accounts payable	18,923	57,880	67,593
A) Dividends payable non-residents	8,551	47,518	57,099
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,372	10,362	10,493
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,196,308	2,581,507	2,943,174
1. Quoted	386,281	442,079	442,079
2. Non quoted	249,310	248,868	268,183
3. Investment fund shares	-	-	-
4. Retained earnings	430,988	463,808	384,703
5. Current year result	495,824	633,917	832,992
6. General and special reserve	537,060	570,899	657,160
7. Valuation adjustments	96,845	221,937	358,057
IX. Contingencies and Commitments³	14,963,609	18,075,558	17,604,695
1. Guarantees	2,834,599	2,962,092	3,268,804
2. Commitments	11,892,576	14,940,756	14,137,649
A) Letter of Credit	3,982,318	4,804,459	4,214,880
B) Forward Foreign Exchange Transactions	6,209,169	7,999,244	7,931,561
C) Forward government Securities Transactions	342,855	510,105	291,201
D) Derivatives	79,940	111,102	103,437
E) Forward lending	280,903	336,748	300,159
F) Operating leases	340	71	365
G) Commitments for acquisition of :	38,493	31,390	42,313
i.Fixed assets	28,617	23,288	29,293
ii. Intangible assets	9,876	8,102	13,020
H) Other commitments	958,557	1,147,636	1,253,733
3. Other contingent liabilities	236,435	172,710	198,242

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (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 chapter 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 new format w.e.f. December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	8,365,402	10,880,817	10,489,019
I. Currency and Deposits	413,375	508,623	608,004
1. Currency	96,071	99,293	110,933
2. Transferable Deposits	227,634	314,022	403,032
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	89,670	95,308	94,039
II. Securities(other than shares)	4,812,156	6,289,301	6,019,965
1. Short-term	1,338,260	1,750,206	1,262,541
2. Long-term	3,473,896	4,539,095	4,757,423
III. Loans extended (Advances)	2,562,155	3,425,053	3,190,689
1. Short-term	1,409,138	2,186,377	1,890,337
A) Money at call	43,063	15,368	14,820
B) Reverse Repo	133,010	616,154	334,057
C) Bills purchased and discounted	57,747	55,680	39,463
D) Other short-term loans	1,175,318	1,499,174	1,501,998
2. Long-term	1,153,016	1,238,676	1,300,352
IV. Shares and other equity	145,793	171,528	93,814
1. Quoted	60,839	67,711	82,048
2. Non quoted	84,954	103,817	11,766
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	266,470	309,872	396,393
1. Trade credit and advances	-	-	-
2. Others	266,470	309,872	396,393
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	27	12	-
D) Miscellaneous assets residents sector	266,294	309,711	396,243
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	165,453	176,440	180,153
1. Produced assets	78,215	83,719	86,119
A) Tangible fixed assets	74,629	79,975	82,109
a) Dwellings	6,666	8,037	9,097
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,056	7,427	8,487
b) Other buildings and structures	45,302	46,225	46,018
i) Building on freehold land	27,665	27,454	26,270
ii) Building on leasehold land	17,637	18,771	19,748
c) Machinery and equipment	16,858	18,888	20,709
i) Transport equipment	2,659	2,664	2,722
ii) Furniture & Fixtures	4,017	4,404	4,592
iii) Office equipment	6,543	7,243	7,825
iv) Other machinery & equipment	3,639	4,578	5,569
d) Other tangible fixed assets n.e.s	5,804	6,825	6,286
B) Intangible fixed assets	3,585	3,744	4,009
a) Computer software	3,585	3,744	4,009
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,238	92,721	92,657
A) Tangible non-produced assets	87,238	92,721	92,657
a) Land	28,119	28,121	28,246
i) Land underlying Buildings and structures	28,119	28,121	28,246
1. Freehold land	7,447	7,450	7,461
2. Leasehold land	20,672	20,672	20,785
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	59,119	64,599	64,411
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	-	1,378

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	8,365,402	10,880,817	10,489,020
I. Deposits	4,564,745	5,408,483	6,064,484
1. Transferable Deposits	3,322,981	4,023,731	4,547,617
2. Restricted/ compulsory deposits	58,442	29,643	77,037
3. Other deposits	1,183,322	1,355,109	1,439,831
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,538,712	4,045,122	3,152,228
1. Short-term	2,519,480	4,011,422	3,119,254
A) Money at call	26,983	4,831	3,409
B) Repurchase agreements (Repo)	2,296,230	3,825,511	2,918,510
C) Other short-term borrowings	196,267	181,080	197,335
2. Long-term borrowings	19,232	33,700	32,974
IV. Financial Derivatives	-	-	-
V. Other accounts payable	710,801	826,380	621,878
1. Provision for losses	290,595	286,924	293,660
A) Provision for loan losses-Specific	280,099	276,028	283,087
B) Provision for loan losses-General	10,234	8,869	3,346
C) Provision for other losses	261	2,027	7,227
2. Accumulated Depreciation	35,938	40,713	41,192
3. Other accounts payable to other resident Sectors	384,268	498,743	287,026
A) Dividends payable	3	3	3
B) Settlement accounts	2,375	2,907	4,170
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	381,890	495,834	282,853
a) Suspense account	20,985	25,545	27,182
b) Provision for expected costs	12,566	15,414	17,166
c) Deferred tax liabilities	(13,229)	1	(15,036)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	33,214	38,604	38,832
g) Other miscellaneous liability items	328,354	416,270	214,709
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	551,144	600,832	650,428
1. Quoted	64,437	67,411	67,411
2. Non quoted	149,860	148,839	154,860
3. Investment fund shares	-	-	-
4. Retained earnings	127,094	169,956	168,238
5. Current year result	54,524	38,354	69,181
6. General and special reserve	85,287	96,690	92,635
7. Valuation adjustments	69,942	79,582	98,103
IX. Contingencies and Commitments³	3,503,096	3,878,385	3,487,138
1. Guarantees	493,873	523,992	532,562
2. Commitments	2,931,444	3,327,323	2,927,656
A) Letter of Credit	1,869,769	2,153,475	1,825,893
B) Forward Foreign Exchange Transactions	820,430	1,028,972	957,529
C) Forward government Securities Transactions	54,568.8	44,522	27,319
D) Derivatives	-	-	-
E) Forward lending	184,752.4	98,576	98,186
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,887.7	1,742	2,083
i. Fixed assets	1,583.7	1,460	1,614
ii. Intangible assets	304.0	282	469
H) Other commitments	36.9	37	16,646
3. Other contingent liabilities	77,778.7	27,070	26,920

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (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 chapter 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 new format w.e.f. December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	26,678,057	30,757,284	34,472,014
I. Currency and Deposits	1,364,100	2,191,022	2,419,581
1. Currency	407,784	436,915	468,502
2. Transferable Deposits	900,364	1,608,765	1,865,555
3. Restricted/ compulsory deposits	26	6	6
4 Other Deposits	55,928	145,336	85,518
II. Securities(other than shares)	12,415,380	15,641,791	18,556,999
1. Short-term	1,708,477	2,928,924	3,916,990
2. Long-term	10,706,903	12,712,867	14,640,008
III. Loans extended (Advances)	10,643,564	9,898,473	10,326,894
1. Short-term	6,821,361	6,061,663	6,275,876
A) Money at call	123,609	104,164	133,187
B) Reverse Repo	684,559	678,641	549,998
C) Bills purchased and discounted	243,268	316,408	300,785
D) Other short-term loans	5,769,926	4,962,451	5,291,906
2. Long-term	3,822,203	3,836,810	4,051,018
IV. Shares and other equity	358,386	418,209	436,942
1. Quoted	127,008	143,691	165,540
2. Non quoted	228,611	271,471	268,127
3. Investment fund shares	2,766	3,046	3,275
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,712	17,543	16,302
VII. Other accounts receivable	938,259	1,517,787	1,586,929
1. Trade credit and advances	-	-	-
2. Others	938,259	1,517,787	1,586,929
A) Dividends receivable resident sector	167	824	173
B) Settlement accounts resident sector	33,101	36,420	34,654
C) Items in the process of collection	665	654	246
D) Miscellaneous assets residents sector	898,631	1,472,593	1,543,267
E) Other non- resident accounts receivable	5,694	7,295	8,590
VIII. Non-financial assets	946,656	1,072,460	1,128,368
1. Produced assets	752,419	836,327	874,144
A) Tangible fixed assets	660,398	738,567	771,663
a) Dwellings	137,018	146,743	152,428
i) Building on freehold land	5,089	5,151	5,561
ii) Building on leasehold land	131,929	141,592	146,867
b) Other buildings and structures	229,373	259,673	260,526
i) Building on freehold land	62,433	61,337	63,726
ii) Building on leasehold land	166,940	198,335	196,801
c) Machinery and equipment	242,148	267,207	292,132
i) Transport equipment	17,354	21,022	23,622
ii) Furniture & Fixtures	32,125	32,975	38,332
iii) Office equipment	146,935	160,569	174,163
iv) Other machinery & equipment	45,734	52,641	56,014
d) Other tangible fixed assets n.e.s	51,859	64,945	66,577
B) Intangible fixed assets	92,021	97,759	102,481
a) Computer software	57,147	62,870	67,587
b) Other intangible fixed assets n.e.s	34,874	34,890	34,894
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	188,750	226,042	224,472
A) Tangible non-produced assets	166,226	206,987	201,640
a) Land	136,591	170,161	171,239
i) Land underlying Buildings and structures	129,757	170,161	171,239
1. Freehold land	52,385	72,167	70,494
2. Leasehold land	77,372	97,995	100,745
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	29,635	36,825	30,401
B) Intangible non-produced assets	22,524	19,056	22,831
a) Leases and other transferable contracts	16,032	16,397	16,524
b) Purchased goodwill	2,213	1,817	2,213
c) Other intangible non-produced assets n.e.s	4,279	841	4,094
3. Capital work in progress	5,487	10,090	29,753

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	26,678,057	30,757,284	34,472,014
I. Deposits	18,253,597	20,920,304	22,133,718
1. Transferable Deposits	14,620,684	17,099,702	18,065,415
2. Restricted/ compulsory deposits	462,091	447,701	460,897
3. Other deposits	3,170,822	3,372,900	3,607,406
II. Securities (other than shares bonds/ debentures etc.)	126,983	125,036	129,673
1. Short-term	-	-	-
2. Long-term	126,983	125,036	129,673
III. Loans (Borrowings)	4,667,830	5,360,995	7,553,585
1. Short-term	4,261,488	4,885,234	7,082,490
A) Money at call	161,734	130,501	97,309
B) Repurchase agreements (Repo)	2,966,184	3,747,544	5,915,740
C) Other short-term borrowings	1,133,570	1,007,188	1,069,441
2. Long-term borrowings	406,343	475,762	471,094
IV. Financial Derivatives	23,468	52,977	41,379
V. Other accounts payable	2,068,167	2,479,847	2,496,705
1. Provision for losses	457,351	496,669	504,707
A) Provision for loan losses-Specific	396,109	422,090	430,235
B) Provision for loan losses-General	34,739	40,776	42,204
C) Provision for other losses	26,502	33,804	32,268
2. Accumulated Depreciation	288,226	313,721	333,811
3. Other accounts payable to other resident Sectors	1,303,728	1,611,669	1,590,768
A) Dividends payable	15,733	16,439	9,659
B) Settlement accounts	14,688	91,415	22,158
C) Items in the process of collection	8,373	10,516	10,802
D) Miscellaneous liability items	1,264,934	1,493,298	1,548,150
a) Suspense account	51,540	53,346	55,226
b) Provision for expected costs	93,217	130,845	118,474
c) Deferred tax liabilities	24,019	25,476	6,658
d) Accrued wages	2,273	2,949	3,530
e) Accrued rent	504	546	544
f) Accrued taxes	459,739	543,093	586,030
g) Other miscellaneous liability items	633,642	737,044	777,686
4. Other non- resident accounts payable	18,862	57,789	67,419
A) Dividends payable non-residents	8,551	47,518	57,099
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,311	10,270	10,320
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,011	1,818,125	2,116,955
1. Quoted	321,843	374,667	374,667
2. Non quoted	40,154	25,638	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	260,860	244,601	168,330
5. Current year result	435,004	556,394	708,954
6. General and special reserve	451,774	474,211	564,527
7. Valuation adjustments	28,375	142,613	260,322
IX. Contingencies and Commitments³	7,755,151	9,690,628	9,651,357
1. Guarantees	1,784,974	1,875,441	2,181,957
2. Commitments	5,814,591	7,676,268	7,306,755
A) Letter of Credit	2,036,413	2,611,206	2,348,976
B) Forward Foreign Exchange Transactions	2,358,032	3,113,061	3,139,435
C) Forward government Securities Transactions	271,562	449,607	263,882
D) Derivatives	79,940	111,102	103,437
E) Forward lending	207,837	217,278	187,650
F) Operating leases	340	71	365
G) Commitments for acquisition of :	36,121	29,452	40,191
i. Fixed assets	26,549	21,632	27,640
ii. Intangible assets	9,572	7,820	12,550
H) Other commitments	824,346	1,144,492	1,222,818
3. Other contingent liabilities	155,586	138,919	162,645

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (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 chapter 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 new format w.e.f. December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	1,142,277	1,862,865	1,875,707
I. Currency and Deposits	134,221	147,425	202,484
1. Currency	611	697	645
2. Transferable Deposits	80,129	79,148	135,482
3. Restricted/ compulsory deposits	52,483	67,578	66,356
4 Other Deposits	998	2	2
II. Securities(other than shares)	774,259	842,949	710,991
1. Short-term	693,530	814,851	698,731
2. Long-term	80,728	28,098	12,261
III. Loans extended (Advances)	200,277	839,870	939,927
1. Short-term	185,760	453,353	562,937
A) Money at call	-	-	-
B) Reverse Repo	89,685	378,774	493,418
C) Bills purchased and discounted	9,373	10,995	15,368
D) Other short-term loans	86,703	63,584	54,152
2. Long-term	14,516	386,516	376,990
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	5,332	13,056	3,067
VII. Other accounts receivable	23,507	13,382	12,082
1. Trade credit and advances	-	-	-
2. Others	23,507	13,382	12,082
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	23,501	13,353	12,072
E) Other non- resident accounts receivable	6	29	10
VIII. Non-financial assets	4,681	6,184	7,156
1. Produced assets	3,197	3,186	4,000
A) Tangible fixed assets	2,566	2,659	3,460
a) Dwellings	358	371	371
i) Building on freehold land	-	-	-
ii) Building on leasehold land	358	371	371
b) Other buildings and structures	755	755	1,128
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	755	1,128
c) Machinery and equipment	895	949	1,153
i) Transport equipment	209	213	278
ii) Furniture & Fixtures	130	131	199
iii) Office equipment	255	298	360
iv) Other machinery & equipment	300	307	316
d) Other tangible fixed assets n.e.s	557	584	810
B) Intangible fixed assets	632	527	540
a) Computer software	17	33	45
b) Other intangible fixed assets n.e.s	615	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,484	2,997	2,931
A) Tangible non-produced assets	1,484	2,997	2,931
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,484	2,997	2,931
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	-	224

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	1,142,277	1,862,865	1,875,707
I. Deposits	491,040	595,464	667,817
1. Transferable Deposits	425,925	550,731	622,943
2. Restricted/ compulsory deposits	44,706	15,095	9,890
3. Other deposits	20,410	29,639	34,985
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	499,961	1,007,233	967,015
1. Short-term	499,961	631,038	598,451
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	17,925	-
C) Other short-term borrowings	499,961	613,113	598,451
2. Long-term borrowings	-	376,195	368,564
IV. Financial Derivatives	5,281	13,229	3,080
V. Other accounts payable	38,842	84,389	62,004
1. Provision for losses	2,426	892	704
A) Provision for loan losses-Specific	1,869	726	633
B) Provision for loan losses-General	552	162	67
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,882	2,971	3,154
3. Other accounts payable to other resident Sectors	33,473	80,434	57,972
A) Dividends payable	-	-	-
B) Settlement accounts	137	812	199
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	33,336	79,622	57,773
a) Suspense account	9,358	30,098	28,855
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,347	8,682	10,363
e) Accrued rent	-	-	-
f) Accrued taxes	5,037	13,800	6,109
g) Other miscellaneous liability items	12,593	27,042	12,447
4. Other non- resident accounts payable	61	91	174
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	61	91	174
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	107,153	162,550	175,791
1. Quoted	-	-	-
2. Non quoted	59,296	74,390	73,169
3. Investment fund shares	-	-	-
4. Retained earnings	43,034	49,251	48,135
5. Current year result	6,296	39,169	54,857
6. General and special reserve	(1)	(2)	(2)
7. Valuation adjustments	(1,471)	(258)	(368)
IX. Contingencies and Commitments³	3,705,362	4,506,545	4,466,200
1. Guarantees	555,751	562,660	554,286
2. Commitments	3,146,541	3,937,164	3,903,238
A) Letter of Credit	76,136	39,779	40,012
B) Forward Foreign Exchange Transactions	3,030,708	3,857,212	3,834,596
C) Forward government Securities Transactions	16,725	15,976	-
D) Derivatives	-	-	-
E) Forward lending	2,717	20,894	14,323
F) Operating leases	-	-	-
G) Commitments for acquisition of :	484	196	39
i. Fixed assets	484	196	39
ii. Intangible assets	-	-	-
H) Other commitments	19,770	3,107	14,269
3. Other contingent liabilities	3,070	6,721	8,676

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (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 chapter 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 new format w.e.f. December 2022.

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
A. Mark-Up/Return/Interest Earned	1,416,407	2,183,563	2,317,836
1. Loans and advances	399,543	549,042	549,919
2. Investments	678,620	1,140,060	1,262,274
3. Lendings to financial institutions	26,032	64,402	49,286
4. Balances with banks	362	2,940	2,940
5. Income from inter-office lending	307,422	420,169	443,208
6. Other	4,428	6,950	10,209
B. Mark-Up/Return/Interest Expensed	1,069,134	1,687,696	1,791,625
1. Deposits	492,101	879,357	791,977
2. Borrowings	220,108	304,232	474,710
3. Subordinated debt	6,973	10,649	10,867
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,908	41,514	35,147
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,687	6,647	6,422
6. Expense on inter-office borrowing	307,261	420,073	443,101
7. Other	21,096	25,224	29,401
I. Net Mark-UP/Return/Interest Income (A - B)	347,273	495,867	526,212
C. Non Mark-UP/Return/Interest Income	78,764	74,128	137,283
1. Fee & Commission Income	48,383	54,708	58,881
i. Branch banking customer fees	5,135	6,437	6,533
ii. Consumer finance related fees	2,677	2,448	2,477
iii. Card related fees (debit and credit cards)	14,456	16,448	17,021
iv. Credit related fees	1,715	2,048	1,238
v. Investment banking fee	1,246	861	1,908
vi. Commission on trade	7,508	10,704	11,901
vii. Commission on guarantees	3,141	3,821	2,669
viii. Commission on cash management	1,400	1,720	1,912
ix. Commission on remittances including home remittances	2,749	2,757	4,164
x. Commission on utility bills	146	131	172
xi. Commission income - Bancassurance	1,421	1,249	1,207
xii. Rent on lockers	391	413	386
xiii. Commission on investments services	25	122	167
xiv. Other Commission	6,373	5,549	7,127
2. Dividend Income	7,656	4,250	8,584
3. Foreign exchange income	10,734	7,203	46,274
4. Income from derivatives	3,856	2,719	3,028
5. Gain on securities	(1,318)	781	15,542
i. Realised	(2,257)	353	14,605
ii. Unrealised - held for trading	939	428	937
6. Other Income	9,454	4,467	4,974
i. Rent on property	163	208	303
ii. Gain on sale of fixed assets-net	7,574	649	891
iii. Loss on termination of lease liability against right of use assets	425	577	582
iv. Gain on sale of non banking assets - net	62	1,782	2,041
v. Other	1,229	1,250	1,158
II. Total Income (I + C)	426,037	569,995	663,495

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
D. Non Mark-UP/Return/Interest Expenses	195,483	228,857	261,880
1. Operating expenses	190,775	221,830	252,377
i. Total compensation expense	84,466	95,457	107,205
ii. Property expense	34,184	39,836	39,546
a. Rent and taxes	1,370	1,704	1,557
b. Insurance	357	322	212
c. Utilities cost	7,735	11,291	10,057
d. Lease rental	-	-	-
e. Fuel expense generators	1,389	1,263	1,002
f. Security (including guards)	5,647	6,036	7,090
g. Repair and maintenance (including janitorial charges)	4,695	5,059	5,483
h. Depreciation on right-of-use assets	8,752	9,097	8,591
i. Depreciation	4,238	5,063	5,556
iii. Information technology expenses	17,068	22,187	25,862
iv. Other operating expenses	55,056	64,350	79,763
2. Workers welfare fund	3,696	6,194	7,137
3. Other charges	1,012	833	2,365
i. Penalties imposed by State Bank of Pakistan	567	373	1,730
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	1
iii. Others (to be specified, if material)	444	459	634
III. Profit before provisions (II - D)	230,555	341,139	401,615
E. Provisions / (reversals) and write offs - net	22,835	23,333	26,355
1. (Reversals) / provisions against balance with Banks	29	30	319
2. (Reversals) / provisions for diminution in value of investments	12,040	6,109	(2,618)
3. (Reversals) / provisions against loans & advances	23,618	21,394	32,765
4. (Reversals) / provisions against off balance sheet items	(833)	(1,710)	(117)
5. Reversals against other assets	1,221	387	1,188
6. Recovery of written off / charged off bad debts	(13,241)	(2,878)	(5,182)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	207,720	317,806	375,259
G. Taxation	85,030	160,824	229,553
1. Current	96,723	153,765	198,518
2. Prior	(1,211)	(169)	24,804
3. Deferred	(10,482)	7,227	6,231
V. Profit After Taxation (IV - G)	122,690	156,981	145,706
Notes on Human Resources			
Number of Employees*	191,445	197,313	191,184
1. Permanent	171,372	180,665	176,076
a. Male	143,567	148,363	145,941
b. Female	27,805	32,302	30,135
2. Contractual	20,073	16,648	15,108
a. Male	17,647	14,795	13,032
b. Female	2,426	1,853	2,076

* Number of employees are as on end period and are shown in actual numbers.

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
A. Mark-Up/Return/Interest Earned	331,344	600,053	598,326
1. Loans and advances	82,567	124,458	122,363
2. Investments	165,973	323,483	329,298
3. Lendings to financial institutions	3,975	18,741	8,595
4. Balances with banks	314	1,068	769
5. Income from inter-office lending	76,036	130,157	134,375
6. Other	2,478	2,146	2,927
B. Mark-Up/Return/Interest Expensed	277,990	526,620	521,951
1. Deposits	115,736	317,379	182,101
2. Borrowings	82,238	71,733	198,118
3. Subordinated debt	645	1,693	1,808
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542	4,999	4,581
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	790	654	964
6. Expense on inter-office borrowing	76,036	130,157	134,375
7. Other	3	5	5
I. Net Mark-UP/Return/Interest Income (A - B)	53,353	73,433	76,375
C. Non Mark-UP/Return/Interest Income	16,387	10,982	26,781
1. Fee & Commission Income	9,607	7,206	8,594
i. Branch banking customer fees	551	543	627
ii. Consumer finance related fees	378	264	315
iii. Card related fees (debit and credit cards)	1,476	1,221	1,562
iv. Credit related fees	1,071	730	619
v. Investment banking fee	53	157	279
vi. Commission on trade	719	923	1,448
vii. Commission on guarantees	547	624	(283)
viii. Commission on cash management	85	64	104
ix. Commission on remittances including home remittances	615	629	774
x. Commission on utility bills	8	15	4
xi. Commission income - Bancassurance	134	113	142
xii. Rent on lockers	11	21	11
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,959	1,901	2,990
2. Dividend Income	2,259	1,204	2,232
3. Foreign exchange income	2,582	(1,774)	5,933
4. Income from derivatives	-	-	-
5. Gain on securities	1,150	1,968	7,378
i. Realised	1,742	1,699	7,335
ii. Unrealised - held for trading	(592)	269	43
6. Other Income	789	2,378	2,644
i. Rent on property	50	38	55
ii. Gain on sale of fixed assets-net	105	17	45
iii. Loss on termination of lease liability against right of use assets	(4)	72	111
iv. Gain on sale of non banking assets - net	7	1,786	2,042
v. Other	632	464	390
II. Total Income (I + C)	69,740	84,415	103,156

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
D. Non Mark-UP/Return/Interest Expenses	37,710	37,167	45,953
1. Operating expenses	37,473	37,052	45,593
i. Total compensation expense	20,783	21,807	22,458
ii. Property expense	5,204	5,673	6,376
a. Rent and taxes	119	430	381
b. Insurance	64	44	58
c. Utilities cost	1,331	1,993	1,771
d. Lease rental	-	-	-
e. Fuel expense generators	-	4	4
f. Security (including guards)	1,500	1,046	1,654
g. Repair and maintenance (including janitorial charges)	514	442	660
h. Depreciation on right-of-use assets	1,343	1,255	1,371
i. Depreciation	335	460	476
iii. Information technology expenses	2,948	2,261	4,585
iv. Other operating expenses	8,537	7,311	12,173
2. Workers welfare fund	78	51	204
3. Other charges	159	64	157
i. Penalties imposed by State Bank of Pakistan	142	3	107
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	17	61	50
III. Profit before provisions (II - D)	32,030	47,247	57,203
E. Provisions / (reversals) and write offs - net	4,227	10,218	2,200
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	2,234	8,454	(742)
3. (Reversals) / provisions against loans & advances	14,331	2,526	6,312
4. (Reversals) / provisions against off balance sheet items	-	1,144	-
5. Reversals against other assets	(88)	82	474
6. Recovery of written off / charged off bad debts	(12,250)	(1,988)	(3,845)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	27,804	37,029	55,003
G. Taxation	6,179	15,567	26,509
1. Current	14,190	8,618	25,489
2. Prior	(69)	-	2,638
3. Deferred	(7,942)	6,949	(1,618)
V. Profit After Taxation (IV - G)	21,624	21,462	28,494
Notes on Human Resources			
Number of Employees*	36,353	38,151	37,980
1. Permanent	29,554	30,526	30,248
a. Male	25,597	26,398	26,024
b. Female	3,957	4,128	4,224
2. Contractual	6,799	7,625	7,732
a. Male	6,084	6,842	6,937
b. Female	715	783	795

* Number of employees are as on end period and are shown in actual numbers.

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
A. Mark-Up/Return/Interest Earned	1,045,719	1,506,700	1,638,265
1. Loans and advances	312,568	411,907	415,297
2. Investments	482,166	767,345	882,231
3. Lendings to financial institutions	18,524	32,036	23,654
4. Balances with banks	(179)	1,220	1,787
5. Income from inter-office lending	230,696	289,412	308,033
6. Other	1,945	4,780	7,262
B. Mark-Up/Return/Interest Expensed	768,290	1,110,222	1,215,221
1. Deposits	365,121	540,684	586,077
2. Borrowings	132,438	217,078	261,565
3. Subordinated debt	6,328	8,956	9,059
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	7,923	23,030	15,771
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,853	5,938	5,427
6. Expense on inter-office borrowing	230,534	289,317	307,926
7. Other	21,093	25,218	29,397
I. Net Mark-UP/Return/Interest Income (A - B)	277,429	396,479	423,044
C. Non Mark-UP/Return/Interest Income	59,726	70,992	97,626
1. Fee & Commission Income	38,035	45,952	48,927
i. Branch banking customer fees	4,574	5,882	5,893
ii. Consumer finance related fees	2,300	2,183	2,162
iii. Card related fees (debit and credit cards)	12,973	15,221	15,451
iv. Credit related fees	644	944	992
v. Investment banking fee	1,054	693	1,519
vi. Commission on trade	6,620	9,609	10,187
vii. Commission on guarantees	2,345	2,921	2,629
viii. Commission on cash management	1,292	1,633	1,787
ix. Commission on remittances including home remittances	2,113	2,110	3,376
x. Commission on utility bills	138	116	168
xi. Commission income - Bancassurance	1,287	1,137	1,064
xii. Rent on lockers	380	391	375
xiii. Commission on investments services	25	122	167
xiv. Other Commission	2,291	2,989	3,157
2. Dividend Income	5,396	3,046	6,352
3. Foreign exchange income	6,334	18,239	28,851
4. Income from derivatives	3,856	2,719	3,028
5. Gain on securities	(2,466)	(1,155)	8,167
i. Realised	(3,996)	(1,339)	7,300
ii. Unrealised - held for trading	1,531	185	867
6. Other Income	8,570	2,191	2,301
i. Rent on property	114	170	248
ii. Gain on sale of fixed assets-net	7,468	631	846
iii. Loss on termination of lease liability against right of use assets	429	505	470
iv. Gain on sale of non banking assets - net	55	(4)	(2)
v. Other	504	888	739
II. Total Income (I + C)	337,156	467,471	520,670

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
D. Non Mark-UP/Return/Interest Expenses	154,557	189,049	210,450
1. Operating expenses	150,429	182,449	201,869
i. Total compensation expense	61,876	72,552	82,431
ii. Property expense	28,671	33,856	32,810
a. Rent and taxes	1,215	1,266	1,085
b. Insurance	292	277	151
c. Utilities cost	6,375	9,272	8,244
d. Lease rental	-	-	-
e. Fuel expense generators	1,389	1,260	998
f. Security (including guards)	4,133	4,963	5,398
g. Repair and maintenance (including janitorial charges)	4,124	4,550	4,714
h. Depreciation on right-of-use assets	7,314	7,715	7,121
i. Depreciation	3,828	4,553	5,099
iii. Information technology expenses	13,978	19,792	21,066
iv. Other operating expenses	45,905	56,250	65,562
2. Workers welfare fund	3,278	5,831	6,372
3. Other charges	851	769	2,209
i. Penalties imposed by State Bank of Pakistan	423	370	1,623
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	1
iii. Others (to be specified, if material)	427	398	584
III. Profit before provisions (II - D)	182,598	278,422	310,220
E. Provisions / (reversals) and write offs - net	18,649	13,266	24,306
1. (Reversals) / provisions against balance with Banks	29	30	319
2. (Reversals) / provisions for diminution in value of investments	9,806	(2,344)	(1,876)
3. (Reversals) / provisions against loans & advances	9,329	19,019	26,605
4. (Reversals) / provisions against off balance sheet items	(833)	(2,854)	(117)
5. Reversals against other assets	1,309	305	713
6. Recovery of written off / charged off bad debts	(991)	(890)	(1,337)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	163,949	265,156	285,914
G. Taxation	69,700	138,863	184,534
1. Current	72,390	138,599	157,161
2. Prior	(805)	(169)	19,327
3. Deferred	(1,885)	432	8,047
V. Profit After Taxation (IV - G)	94,249	126,294	101,379
Notes on Human Resources			
Number of Employees*	154,670	158,722	152,836
1. Permanent	141,433	149,765	145,461
a. Male	117,663	121,674	119,635
b. Female	23,770	28,091	25,826
2. Contractual	13,237	8,957	7,375
a. Male	11,533	7,894	6,094
b. Female	1,704	1,063	1,281

* Number of employees are as on end period and are shown in actual numbers.

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
A. Mark-Up/Return/Interest Earned	39,344	76,809	81,245
1. Loans and advances	4,409	12,677	12,260
2. Investments	30,481	49,232	50,745
3. Lendings to financial institutions	3,533	13,625	17,037
4. Balances with banks	227	652	384
5. Income from inter-office lending	690	599	800
6. Other	5	24	20
B. Mark-Up/Return/Interest Expensed	22,854	50,854	54,453
1. Deposits	11,244	21,294	23,799
2. Borrowings	5,432	15,421	15,028
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443	13,485	14,795
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45	56	31
6. Expense on inter-office borrowing	690	599	800
7. Other	-	-	-
I. Net Mark-Up/Return/Interest Income (A - B)	16,491	25,956	26,793
C. Non Mark-Up/Return/Interest Income	2,651	(7,846)	12,876
1. Fee & Commission Income	741	1,550	1,360
i. Branch banking customer fees	11	13	13
ii. Consumer finance related fees	(0)	-	-
iii. Card related fees (debit and credit cards)	6	5	8
iv. Credit related fees	-	374	(374)
v. Investment banking fee	140	11	110
vi. Commission on trade	169	171	266
vii. Commission on guarantees	249	276	322
viii. Commission on cash management	23	23	20
ix. Commission on remittances including home remittances	21	18	14
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	123	659	980
2. Dividend Income	-	-	-
3. Foreign exchange income	1,818	(9,262)	11,489
4. Income from derivatives	-	-	-
5. Gain on securities	(2)	(32)	(3)
i. Realised	(3)	(7)	(30)
ii. Unrealised - held for trading	1	(25)	27
6. Other Income	94	(102)	30
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	1	-	0
iii. Loss on termination of lease liability against right of use assets	-	-	1
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	93	(102)	29
II. Total Income (I + C)	19,141	18,110	39,669

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
D. Non Mark-UP/Return/Interest Expenses	3,215	2,640	5,477
1. Operating expenses	2,873	2,328	4,915
i. Total compensation expense	1,807	1,098	2,316
ii. Property expense	309	307	361
a. Rent and taxes	36	8	90
b. Insurance	1	2	2
c. Utilities cost	29	27	42
d. Lease rental	-	-	-
e. Fuel expense generators	0	-	-
f. Security (including guards)	14	27	38
g. Repair and maintenance (including janitorial charges)	57	67	108
h. Depreciation on right-of-use assets	95	126	99
i. Depreciation	75	50	(19)
iii. Information technology expenses	142	134	211
iv. Other operating expenses	615	789	2,028
2. Workers welfare fund	340	312	562
3. Other charges	2	-	0
i. Penalties imposed by State Bank of Pakistan	2	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	-	0
III. Profit before provisions (II - D)	15,926	15,470	34,192
E. Provisions / (reversals) and write offs - net	(42)	(151)	(151)
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(42)	(151)	(152)
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	-	-	1
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	15,968	15,620	34,342
G. Taxation	9,151	6,394	18,510
1. Current	10,142	6,548	15,868
2. Prior	(336)	0	2,840
3. Deferred	(655)	(154)	(197)
V. Profit After Taxation (IV - G)	6,817	9,226	15,833
Notes on Human Resources			
Number of Employees*	422	440	368
1. Permanent	385	374	367
a. Male	307	291	282
b. Female	78	83	85
2. Contractual	37	66	1
a. Male	30	59	1
b. Female	7	7	-

* Number of employees are as on end period and are shown in actual numbers.

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	55,804,736	7,788,266	72,890,465	9,034,409	78,464,778	9,550,027
of which:						
1) Basic Banking Accounts	4,249,131	210,747	4,186,924	228,413	4,064,642	235,150
II. Call Deposits	343,437	334,226	315,623	374,331	321,833	381,703
III. Other Deposit Accounts	124,991	642,841	180,899	562,880	173,995	659,545
IV. Saving Deposits	20,505,889	9,016,848	21,849,996	10,988,517	22,347,599	11,764,320
V. Fixed or Term Deposits	1,193,048	4,259,484	885,493	4,635,259	797,621	4,942,088
1) Less Than Three Months	272,919	665,035	56,120	670,711	58,605	750,629
2) For Three Months and Over						
but Less Than Six Months	202,451	778,820	40,406	697,242	39,964	712,978
3) For Six Months and Over						
but Less Than One Year	60,239	427,296	60,233	623,580	28,865	569,218
4) For One Year & Over						
but Less Than Two Years	402,899	1,941,655	455,186	2,170,238	382,868	2,419,450
5) For Two Years & Over						
but Less Than Three Years	36,553	87,340	15,450	59,285	13,141	57,371
6) For Three Years & Over						
but Less Than Four Years	34,121	99,050	30,205	74,159	26,369	78,344
7) For Four Years & Over						
but Less Than Five Years	5,538	4,433	42,022	29,652	43,681	52,711
8) For Five Years & Over						
but Less Than Ten Years	177,952	254,837	184,957	296,619	202,936	287,194
9) For Ten Years and Over	376	1,017	914	13,775	1,192	14,193
Total	77,972,101	22,041,665	96,122,476	25,595,396	102,105,826	27,297,683

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	7,493,662	878,044	8,165,956	1,062,667	9,170,025	1,147,746
of which:						
Basic Banking Accounts	95,994	4,374	157,187	15,532	211,280	20,922
II. Call Deposits	193,199	31,171	140,073	47,822	147,945	61,242
III. Other Deposit Accounts	88,242	632,137	113,534	541,447	96,384	632,207
IV. Saving Deposits	5,493,751	1,618,306	5,474,320	1,911,570	5,748,277	2,012,267
V. Fixed or Term Deposits	329,248	1,131,650	202,056	1,277,022	176,100	1,408,846
1) Less Than Three Months	21,447	59,452	3,725	61,179	12,436	62,400
2) For Three Months and Over but Less Than Six Months	104,140	259,016	8,552	78,639	7,635	158,495
3) For Six Months and Over but Less Than One Year	41,288	138,319	26,470	191,368	10,817	165,687
4) For One Year & Over but Less Than Two Years	72,823	486,419	63,245	677,826	28,034	729,470
5) For Two Years & Over but Less Than Three Years	19,632	62,723	3,265	45,273	5,755	45,590
6) For Three Years & Over but Less Than Four Years	10,770	43,595	3,108	32,897	3,887	39,209
7) For Four Years & Over but Less Than Five Years	4,909	2,174	39,824	27,317	39,892	50,395
8) For Five Years & Over but Less Than Ten Years	54,078	79,309	53,755	162,523	66,843	156,889
9) For Ten Years and Over	161	642	112	-	801	711
Total	13,598,102	4,291,308	14,095,939	4,840,528	15,338,731	5,262,307

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.2 Deposits Distributed by Type of Accounts

Domestic Private Banks

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	48,305,632	6,814,974	64,720,457	7,852,506	69,290,254	8,250,672
of which:						
Basic Banking Accounts	4,252,747	208,018	4,029,737	212,881	3,853,362	214,228
II. Call Deposits	150,238	303,054	175,550	326,508	173,888	320,461
III. Other Deposit Accounts	36,749	10,703	67,365	21,433	77,605	27,334
IV. Saving Deposits	15,010,698	7,113,508	16,374,524	8,695,748	16,597,526	9,349,837
V. Fixed or Term Deposits	863,647	3,077,290	683,339	3,299,610	621,429	3,459,348
1) Less Than Three Months	251,341	566,972	52,308	556,779	46,088	626,596
2) For Three Months and Over but Less Than Six Months	98,293	507,931	31,845	612,760	32,318	542,221
3) For Six Months and Over but Less Than One Year	18,949	288,951	33,762	432,185	18,048	403,531
4) For One Year & Over but Less Than Two Years	330,074	1,455,201	391,940	1,492,406	354,834	1,689,980
5) For Two Years & Over but Less Than Three Years	16,921	24,618	12,185	14,012	7,386	11,781
6) For Three Years & Over but Less Than Four Years	23,351	55,455	27,097	41,262	22,482	39,135
7) For Four Years & Over but Less Than Five Years	629	2,259	2,198	2,335	3,789	2,316
8) For Five Years & Over but Less Than Ten Years	123,874	175,527	131,202	134,096	136,093	130,305
9) For Ten Years and Over	215	374	802	13,775	391	13,482
Total	64,366,964	17,319,530	82,021,235	20,195,806	86,760,702	21,407,652

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks						(Million Rupees)
Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	5,442	95,249	4,052	119,237	4,499	151,609
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	6	4
IV. Saving Deposits	1,440	285,034	1,152	381,198	1,796	402,216
V. Fixed or Term Deposits	153	50,544	98	58,628	92	73,895
1) Less Than Three Months	131	38,611	87	52,753	81	61,633
2) For Three Months and Over but Less Than Six Months	18	11,873	9	5,843	11	12,262
3) For Six Months and Over but Less Than One Year	2	26	1	27	-	-
4) For One Year & Over but Less Than Two Years	2	35	1	5	-	-
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	7,035	430,827	5,302	559,062	6,393	627,724

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.4 Deposits Distributed by Type of Accounts

Conventional Banking

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	47,116,203	5,867,549	62,362,588	6,704,707	67,138,243	6,934,630
of which:						
Basic Banking Accounts	3,999,758	196,777	3,922,243	213,024	4,032,551	234,299
II. Call Deposits	295,294	305,294	288,221	331,152	293,509	335,132
III. Other Deposit Accounts	116,674	641,327	161,546	558,788	149,643	655,118
IV. Saving Deposits	17,790,851	6,849,314	17,961,384	8,359,555	18,279,422	8,869,357
V. Fixed or Term Deposits	796,458	3,310,559	545,261	3,554,250	495,689	3,752,911
1) Less Than Three Months	208,717	408,962	26,651	403,869	38,026	451,840
2) For Three Months and Over but Less Than Six Months	184,671	594,082	30,092	478,199	31,608	463,568
3) For Six Months and Over but Less Than One Year	53,029	346,418	52,688	464,838	22,382	403,124
4) For One Year & Over but Less Than Two Years	201,342	1,604,543	251,134	1,823,729	202,478	2,031,230
5) For Two Years & Over but Less Than Three Years	25,838	76,614	11,295	54,250	10,674	53,682
6) For Three Years & Over but Less Than Four Years	24,374	85,450	22,611	61,964	20,086	66,872
7) For Four Years & Over but Less Than Five Years	5,386	3,092	39,182	21,856	35,883	43,806
8) For Five Years & Over but Less Than Ten Years	92,725	190,382	111,299	245,196	133,554	237,738
9) For Ten Years and Over	376	1,017	309	350	998	1,051
Total	66,115,480	16,974,044	81,319,000	19,508,452	86,356,506	20,547,147

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.5 Deposits Distributed by Type of Accounts

Islamic Banking

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	8,688,533	1,920,717	10,527,877	2,329,702	11,326,535	2,615,397
of which:						
Basic Banking Accounts	249,373	13,970	264,681	15,389	32,091	851
II. Call Deposits	48,143	28,931	27,402	43,179	28,324	46,571
III. Other Deposit Accounts	8,317	1,513	19,353	4,092	24,352	4,427
IV. Saving Deposits	2,715,038	2,167,534	3,888,612	2,628,962	4,068,177	2,894,963
V. Fixed or Term Deposits	396,590	948,925	340,232	1,081,010	301,932	1,189,177
1) Less Than Three Months	64,202	256,073	29,469	266,841	20,579	298,789
2) For Three Months and Over but Less Than Six Months	17,780	184,738	10,314	219,043	8,356	249,409
3) For Six Months and Over but Less Than One Year	7,210	80,879	7,545	158,742	6,483	166,094
4) For One Year & Over but Less Than Two Years	201,557	337,113	204,052	346,509	180,390	388,220
5) For Two Years & Over but Less Than Three Years	10,715	10,727	4,155	5,035	2,467	3,689
6) For Three Years & Over but Less Than Four Years	9,747	13,600	7,594	12,195	6,283	11,472
7) For Four Years & Over but Less Than Five Years	152	1,341	2,840	7,795	7,798	8,906
8) For Five Years & Over but Less Than Ten Years	85,227	64,455	73,658	51,423	69,382	49,456
9) For Ten Years and Over			605	13,426	194	13,142
Total	11,856,621	5,067,621	14,803,476	6,086,944	15,749,320	6,750,535

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.6 Deposits Distributed by Type of Accounts and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	56,352,553	5,434,106	18,182,221	1,039,544	683,099	330,190	3,246,905	2,746,187	78,464,778	9,550,027
II. Call Deposits	186,077	83,685	12,247	14,801	9,868	13,389	113,641	269,828	321,833	381,703
III. Other Deposit Accounts	133,444	26,889	20,117	3,629	10,284	53,198	10,150	575,829	173,995	659,545
IV. Saving Deposits	16,818,326	4,694,543	3,965,943	1,419,654	702,018	651,835	861,312	4,998,288	22,347,599	11,764,320
V. Fixed or Term Deposits	395,713	865,834	249,037	258,413	83,344	228,977	69,527	3,588,864	797,621	4,942,088
1) Less Than Three Months	32,733	132,431	10,387	37,715	4,480	35,409	11,005	545,074	58,605	750,629
2) For Three Months and Over but Less Than Six Months	24,012	96,045	6,927	25,190	1,804	21,031	7,221	570,711	39,964	712,978
3) For Six Months and Over but Less Than One Year	16,601	100,411	6,747	16,287	935	9,902	4,582	442,617	28,865	569,218
4) For One Year & Over but Less Than Two Years	196,455	443,928	114,601	142,932	47,267	92,533	24,545	1,740,057	382,868	2,419,450
5) For Two Years & Over but Less Than Three Years	7,577	5,197	3,330	2,471	715	1,151	1,519	48,551	13,141	57,371
6) For Three Years & Over but Less Than Four Years	10,699	13,491	11,479	4,679	1,748	1,594	2,443	58,579	26,369	78,344
7) For Four Years & Over but Less Than Five Years	24,797	5,994	11,526	1,953	7,286	40,044	72	4,720	43,681	52,711
8) For Five Years and Over but Less Than Ten Years	82,556	67,333	83,223	27,082	19,060	27,271	18,097	165,509	202,936	287,194
9) For ten years and over	283	1,004	817	104	49	41	43	13,044	1,192	14,193
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

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

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-22		Sep-23		Dec-23		
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	633,129	743,703	378,903	5,300	10,855	280,104	30,695
1) Official	95,319	118,596	47,137	1,983	-	58,388	929
2) Business	143,905	147,649	117,041	444	7,393	17,464	13,620
3) Personal	383,896	477,458	214,719	2,873	3,462	204,079	16,146
4) Trust Funds and Non Profit Organizations	10,009	-	5	-	-	174	-
2. DOMESTIC CONSTITUENTS	21,408,535	24,851,693	9,171,124	376,403	648,690	11,484,216	1,432,912
I. GOVERNMENT	3,560,352	3,708,763	487,391	76,548	422,099	1,538,930	153,195
A. Federal Government	2,326,071	2,352,547	358,852	63,854	378,387	830,298	109,513
B. Provincial Governments	1,085,122	1,194,685	110,050	12,589	43,536	558,955	43,681
C. Local Bodies	149,159	161,531	18,488	106	176	149,677	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,115,764	1,490,666	82,723	13,377	121,672	453,830	239,232
Agriculture, hunting and forestry	1,067	958	24	-	-	627	172
Services	29,809	42,758	1,012	70	826	30,710	34
Utilities	466,094	651,782	63,665	3,828	38,685	194,270	82,160
Transport, storage and communications	105,832	106,688	9,376	2,968	11,006	29,530	12,360
Manufacturing	220,330	299,171	4,104	3,386	11,120	80,733	77,625
Mining and Quarrying	161,911	226,488	732	531	6,232	32,468	62,108
Construction	40,321	36,340	26	-	18,675	5,674	1,200
Commerce and Trade	24,248	28,823	2,781	1,441	544	30,806	1,366
Others	66,151	97,657	1,003	1,154	34,585	49,011	2,206
III. NON-BANK FINANCIAL INSTITUTIONS	759,436	1,003,881	65,725	35,400	7,443	956,396	105,158
Mutual Funds and AMCs	387,121	511,660	12,412	16,971	1,584	539,419	73,489
Insurance & Pension Funds	135,326	220,458	19,332	6,265	3,797	148,390	15,344
MFIs and DFIs	23,969	36,488	4,486	23	914	27,518	-
Stock Exchange & Brokerage Houses	69,039	35,612	5,828	10,252	1	36,616	840
Modarabas	3,938	4,198	290	1	0	2,737	1,600
Other NBFIs	140,043	195,464	23,377	1,888	1,148	201,717	13,885
IV. PRIVATE SECTOR (BUSINESS)	4,813,366	5,699,028	2,892,404	155,787	19,261	2,237,137	553,903
A. Agriculture, forestry and fishing	181,100	188,605	87,486	2,941	85	89,251	6,549
1. Crop and animal production, hunting and related service activities	176,164	181,986	82,957	2,821	85	87,486	6,241
Growing of Wheat, Rice, Sugar Cane & Cotton	100,699	102,940	39,783	2,012	33	54,785	2,556
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,574	7,612	4,103	41	0	3,362	189
Growing of other fruits, vegetables and crops	31,874	27,027	12,492	222	6	15,391	2,470
Raising of livestock and other related activities	25,174	33,226	19,021	330	45	10,171	666
Other agricultural support activities	10,780	10,994	7,387	216	1	3,738	360
Hunting, trapping and related service activities	63	188	171	-	-	40	-
02 - Forestry and logging	1,019	829	1,115	0	0	76	7
03 - Fishing and aquaculture	3,917	5,789	3,415	120	-	1,689	301
B. Mining and quarrying	219,145	249,345	54,825	823	1,590	150,501	50,120
05 - Mining of coal and lignite	64,824	45,861	10,651	61	-	46,123	798
06 - Extraction of crude petroleum and natural gas	135,007	177,562	33,107	275	1,590	97,652	40,095
07 - Mining of metal ores	2,882	4,425	2,198	14	-	610	18
08-Other mining and quarrying	15,922	20,631	7,984	470	-	5,961	9,209
09 - Mining support service activities	510	866	884	3	-	155	-
C. Manufacturing	1,337,138	1,600,621	789,776	67,941	4,531	596,583	244,688
10 - Manufacture of food products	216,960	262,040	150,079	10,292	270	99,895	30,030
11 - Manufacture of beverages	45,590	87,258	15,059	94	0	59,411	1,169
12 - Manufacture of tobacco products	15,524	21,709	24,323	11,631	-	6,281	10,380
13 - Manufacture of textiles	212,199	216,726	137,909	14,777	1,931	50,380	17,659
Preparation and spinning of textile fibres	57,899	55,144	31,268	4,520	498	17,102	5,626
Weaving of textiles	24,583	24,780	17,394	2,279	552	9,162	1,031
Finishing of textiles	35,438	23,675	19,788	3,500	288	5,461	882
Manufacture of knitted and crocheted fabrics	13,424	19,450	9,704	2,187	191	1,326	1,722
Manufacture of made-up textile articles, except apparel	29,262	34,202	25,295	1,999	98	5,276	1,926
Manufacture of carpets and rugs	1,313	2,218	1,134	5	-	459	20
Manufacture of other textiles n.e.c.	50,279	57,256	33,326	286	306	11,594	6,454
14 - Manufacture of wearing apparel	58,140	69,320	41,870	1,840	266	15,736	10,604
15 - Manufacture of leather and related products	18,862	24,250	14,724	457	108	7,809	3,339

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
7,540	52,752	591	1,551	42	3,999	34	97,204	772,367
919	7,580	150	856	-	1,535	-	11,968	119,476
1,319	2,796	5	65	-	228	-	18,034	160,376
5,302	42,374	430	630	42	2,236	34	67,194	492,328
-	2	6	-	-	-	-	8	187
561,678	2,366,698	56,780	76,793	52,670	283,195	14,158	4,844,884	26,525,316
100,087	972,724	45,401	47,080	2,563	119,785	-	1,440,835	3,965,803
75,117	559,413	43,860	9,646	2,233	93,745	-	893,527	2,524,918
24,918	409,806	1,534	37,287	331	25,944	-	543,501	1,268,631
52	3,506	6	147	-	96	-	3,808	172,254
153,958	450,055	761	-	-	27,860	-	871,866	1,543,469
-	481	-	-	-	-	-	653	1,305
3,276	12,307	-	-	-	63	-	15,680	48,298
15,110	235,607	-	-	-	359	-	333,237	633,685
4,393	47,117	-	-	-	1,304	-	65,175	118,055
96,254	17,752	761	-	-	1,634	-	194,027	293,369
24,968	110,325	-	-	-	24,500	-	221,900	261,862
8,600	3,436	-	-	-	-	-	13,236	37,610
2	2,947	-	-	-	-	-	4,315	39,886
1,355	20,084	-	-	-	-	-	23,645	109,398
17,906	15,911	6	4	109	1,852	-	140,946	1,205,910
13,574	37	-	-	-	-	-	87,100	657,487
1,906	1,994	-	-	109	14	-	19,367	197,151
763	6,035	-	-	-	-	-	6,798	39,739
101	6	6	-	-	-	-	952	53,648
510	0	-	4	-	-	-	2,114	5,142
1,052	7,839	-	-	-	1,838	-	24,614	252,744
123,890	193,417	2,506	4,268	1,883	17,053	13,123	910,044	6,214,633
135	6,252	51	229	13	2,741	70	16,040	195,803
130	5,640	51	229	13	2,741	70	15,115	188,463
88	3,111	24	191	12	2,575	60	8,617	105,231
1	441	2	3	-	12	-	648	8,153
9	596	7	19	1	81	6	3,189	31,300
6	805	1	8	-	46	4	1,536	31,103
25	687	17	7	-	27	0	1,124	12,465
-	-	-	-	-	-	-	-	212
-	9	-	-	-	-	-	16	1,207
5	603	-	-	-	-	-	910	6,133
4,899	2,282	97	108	3	501	-	58,011	265,749
115	12	-	-	-	1	-	926	57,761
4,216	1,947	96	105	3	472	-	46,933	179,557
528	-	-	-	-	-	-	546	3,369
41	323	2	3	-	28	-	9,605	24,020
-	0	-	-	-	-	-	0	1,043
42,822	37,893	461	433	101	1,535	-	327,934	1,786,765
5,315	6,151	97	168	100	267	-	42,128	302,664
100	27	0	0	-	-	-	1,296	75,860
-	4	-	0	-	-	-	10,384	52,618
2,628	11,029	284	63	-	219	-	31,882	236,879
652	2,427	22	6	-	25	-	8,756	62,144
241	969	116	3	-	6	-	2,366	31,753
210	303	1	2	-	1	-	1,399	30,437
141	1,997	-	-	-	-	-	3,859	17,267
119	1,165	11	53	-	184	-	3,459	36,126
9	0	-	-	-	-	-	29	1,626
1,257	4,168	133	-	-	2	-	12,013	57,525
2,111	2,782	-	29	-	22	-	15,547	75,261
881	831	8	6	-	60	-	5,125	28,223
-	-	-	-	-	-	-	-	-

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-22		Sep-23		Dec-23		
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,212	6,257	3,651	13	66	958	772
Manufacture of luggage, handbags and the like, saddlery and harness	3,020	3,447	1,979	90	0	269	1,160
Manufacture of footwear	11,630	14,547	9,094	353	42	6,582	1,407
a. Leather wear	10,387	12,223	7,221	224	42	6,078	1,407
b. Rubber and Plastic wear	1,244	2,324	1,873	129	0	504	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,706	3,165	2,737	52	1	466	74
17 - Manufacture of paper and paper products	11,565	16,681	6,827	241	2	2,147	506
18 - Printing and reproduction of recorded media	13,764	16,496	16,103	217	1	3,588	1,294
Printing and other service activities related to printing	11,669	15,037	15,043	213	1	3,519	1,293
Reproduction of recorded media	2,094	1,459	1,060	3	-	68	1
19 - Manufacture of coke and refined petroleum products	157,449	146,461	30,725	4,312	0	76,949	38,427
20 - Manufacture of chemicals and chemical products	129,753	211,870	57,982	8,286	678	114,416	30,006
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	58,009	48,221	37,293	1,838	0	21,514	8,026
22 - Manufacture of rubber and plastics products	15,588	19,186	17,512	765	262	3,052	1,868
23 - Manufacture of other non-metallic mineral products	27,359	28,205	16,182	932	387	7,738	2,712
24 - Manufacture of basic metals	43,785	48,254	33,775	1,097	20	9,754	3,927
25. Manufacture of fabricated metal products, except machinery and equipment	9,870	12,103	8,057	99	97	2,615	1,881
26 - Manufacture of computer, electronic and optical products	33,864	25,202	16,790	360	1	4,333	2,014
27 - Manufacture of electrical equipment	51,545	61,615	25,863	1,946	108	24,253	3,544
28 - Manufacture of machinery and equipment	21,274	45,157	15,552	1,053	5	6,575	32,428
29 - Manufacture of motor vehicles, trailers and semi-trailers	68,669	86,034	27,260	3,908	2	29,013	36,738
30 - Manufacture of other transport equipment	10,759	14,436	6,940	42	207	3,424	2,172
31 - Manufacture of furniture	3,551	4,404	2,648	120	0	428	79
32. Other manufacturing	109,138	127,286	80,631	3,140	184	46,253	5,770
Manufacture of jewellery and related articles	3,411	3,153	2,005	88	0	1,373	104
Manufacture of imitation jewellery and related articles	221	276	176	0	-	19	-
Manufacture of musical instruments	7,641	9,301	1,753	915	-	456	15
Manufacture of sports goods	17,194	29,850	26,143	834	122	9,790	1,265
Manufacture of games and toys	122	176	52	-	-	79	-
Manufacture of medical and dental instruments and supplies	8,916	10,923	8,150	148	36	1,685	1,575
Manufacture of Handicrafts	450	548	339	4	8	379	3
Other manufacturing n.e.c.	71,183	73,058	42,013	1,151	17	32,471	2,809
33 - Repair and installation of machinery and equipment	1,214	4,542	2,935	442	-	553	42
D. Electricity, gas, steam and air conditioning supply	246,317	469,290	86,239	4,123	1,350	336,513	19,920
Electric power generation, transmission and distribution	212,598	411,223	79,486	4,035	1,350	298,533	19,761
a) Hydal	21,811	43,990	8,323	785	0	22,864	1,651
b) Thermal	16,379	19,361	6,200	36	557	19,755	2,011
c) Coal Based	73,264	133,647	2,581	1,921	0	130,123	-
d) Wind	13,284	13,882	6,326	-	730	6,048	6,326
e) Solar	5,376	9,853	3,546	2	0	8,458	403
f) Other	82,483	190,489	52,511	1,290	62	111,284	9,370
Manufacture of gas; distribution of gaseous fuels through mains	32,549	44,537	6,139	61	0	37,890	20
Steam and air conditioning supply	1,169	13,531	614	26	-	90	140
E. Water supply; sewerage, waste management and remediation activities	11,813	18,750	10,767	1,079	-	2,750	1,697
36 - Water collection, treatment and supply	1,035	898	860	16	-	150	40
37 - Sewerage	1,098	697	904	0	-	14	50
38 - Waste collection, treatment and disposal activities; materials recovery	9,194	14,073	8,397	1,030	-	2,513	496
39 - Remediation activities and other waste management	485	3,082	606	33	-	73	1,110
F. Construction	347,132	372,544	182,922	16,971	195	167,298	22,593
41 - Construction of buildings	189,162	172,856	101,603	7,479	51	50,827	10,397
42 - Civil engineering	108,532	152,230	50,885	6,818	143	102,858	11,122
43 - Specialized construction activities	49,438	47,458	30,435	2,674	0	13,614	1,075

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
656	77	-	-	-	3	-	1,508	6,197
170	88	-	-	-	-	-	1,417	3,755
56	666	8	6	-	57	-	2,200	18,270
56	649	8	6	-	57	-	2,182	15,746
-	18	-	-	-	-	-	18	2,524
61	5	-	-	-	-	-	140	3,395
16	33	14	10	-	362	-	940	10,157
98	269	2	-	-	26	-	1,690	21,597
98	206	2	-	-	26	-	1,625	20,401
-	63	-	-	-	-	-	64	1,196
19,465	1,046	20	55	-	255	-	59,266	171,252
4,759	2,118	2	66	1	175	-	37,127	218,488
851	230	5	4	-	-	-	9,115	69,760
492	474	-	11	-	11	-	2,856	24,447
355	1,509	1	-	-	3	-	4,580	29,820
568	1,196	13	13	-	1	-	5,719	50,365
28	73	9	1	-	6	-	1,997	12,866
125	4,194	0	2	-	-	-	6,335	27,818
660	2,296	3	4	-	106	-	6,612	58,783
251	402	3	0	-	-	-	33,084	56,270
317	66	-	1	-	14	-	37,135	97,318
1,020	161	-	-	-	-	-	3,353	13,966
-	4	-	-	-	-	-	83	3,280
2,708	2,994	4	1	-	8	-	11,485	141,692
28	63	-	0	-	-	-	194	3,661
-	-	-	-	-	-	-	-	195
-	-	-	-	-	-	-	15	3,140
65	4	-	-	-	-	-	1,334	38,223
-	5	-	-	-	-	-	5	136
-	100	1	-	-	0	-	1,676	11,696
-	-	1	-	-	-	-	4	733
2,615	2,823	2	0	-	8	-	8,257	83,908
13	1	-	-	-	-	-	56	3,986
811	3,703	1,250	2,311	1	7,524	13,040	48,560	476,786
38	2,934	1,248	2,310	1	7,492	13,040	46,825	430,230
16	0	-	-	-	-	-	1,668	33,641
-	29	-	-	-	-	-	2,040	28,589
-	250	-	-	-	-	-	250	134,875
-	2	-	-	-	-	-	6,328	19,432
15	133	0	-	1	-	-	551	12,558
7	2,521	1,248	2,310	-	7,492	13,040	35,988	201,135
773	753	1	1	-	32	-	1,579	45,669
-	16	-	-	-	-	-	156	887
6,524	1,238	-	1	-	-	-	9,460	24,056
-	24	-	1	-	-	-	66	1,092
-	9	-	-	-	-	-	59	977
6,524	1,201	-	-	-	-	-	8,221	20,160
-	4	-	-	-	-	-	1,114	1,826
2,426	18,412	99	335	7	70	2	43,945	411,331
1,572	14,391	23	182	7	15	-	26,587	186,547
437	3,235	30	80	-	7	0	14,911	175,615
418	786	46	72	-	49	2	2,447	49,170

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Dec-22		Sep-23		Dec-23		
					Fixed		
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	814,749	975,429	722,418	24,702	845	260,793	42,435
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,376	49,137	35,528	1,095	9	15,785	887
46 - Wholesale trade, except of motor vehicles and motorcycles	274,969	346,554	248,254	14,853	351	80,303	20,671
47 - Retail trade, except of motor vehicles and motorcycles	491,404	579,737	438,636	8,755	485	164,705	20,877
H. Transportation and storage	384,153	431,709	182,078	4,258	489	167,244	59,009
49 - Land transport and transport via pipelines	68,950	45,197	32,805	1,128	20	14,368	534
50 - Water transport	82,131	75,146	26,729	141	16	25,259	20,036
51 - Air transport	126,880	161,664	84,333	68	-	48,396	9,310
52 - Warehousing and support activities for transportation	99,417	124,985	28,202	2,700	452	75,629	29,095
53 - Courier activities other than national post activities	6,775	24,718	10,009	220	-	3,592	34
I. Accommodation and food service activities	28,983	30,245	19,190	913	28	8,822	1,711
55 - Accommodation	10,509	11,506	5,019	713	7	3,941	1,126
56 - Food and beverage service activities	18,474	18,739	14,171	200	22	4,880	585
J. Information and communication	185,112	197,335	112,953	1,385	3,625	72,905	12,267
58 - Publishing activities	21,435	20,199	15,936	248	254	4,791	918
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,224	1,573	334	16	25	259	45
60 - Programming and broadcasting activities	1,455	2,431	1,850	5	104	267	48
61 - Telecommunications	73,268	79,527	24,317	266	758	39,911	9,580
62 - Computer programming, consultancy and related activities	64,637	66,349	46,141	524	723	23,804	1,273
63 - Information service activities	23,094	27,256	24,376	326	1,762	3,873	403
K. Real estate activities	231,999	208,543	95,957	8,859	90	39,904	26,054
L. Professional, scientific and technical activities	124,199	132,604	108,666	1,669	294	44,773	8,279
69 - Legal and accounting activities	15,288	17,642	31,202	271	109	8,866	808
70 - Activities of head offices; management consultancy	8,545	16,108	11,104	185	48	2,077	3,479
71 - Architectural and engineering activities; technical testing and analysis	22,908	25,532	13,637	516	-	8,413	2,145
72 - Scientific research and development	4,732	8,872	3,820	202	2	3,538	696
73 - Advertising and market research	12,571	12,586	7,297	263	134	5,641	476
74 - Other professional, scientific and technical activities	58,991	50,584	40,246	223	0	16,049	674
75 - Veterinary activities	1,164	1,280	1,360	8	-	189	0
M. Administrative and support service activities	99,829	115,573	79,421	1,890	27	33,399	4,293
77 - Rental and leasing activities	3,499	3,788	2,399	80	10	1,323	162
78 - Employment activities	1,698	1,764	1,014	3	-	212	0
79 - Travel agency, tour operator, reservation service and related activities	20,449	26,382	17,037	253	17	6,548	1,209
80 - Security and investigation activities	4,574	3,700	2,760	227	-	1,555	109
81 - Services to buildings and landscape activities	3,190	3,703	3,141	245	0	619	276
82 - Office administrative, office support and other business support activities	66,420	76,237	53,069	1,081	0	23,141	2,535
N. Education	105,942	117,871	33,375	4,478	153	52,620	5,938
O. Human health and social work activities	69,891	79,635	27,841	2,659	0	24,742	9,860
86 - Human health activities	51,427	61,788	23,180	2,368	0	18,063	7,950
87 - Residential care activities	724	815	412	1	-	351	17
88 - Social work activities with and without accommodation	17,740	17,032	4,249	290	-	6,327	1,894
P. Arts, entertainment and recreation	3,518	3,184	1,655	179	0	729	520
Q. Other service activities	422,346	507,746	296,835	10,917	5,960	188,309	37,969
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	592,179	642,850	113,096	10,981	8	228,126	104,720
A. Private Trusts and Non-profit Organizations	415,953	446,079	71,055	9,343	8	155,840	85,543
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	176,226	196,771	42,041	1,638	0	72,286	19,177
VI. PERSONAL	10,512,179	12,236,860	5,502,391	65,896	68,165	6,050,650	276,575
A. Salaried persons	3,058,032	3,561,971	1,721,277	6,719	2,251	1,786,432	60,800
B. Self employed	4,305,769	5,122,182	2,459,160	44,273	6,839	2,452,409	100,959
C. Other Personal	3,148,378	3,552,708	1,321,955	14,904	59,075	1,811,809	114,816
VII. OTHER	55,260	69,644	27,394	18,413	10,041	19,147	128
Total	22,041,665	25,595,396	9,550,027	381,703	659,545	11,764,320	1,463,607

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
6,740	24,696	188	190	42	435	4	74,731	1,083,489
144	1,467	1	23	2	9	-	2,532	54,948
2,615	8,392	90	18	39	50	-	31,875	375,637
3,981	14,837	97	148	1	376	4	40,323	652,904
33,900	3,402	20	10	0	16	-	96,357	450,425
13	1,732	1	3	-	10	-	2,292	50,613
1,560	447	-	-	-	1	-	22,044	74,190
25,154	206	0	1	0	3	-	34,675	167,472
3,766	972	18	5	-	3	-	33,859	140,843
3,407	45	-	1	-	-	-	3,487	17,308
65	1,738	0	2	-	9	-	3,526	32,479
2	237	0	2	-	2	-	1,370	11,050
63	1,500	-	-	-	8	-	2,156	21,429
1,012	22,890	6	29	-	81	-	36,285	227,154
93	3,631	-	5	-	1	-	4,648	25,876
-	2	-	-	-	-	-	47	681
-	17	-	-	-	0	-	65	2,291
352	18,048	1	7	-	2	-	27,990	93,242
498	876	6	17	-	76	-	2,746	73,939
69	315	-	1	-	2	-	789	31,125
2,434	12,883	10	21	2	58	-	41,462	186,272
1,927	3,281	29	89	1,644	2,283	-	17,532	172,934
863	630	-	18	-	27	-	2,347	42,795
7	86	-	-	-	6	-	3,578	16,993
30	1,051	1	1	1,644	0	-	4,872	27,439
500	52	0	-	-	-	-	1,248	8,809
25	176	-	-	-	4	-	680	14,016
503	1,268	27	70	-	2,246	-	4,788	61,307
-	19	-	-	-	-	-	19	1,576
2,284	4,193	39	58	1	80	1	10,950	125,687
-	117	2	-	-	2	-	282	4,094
-	384	-	-	-	-	-	384	1,614
528	475	15	47	1	58	0	2,334	26,189
-	23	-	0	-	-	-	133	4,675
53	48	2	-	-	-	-	379	4,385
1,703	3,147	21	11	-	21	1	7,439	84,730
4,002	15,766	131	130	-	84	1	26,051	116,677
7,776	9,533	36	155	-	416	2	27,777	83,019
4,582	8,513	26	129	-	76	2	21,278	64,889
3	36	-	2	-	-	-	57	821
3,191	984	9	24	-	340	-	6,443	17,308
1	373	0	5	12	-	-	911	3,474
6,133	24,881	88	163	56	1,220	3	70,512	572,533
52,325	161,477	159	7,220	236	4,225	3	330,365	682,576
32,260	116,767	102	6,263	236	3,286	-	244,457	480,702
20,065	44,710	57	957	-	939	3	85,908	201,873
112,887	571,752	7,947	18,219	47,878	112,289	1,032	1,148,581	12,835,683
16,699	117,883	1,409	3,591	1,007	20,006	267	221,661	3,738,340
45,122	222,965	2,733	7,336	1,175	28,352	413	409,054	5,371,735
51,067	230,905	3,806	7,292	45,696	63,931	352	517,865	3,725,608
625	1,361	-	2	-	131	-	2,247	77,243
569,218	2,419,450	57,371	78,344	52,711	287,194	14,193	4,942,088	27,297,683

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	22,236	27,828	8,801	137	2	13,603	1,109
1) Official	2,255	2,859	-	-	-	2,781	-
2) Business	2,774	2,976	2,974	-	-	0	-
3) Personal	17,208	21,993	5,827	137	2	10,821	1,109
4) Trust Funds and Non Profit Organizations			-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,269,071	4,812,700	1,138,945	61,106	632,205	1,998,664	219,786
I. GOVERNMENT	1,940,577	2,070,345	359,980	20,738	418,500	683,524	59,854
A. Federal Government	1,026,011	1,063,915	269,138	15,857	377,170	148,528	35,994
B. Provincial Governments	771,376	850,911	74,343	4,880	41,154	387,887	23,860
C. Local Bodies	143,190	155,519	16,498	1	176	147,108	0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	404,794	529,096	48,969	1,660	119,586	53,104	112,936
Agriculture, hunting and forestry	939	815	24	-	-	554	172
Services	8,739	7,559	384	9	319	2,919	26
Utilities	151,950	204,770	45,954	29	38,685	17,199	28,633
Transport, storage and communications	40,984	37,969	805	0	10,979	567	10,344
Manufacturing	77,491	93,920	990	20	11,118	6,589	66,458
Mining and Quarrying	43,253	77,602	87	-	4,681	1,010	4,016
Construction	36,795	34,357	17	-	18,675	4,297	1,200
Commerce and Trade	2,346	5,578	518	1,250	544	3,214	-
Others	42,296	66,527	190	351	34,585	16,757	2,086
III. NON-BANK FINANCIAL INSTITUTIONS	79,420	80,904	3,118	-	6,924	84,999	1,271
Mutual Funds and AMCs	42,489	35,782	9	-	1,584	38,754	-
Insurance & Pension Funds	18,776	31,109	393	-	3,723	39,110	893
MFIs and DFIs	3,630	2,801	98	-	914	1,485	-
Stock Exchange & Brokerage Houses	1,620	2,226	74	-	0	1,632	-
Modarabas	724	353	18	-	0	56	369
Other NBFIs	12,180	8,633	2,526	-	704	3,961	9
IV. PRIVATE SECTOR (BUSINESS)	471,924	521,181	234,688	18,279	9,144	263,906	22,820
A. Agriculture, forestry and fishing	70,442	81,092	28,362	771	85	42,898	427
1. Crop and animal production, hunting and related service activities	69,977	80,937	28,270	770	85	42,884	427
Growing of Wheat, Rice, Sugar Cane & Cotton	51,739	57,512	20,361	566	33	32,188	349
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,932	1,482	753	1	0	712	5
Growing of other fruits, vegetables and crops	7,377	7,776	3,037	66	6	5,727	49
Raising of livestock and other related activities	7,336	12,957	3,475	135	45	3,736	6
Other agricultural support activities	1,593	1,209	644	2	1	522	17
Hunting, trapping and related service activities	0	0	0	-	-	-	-
02 - Forestry and logging	2	2	17	0	-	1	-
03 - Fishing and aquaculture	63	153	74	-	-	13	-
B. Mining and quarrying	3,665	2,320	976	7	1,590	1,879	-
05 - Mining of coal and lignite	1,343	506	277	-	-	179	-
06 - Extraction of crude petroleum and natural gas	1,863	1,367	289	0	1,590	1,571	-
07 - Mining of metal ores	136	136	129	0	-	3	-
08-Other mining and quarrying	303	284	276	7	-	75	-
09 - Mining support service activities	20	27	4	-	-	51	-
C. Manufacturing	80,927	70,257	37,553	1,391	185	34,938	15,324
10 - Manufacture of food products	10,420	9,196	9,922	125	22	4,571	518
11 - Manufacture of beverages	529	700	1,492	-	0	80	-
12 - Manufacture of tobacco products	3	28	284	-	-	1	-
13 - Manufacture of textiles	9,212	6,960	6,266	38	21	1,509	1,335
Preparation and spinning of textile fibres	4,385	2,613	1,868	6	15	553	531
Weaving of textiles	1,188	849	375	0	0	134	35
Finishing of textiles	775	614	369	-	0	287	6
Manufacture of knitted and crocheted fabrics	98	74	202	-	0	78	-
Manufacture of made-up textile articles, except apparel	1,914	2,166	3,011	32	-	135	763
Manufacture of carpets and rugs	182	46	4	-	-	43	-
Manufacture of other textiles n.e.c.	669	598	436	-	7	279	-
14 - Manufacture of wearing apparel	557	1,057	476	-	2	388	-
15 - Manufacture of leather and related products	269	287	282	-	0	91	-

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
517	3,079	7	24	-	210	-	4,947	27,488	
-	-	-	-	-	-	-	-	2,781	
-	-	-	-	-	-	-	-	2,974	
517	3,079	7	24	-	210	-	4,947	21,733	
-	-	-	-	-	-	-	-	-	
165,170	726,391	45,582	39,184	50,395	156,679	711	1,403,899	5,234,819	
49,901	417,899	44,081	37,431	2,563	97,981	-	709,712	2,192,454	
35,573	144,995	43,672	4,512	2,233	85,409	-	352,388	1,163,082	
14,277	270,587	403	32,773	331	12,499	-	354,730	862,995	
51	2,317	6	147	-	73	-	2,594	166,377	
61,002	193,090	-	-	-	7,503	-	374,530	597,849	
-	45	-	-	-	-	-	217	795	
2,377	1,533	-	-	-	2	-	3,938	7,570	
5,010	78,411	-	-	-	100	-	112,154	214,022	
1,391	11,501	-	-	-	1,304	-	24,540	36,891	
42,703	2,043	-	-	-	1,597	-	112,802	131,519	
500	77,948	-	-	-	4,500	-	86,964	92,742	
8,600	3,015	-	-	-	-	-	12,815	35,803	
-	-	-	-	-	-	-	-	5,526	
420	18,593	-	-	-	-	-	21,099	72,983	
25	1,605	-	-	109	1,838	-	4,848	99,889	
-	-	-	-	-	-	-	-	40,347	
25	135	-	-	109	-	-	1,163	44,388	
-	-	-	-	-	-	-	-	2,496	
-	-	-	-	-	-	-	-	1,706	
-	-	-	-	-	-	-	369	444	
-	1,470	-	-	-	1,838	-	3,316	10,508	
26,092	40,446	336	391	126	4,222	58	94,490	620,508	
83	1,169	7	175	13	2,536	58	4,468	76,583	
83	1,169	7	175	13	2,536	58	4,468	76,477	
68	999	4	151	12	2,459	58	4,100	57,249	
0	2	2	-	-	-	-	9	1,475	
3	57	0	18	1	34	-	162	8,998	
4	111	-	6	-	43	-	171	7,561	
8	0	1	-	-	0	-	25	1,194	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	18	
-	-	-	-	-	-	-	-	88	
-	-	-	-	-	-	-	-	4,452	
-	-	-	-	-	-	-	-	456	
-	-	-	-	-	-	-	-	3,449	
-	-	-	-	-	-	-	-	133	
-	-	-	-	-	-	-	-	358	
-	-	-	-	-	-	-	-	55	
20,438	4,256	103	5	100	368	-	40,595	114,662	
0	21	0	4	100	2	-	644	15,284	
100	-	-	-	-	-	-	100	1,672	
-	-	-	-	-	-	-	-	285	
0	1,349	101	-	-	-	-	2,786	10,620	
-	400	-	-	-	-	-	931	3,373	
0	57	100	-	-	-	-	192	700	
-	112	1	-	-	-	-	119	775	
-	-	-	-	-	-	-	-	280	
-	490	-	-	-	-	-	1,253	4,431	
-	-	-	-	-	-	-	-	48	
-	290	-	-	-	-	-	290	1,012	
-	-	-	-	-	-	-	-	865	
-	-	-	-	-	-	-	-	373	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	27	44	54	-	-	11	-
Manufacture of luggage, handbags and the like, saddlery and harness	2	5	7	-	-	0	-
Manufacture of footwear	240	238	222	-	0	80	-
a. Leather wear	197	189	160	-	-	78	-
b. Rubber and Plastic wear	43	49	62	-	0	2	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	66	91	127	4	0	21	-
17 - Manufacture of paper and paper products	568	4,563	557	1	2	57	138
2.3.1	606	508	528	5	1	82	1
Printing and other service activities related to printing	196	223	345	5	1	67	1
Reproduction of recorded media	410	284	183	-	-	15	-
19 - Manufacture of coke and refined petroleum products	24,726	13,361	859	0	0	6,444	7,526
20 - Manufacture of chemicals and chemical products	8,511	11,403	3,257	24	5	5,802	3,818
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,916	863	636	58	0	234	-
22 - Manufacture of rubber and plastics products	103	199	179	1	-	69	-
23 - Manufacture of other non-metallic mineral products	3,854	1,846	832	486	3	2,149	284
24 - Manufacture of basic metals	1,428	1,068	1,921	1	1	402	439
25. Manufacture of fabricated metal products, except machinery and equipment	218	261	215	7	0	159	-
26 - Manufacture of computer, electronic and optical products	368	445	301	9	1	47	-
27 - Manufacture of electrical equipment	1,112	553	620	19	105	674	1
28 - Manufacture of machinery and equipment	1,878	1,481	623	56	-	475	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	643	1,282	178	0	-	947	-
30 - Manufacture of other transport equipment	240	22	19	7	-	3	-
31 - Manufacture of furniture	221	290	99	34	0	114	9
32. Other manufacturing	13,406	13,633	7,826	515	22	10,564	1,254
Manufacture of jewellery and related articles	287	189	71	0	0	92	-
Manufacture of imitation jewellery and related articles	35	52	16	0	-	5	-
Manufacture of musical instruments	12	19	16	-	-	4	-
Manufacture of sports goods	345	372	435	30	-	44	-
Manufacture of games and toys	1	51	6	-	-	62	-
Manufacture of medical and dental instruments and supplies	216	487	470	12	13	144	10
Manufacture of Handicrafts	31	46	46	-	8	1	-
Other manufacturing n.e.c.	12,479	12,418	6,767	474	0	10,213	1,245
33 - Repair and installation of machinery and equipment	72	161	54	1	-	55	-
D. Electricity, gas, steam and air conditioning supply	14,615	15,870	5,015	11	1,349	11,028	2,183
Electric power generation, transmission and distribution	11,352	11,852	1,174	4	1,349	10,926	2,183
a) Hydal	1,117	6,021	250	3	-	1,179	-
b) Thermal	7,440	4,383	176	-	557	8,966	-
c) Coal Based	507	225	149	-	0	631	-
d) Wind	1,316	992	328	-	730	76	152
e) Solar	188	77	195	0	-	43	30
f) Other	784	154	75	1	62	32	2,000
Manufacture of gas; distribution of gaseous fuels through mains	2,396	2,937	3,466	0	0	56	-
Steam and air conditioning supply	866	1,080	375	7	-	46	-
E. Water supply; sewerage, waste management and remediation activities	35	61	28	1	-	11	-
36 - Water collection, treatment and supply	18	18	13	-	-	5	-
37 - Sewerage	2	2	6	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	16	9	9	1	-	2	-
39 - Remediation activities and other waste management services	1	32	0	-	-	4	-
F. Construction	50,417	50,952	21,191	5,574	191	22,259	469
41 - Construction of buildings	19,282	8,779	4,640	427	47	2,524	55
42 - Civil engineering	23,522	33,211	11,735	3,588	143	16,724	247
43 - Specialized construction activities	7,613	8,962	4,815	1,559	0	3,011	167

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	65	
-	-	-	-	-	-	-	-	7	
-	-	-	-	-	-	-	-	302	
-	-	-	-	-	-	-	-	237	
-	-	-	-	-	-	-	-	64	
-	-	-	-	-	-	-	-	152	
-	6	-	-	-	361	-	506	1,123	
-	41	-	-	-	-	-	42	657	
-	1	-	-	-	-	-	2	419	
-	40	-	-	-	-	-	40	238	
19,374	-	-	-	-	-	-	26,900	34,203	
-	3	-	-	-	0	-	3,821	12,911	
-	-	-	-	-	-	-	-	928	
-	-	-	-	-	-	-	-	249	
97	317	-	-	-	-	-	698	4,167	
-	-	-	1	-	-	-	440	2,765	
-	-	-	-	-	-	-	-	381	
-	-	-	-	-	-	-	-	357	
-	133	-	-	-	-	-	134	1,552	
13	-	-	-	-	-	-	13	1,168	
-	8	-	-	-	-	-	8	1,133	
-	-	-	-	-	-	-	-	30	
-	-	-	-	-	-	-	9	256	
853	2,377	2	0	-	5	-	4,493	23,420	
28	5	-	-	-	-	-	33	196	
-	-	-	-	-	-	-	-	21	
-	-	-	-	-	-	-	-	19	
10	-	-	-	-	-	-	10	518	
-	-	-	-	-	-	-	-	68	
-	-	-	-	-	-	-	10	648	
-	-	-	-	-	-	-	-	55	
815	2,372	2	0	-	5	-	4,440	21,894	
-	-	-	-	-	-	-	-	110	
-	34	0	-	-	-	-	2,217	19,620	
-	33	0	-	-	-	-	2,216	15,669	
-	-	-	-	-	-	-	-	1,433	
-	29	-	-	-	-	-	29	9,728	
-	-	-	-	-	-	-	-	779	
-	-	-	-	-	-	-	152	1,286	
-	-	-	-	-	-	-	30	268	
-	4	0	-	-	-	-	2,004	2,175	
-	-	-	-	-	-	-	-	3,522	
-	1	-	-	-	-	-	1	429	
-	-	-	-	-	-	-	-	40	
-	-	-	-	-	-	-	-	18	
-	-	-	-	-	-	-	-	6	
-	-	-	-	-	-	-	-	11	
-	-	-	-	-	-	-	-	4	
117	6,801	23	-	-	2	-	7,412	56,627	
13	5,457	0	-	-	1	-	5,526	13,164	
59	925	23	-	-	1	-	1,254	33,445	
46	419	-	-	-	-	-	632	10,018	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	84,793	105,769	66,991	3,736	58	51,625	1,440
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,304	2,243	1,564	31	9	897	-
46 - Wholesale trade, except of motor vehicles and motorcycles	11,326	12,364	8,481	276	27	7,724	266
47 - Retail trade, except of motor vehicles and motorcycles	71,163	91,162	56,947	3,430	22	43,004	1,174
H. Transportation and storage	3,094	2,443	1,105	28	486	1,740	113
49 - Land transport and transport via pipelines	1,137	648	289	11	19	494	-
50 - Water transport	12	12	14	-	16	0	-
51 - Air transport	193	201	41	-	-	183	81
52 - Warehousing and support activities for transportation	1,712	1,535	727	2	451	1,062	30
53 - Courier activities other than national post activities	39	48	34	15	-	0	2
I. Accommodation and food service activities	2,281	1,072	518	11	7	844	0
55 - Accommodation	1,451	523	207	0	7	629	-
56 - Food and beverage service activities	831	549	311	11	0	216	0
J. Information and communication	4,169	8,866	1,983	30	545	931	348
58 - Publishing activities	936	967	667	7	254	196	292
59 - Motion picture, video and television programme production, sound recording and music publishing activities	16	15	11	-	-	3	-
60 - Programming and broadcasting activities	140	141	73	4	-	34	40
61 - Telecommunications	1,585	6,725	815	7	291	478	-
62 - Computer programming, consultancy and related activities	1,221	752	247	5	-	120	-
63 - Information service activities	271	268	170	7	-	100	16
K. Real estate activities	23,868	19,203	7,052	1,189	36	9,020	200
L. Professional, scientific and technical activities	4,640	4,992	2,049	172	2	2,756	510
69 - Legal and accounting activities	1,559	1,964	449	7	0	1,423	92
70 - Activities of head offices; management consultancy activities	1,795	1,447	356	127	-	825	417
71 - Architectural and engineering activities; technical testing and analysis	266	317	259	9	-	14	-
72 - Scientific research and development	292	302	375	13	2	10	-
73 - Advertising and market research	65	96	111	7	0	178	-
74 - Other professional, scientific and technical activities	623	839	479	9	0	287	0
75 - Veterinary activities	40	26	20	0	-	19	-
M. Administrative and support service activities	5,587	5,203	1,437	196	11	1,257	145
77 - Rental and leasing activities	418	408	221	1	10	238	-
78 - Employment activities	103	42	34	0	-	27	-
79 - Travel agency, tour operator, reservation service and related activities	2,049	1,813	311	4	1	427	8
80 - Security and investigation activities	500	340	79	8	-	81	-
81 - Services to buildings and landscape activities	1,058	1,069	673	183	0	342	-
82 - Office administrative, office support and other business support activities	1,460	1,532	118	0	0	141	137
N. Education	12,093	13,625	3,556	602	127	3,211	106
O. Human health and social work activities	4,669	4,760	1,641	105	0	2,762	309
86 - Human health activities	3,987	4,368	1,562	105	0	2,700	309
87 - Residential care activities	16	25	10	-	-	33	-
88 - Social work activities with and without accommodation	666	367	68	-	-	29	-
P. Arts, entertainment and recreation	191	206	51	0	0	158	1
Q. Other service activities	106,838	134,492	55,182	4,453	4,473	76,590	1,246
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	74,294	59,265	3,974	15	8	23,467	3,495
A. Private Trusts and Non-profit Organizations	58,892	40,383	1,815	0	8	10,863	3,034
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	15,401	18,882	2,159	15	0	12,603	461
VI. PERSONAL	1,253,730	1,487,265	461,885	6,959	68,005	870,644	19,390
A. Salaried persons	416,905	474,522	180,952	536	2,217	323,292	3,263
B. Self employed	273,108	337,183	87,322	1,629	6,744	228,443	1,784
C. Other Personal	563,718	675,560	193,612	4,795	59,044	318,909	14,342
VII. OTHER	44,332	64,643	26,331	13,453	10,039	19,021	21
Total	4,291,308	4,840,528	1,147,746	61,242	632,207	2,012,267	220,895

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
404	3,098	39	80	1	112	-	5,173	127,583	
2	115	-	-	-	-	-	116	2,616	
-	36	0	4	-	3	-	309	16,816	
402	2,947	39	76	1	109	-	4,748	108,150	
-	2	-	-	-	-	-	115	3,474	
-	-	-	-	-	-	-	-	813	
-	-	-	-	-	-	-	-	31	
-	-	-	-	-	-	-	81	305	
-	2	-	-	-	-	-	32	2,273	
-	-	-	-	-	-	-	2	52	
-	39	-	-	-	1	-	40	1,420	
-	-	-	-	-	-	-	-	843	
-	39	-	-	-	1	-	40	578	
10	5,842	-	-	-	2	-	6,202	9,691	
-	-	-	-	-	-	-	292	1,416	
-	-	-	-	-	-	-	-	14	
-	0	-	-	-	0	-	40	151	
0	5,841	-	-	-	-	-	5,841	7,433	
-	-	-	-	-	-	-	-	372	
10	0	-	-	-	2	-	28	304	
2,047	2,411	7	15	-	22	-	4,702	21,999	
-	68	-	4	-	19	-	601	5,579	
-	43	-	4	-	11	-	151	2,029	
-	9	-	-	-	-	-	427	1,735	
-	-	-	-	-	-	-	-	282	
-	2	-	-	-	-	-	2	402	
-	-	-	-	-	-	-	-	295	
-	14	-	-	-	8	-	21	797	
-	-	-	-	-	-	-	-	39	
3	1,190	11	2	-	2	-	1,352	4,254	
-	-	-	-	-	-	-	-	470	
-	-	-	-	-	-	-	-	61	
-	13	11	2	-	2	-	35	779	
-	2	-	0	-	-	-	2	170	
3	20	-	-	-	-	-	23	1,221	
-	1,156	-	-	-	-	-	1,293	1,552	
0	5,291	104	1	-	13	-	5,515	13,010	
265	191	3	3	-	68	-	838	5,347	
265	171	3	3	-	68	-	818	5,186	
-	-	-	-	-	-	-	-	44	
-	20	-	-	-	-	-	20	117	
0	3	-	5	12	-	-	21	231	
2,724	10,051	40	101	-	1,079	-	15,240	155,937	
369	31,202	73	168	234	676	-	36,218	63,681	
188	24,400	20	82	234	10	-	27,968	40,654	
182	6,803	53	86	-	666	-	8,250	23,027	
27,156	40,826	1,092	1,192	47,362	44,328	653	181,998	1,589,492	
1,997	4,155	51	194	910	5,735	142	16,447	523,444	
912	6,942	248	391	995	7,410	263	18,945	343,082	
24,248	29,729	793	606	45,458	31,183	247	146,606	722,967	
625	1,323	-	2	-	131	-	2,103	70,946	
165,687	729,470	45,590	39,209	50,395	156,889	711	1,408,846	5,262,307	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-22	Sep-23	Dec-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	597,132	702,964	359,164	5,164	10,853	263,022	29,586
1) Official	89,636	109,327	44,241	1,983	-	52,241	929
2) Business	134,753	138,276	106,078	444	7,393	17,428	13,620
3) Personal	366,561	455,360	208,840	2,737	3,461	193,180	15,037
4) Trust Funds and Non Profit Organizations	6,182	-	5	-	-	174	-
2. DOMESTIC CONSTITUENTS	16,722,398	19,492,842	7,891,508	315,297	16,481	9,086,816	1,139,231
I. GOVERNMENT	1,619,775	1,638,419	127,411	55,810	3,599	855,406	93,341
A. Federal Government	1,300,059	1,288,632	89,714	47,996	1,217	681,769	73,518
B. Provincial Governments	313,747	343,774	35,707	7,709	2,381	171,068	19,822
C. Local Bodies	5,969	6,013	1,990	105	-	2,568	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	710,926	961,565	33,751	11,717	2,086	400,724	126,296
Agriculture, hunting and forestry	128	143	0	-	-	74	-
Services	21,071	35,199	628	61	507	27,791	8
Utilities	314,144	447,012	17,711	3,799	-	177,071	53,527
Transport, storage and communications	64,805	68,715	8,567	2,968	28	28,963	2,016
Manufacturing	142,838	205,249	3,114	3,366	1	74,142	11,167
Mining and Quarrying	118,658	148,886	645	531	1,551	31,459	58,092
Construction	3,525	1,983	9	-	-	1,378	-
Commerce and Trade	21,902	23,246	2,263	191	-	27,592	1,366
Others	23,854	31,131	813	802	-	32,255	120
III. NON-BANK FINANCIAL INSTITUTIONS	678,897	922,661	62,507	35,400	519	871,199	103,887
Mutual Funds and AMCs	344,633	475,878	12,403	16,971	-	500,665	73,489
Insurance & Pension Funds	115,454	189,064	18,867	6,265	75	109,089	14,451
MFIs and DFIs	20,316	33,657	4,361	23	-	26,024	-
Stock Exchange & Brokerage Houses	67,418	33,385	5,753	10,252	1	34,984	840
Modarabas	3,213	3,845	271	1	-	2,681	1,231
Other NBFIs	127,863	186,831	20,851	1,888	444	197,756	13,877
IV. PRIVATE SECTOR (BUSINESS)	3,927,241	4,633,632	2,517,806	137,508	10,116	1,575,973	457,275
A. Agriculture, forestry and fishing	106,621	106,692	57,885	2,170	0	46,196	6,122
1. Crop and animal production, hunting and related service activities	101,751	100,228	53,447	2,050	-	44,445	5,814
Growing of Wheat, Rice, Sugar Cane & Cotton	48,960	45,428	19,422	1,446	-	22,597	2,207
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,642	6,129	3,350	40	-	2,650	184
Growing of other fruits, vegetables and crops	20,940	18,724	8,233	156	-	9,614	2,421
Raising of livestock and other related activities	17,814	20,218	15,544	195	-	6,435	660
Other agricultural support activities	8,331	9,540	6,726	214	-	3,108	343
Hunting, trapping and related service activities	63	188	171	-	-	40	-
02 - Forestry and logging	1,017	827	1,098	-	0	75	7
03 - Fishing and aquaculture	3,854	5,636	3,340	120	-	1,676	301
B. Mining and quarrying	167,063	216,095	44,053	816	-	108,168	50,120
05 - Mining of coal and lignite	16,009	15,675	10,296	61	-	5,853	798
06 - Extraction of crude petroleum and natural gas	132,750	175,355	23,339	275	-	95,888	40,095
07 - Mining of metal ores	2,621	4,098	2,028	14	-	464	18
08-Other mining and quarrying	15,306	20,168	7,510	463	-	5,859	9,209
09 - Mining support service activities	378	799	880	3	-	104	-
C. Manufacturing	1,177,242	1,370,840	721,635	66,550	4,346	442,887	215,151
10 - Manufacture of food products	198,264	237,888	136,792	10,167	248	83,287	29,511
11 - Manufacture of beverages	21,523	38,429	4,565	94	-	23,605	1,169
12 - Manufacture of tobacco products	14,095	20,060	19,511	11,631	-	4,903	10,380
13 - Manufacture of textiles	202,500	209,412	131,317	14,739	1,910	48,867	16,324
Preparation and spinning of textile fibres	53,045	52,185	29,077	4,515	483	16,545	5,094
Weaving of textiles	23,395	23,930	17,019	2,279	552	9,029	996
Finishing of textiles	34,663	23,061	19,419	3,500	288	5,175	876
Manufacture of knitted and crocheted fabrics	13,326	19,376	9,502	2,187	191	1,248	1,722
Manufacture of made-up textile articles, except apparel	27,346	32,036	22,284	1,967	98	5,140	1,163
Manufacture of carpets and rugs	1,131	2,171	1,129	5	-	416	20
Manufacture of other textiles n.e.c.	49,594	56,652	32,887	286	299	11,315	6,454
14 - Manufacture of wearing apparel	56,866	68,165	41,248	1,840	265	15,348	10,604
15 - Manufacture of leather and related products	18,593	23,963	14,442	457	108	7,718	3,339

Deposit Holders and Type of Accounts

Banks									(Million Rupees)
Dec-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
7,023	49,673	583	1,527	42	3,789	34	92,258	730,461	
919	7,580	150	856	-	1,535	-	11,968	110,433	
1,319	2,796	5	65	-	228	-	18,034	149,376	
4,785	39,295	422	606	42	2,026	34	62,247	470,465	
-	2	6	-	-	-	-	8	187	
396,507	1,640,307	11,198	37,609	2,275	126,517	13,448	3,367,090	20,677,191	
50,186	554,825	1,319	9,649	-	21,804	-	731,124	1,773,350	
39,544	414,418	188	5,135	-	8,336	-	541,139	1,361,836	
10,641	139,219	1,131	4,514	-	13,444	-	188,771	405,636	
1	1,189	-	0	-	23	-	1,214	5,877	
92,956	256,966	761	-	-	20,357	-	497,336	945,615	
-	436	-	-	-	-	-	436	510	
899	10,774	-	-	-	61	-	11,742	40,729	
10,100	157,196	-	-	-	259	-	221,082	419,663	
3,002	35,617	-	-	-	-	-	40,635	81,161	
53,551	15,709	761	-	-	37	-	81,225	161,849	
24,468	32,376	-	-	-	20,000	-	134,936	169,121	
-	421	-	-	-	-	-	421	1,807	
2	2,947	-	-	-	-	-	4,315	34,360	
935	1,491	-	-	-	-	-	2,546	36,416	
17,881	14,306	6	4	-	14	-	136,098	1,105,723	
13,574	37	-	-	-	-	-	87,100	617,139	
1,881	1,859	-	-	-	14	-	18,204	152,501	
763	6,035	-	-	-	-	-	6,798	37,206	
101	6	6	-	-	-	-	952	51,942	
510	0	-	4	-	-	-	1,745	4,698	
1,052	6,369	-	-	-	-	-	21,298	242,236	
97,798	152,971	2,170	3,877	1,757	12,831	13,065	741,746	4,983,149	
52	5,083	44	54	-	206	12	11,573	117,824	
47	4,470	44	54	-	206	12	10,647	110,589	
20	2,112	20	41	-	117	2	4,517	47,982	
1	439	1	3	-	12	-	639	6,678	
6	539	7	1	-	48	6	3,027	21,030	
2	694	1	2	-	3	4	1,366	23,540	
18	687	17	7	-	27	0	1,098	11,147	
-	-	-	-	-	-	-	-	212	
-	9	-	-	-	-	-	16	1,189	
5	603	-	-	-	-	-	910	6,046	
4,899	2,282	97	108	3	501	-	58,011	211,048	
115	12	-	-	-	1	-	926	17,136	
4,216	1,947	96	105	3	472	-	46,933	166,435	
528	-	-	-	-	-	-	546	3,052	
41	323	2	3	-	28	-	9,605	23,437	
-	0	-	-	-	-	-	0	987	
22,383	33,638	358	428	1	1,167	-	273,127	1,508,545	
5,315	6,131	97	164	-	265	-	41,483	271,977	
-	27	0	0	-	-	-	1,196	29,461	
-	4	-	0	-	-	-	10,384	46,428	
2,628	9,679	183	63	-	219	-	29,096	225,928	
652	2,027	22	6	-	25	-	7,825	58,444	
241	912	16	3	-	6	-	2,174	31,053	
210	191	-	2	-	1	-	1,280	29,662	
141	1,997	-	-	-	-	-	3,859	16,987	
119	675	11	53	-	184	-	2,206	31,694	
9	0	-	-	-	-	-	29	1,578	
1,257	3,877	133	-	-	2	-	11,723	56,509	
2,111	2,782	-	29	-	22	-	15,547	74,249	
881	831	8	6	-	60	-	5,125	27,849	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-22	Sep-23	Dec-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,185	6,212	3,597	13	66	947	772
Manufacture of luggage, handbags and the like, saddlery and harness	3,018	3,442	1,972	90	0	268	1,160
Manufacture of footwear	11,390	14,309	8,872	353	42	6,503	1,407
a. Leather wear	10,190	12,034	7,061	224	42	6,000	1,407
b. Rubber and Plastic wear	1,200	2,274	1,811	129	-	502	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,640	3,074	2,610	47	1	445	74
17 - Manufacture of paper and paper products	10,645	11,197	6,241	239	-	1,873	367
18 - Printing and reproduction of recorded media	12,524	15,530	15,087	212	-	3,506	1,293
Printing and other service activities related to printing	11,462	14,814	14,698	208	-	3,452	1,292
Reproduction of recorded media	1,062	717	389	3	-	53	1
19 - Manufacture of coke and refined petroleum products	132,383	132,836	29,386	4,312	-	70,505	30,901
20 - Manufacture of chemicals and chemical products	100,879	137,502	49,054	8,261	673	60,982	19,108
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	47,643	41,048	33,641	1,780	0	15,494	2,733
22 - Manufacture of rubber and plastics products	15,483	18,899	17,272	764	262	2,982	1,868
23 - Manufacture of other non-metallic mineral products	23,489	26,318	15,318	446	384	5,585	2,428
24 - Manufacture of basic metals	42,341	47,165	31,836	1,097	19	9,332	3,488
25. Manufacture of fabricated metal products, except machinery and equipment	9,652	11,842	7,842	93	97	2,457	1,881
26 - Manufacture of computer, electronic and optical products	30,919	21,548	14,371	351	-	4,145	2,014
27 - Manufacture of electrical equipment	45,800	46,723	24,601	1,927	4	14,075	2,043
28 - Manufacture of machinery and equipment	18,207	41,769	14,522	997	5	4,806	32,428
29 - Manufacture of motor vehicles, trailers and semi-trailers	67,950	84,563	27,063	3,908	2	28,061	36,398
30 - Manufacture of other transport equipment	9,591	14,131	6,885	35	207	3,211	2,172
31 - Manufacture of furniture	3,330	4,114	2,549	87	-	314	70
32. Other manufacturing	90,782	110,284	72,605	2,625	162	30,889	4,516
Manufacture of jewellery and related articles	3,124	2,965	1,934	88	-	1,281	104
Manufacture of imitation jewellery and related articles	185	224	160	-	-	14	-
Manufacture of musical instruments	7,629	9,282	1,737	915	-	453	15
Manufacture of sports goods	16,849	29,478	25,709	804	122	9,747	1,265
Manufacture of games and toys	121	125	46	-	-	17	-
Manufacture of medical and dental instruments and supplies	8,266	10,417	7,654	136	23	1,541	1,565
Manufacture of Handicrafts	420	502	293	4	-	377	3
Other manufacturing n.e.c.	54,188	57,291	35,072	677	17	17,459	1,564
33 - Repair and installation of machinery and equipment	1,142	4,381	2,881	441	-	498	42
D. Electricity, gas, steam and air conditioning supply	134,625	289,908	43,791	4,112	1	168,522	14,364
Electric power generation, transmission and distribution	105,398	235,941	40,883	4,031	1	131,399	14,204
a) Hydal	12,123	27,424	4,085	782	0	12,542	1,651
b) Thermal	8,937	14,977	6,023	36	0	10,788	2,011
c) Coal Based	3,175	8,480	1,054	1,921	-	4,311	-
d) Wind	5,565	4,773	3,679	-	-	3,213	2,800
e) Solar	2,485	5,506	3,261	2	0	5,068	373
f) Other	73,112	174,782	22,782	1,289	0	95,476	7,369
Manufacture of gas; distribution of gaseous fuels through mains	28,925	41,516	2,669	61	-	37,079	20
Steam and air conditioning supply	303	12,450	239	19	-	44	140
E. Water supply; sewerage, waste management and remediation activities	11,772	18,679	10,739	1,078	-	2,738	1,697
36 - Water collection, treatment and supply	1,017	881	847	16	-	144	40
37 - Sewerage	1,095	695	898	0	-	14	50
38 - Waste collection, treatment and disposal activities; materials recovery	9,174	14,054	8,388	1,029	-	2,510	496
services	485	3,050	606	33	-	69	1,110
F. Construction	282,403	302,370	158,225	11,397	4	135,970	15,851
41 - Construction of buildings	169,172	160,986	96,773	7,052	4	45,026	10,342
42 - Civil engineering	71,406	102,889	35,832	3,229	0	80,343	4,602
43 - Specialized construction activities	41,825	38,495	25,619	1,115	-	10,602	907

Deposit Holders and Type of Accounts

Banks		Dec-23							(Million Rupees)
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
656	77	-	-	-	3	-	1,508	6,132	
170	88	-	-	-	-	-	1,417	3,749	
56	666	8	6	-	57	-	2,200	17,969	
56	649	8	6	-	57	-	2,182	15,509	
-	18	-	-	-	-	-	18	2,460	
61	5	-	-	-	-	-	140	3,242	
16	27	14	10	-	1	-	434	8,787	
98	228	2	-	-	26	-	1,648	20,452	
98	205	2	-	-	26	-	1,623	19,982	
-	23	-	-	-	-	-	24	470	
90	1,046	20	55	-	255	-	32,366	136,568	
4,759	2,116	2	66	1	175	-	26,227	145,197	
851	230	5	4	-	-	-	3,822	54,738	
492	474	-	11	-	11	-	2,856	24,136	
258	1,192	1	-	-	3	-	3,882	25,616	
568	1,196	13	13	-	1	-	5,279	47,562	
28	73	9	1	-	6	-	1,997	12,485	
125	4,194	0	2	-	-	-	6,335	25,201	
660	2,162	3	4	-	106	-	4,978	45,584	
238	402	3	0	-	-	-	33,071	53,400	
317	57	-	1	-	14	-	36,787	95,821	
1,020	161	-	-	-	-	-	3,353	13,691	
-	4	-	-	-	-	-	74	3,024	
1,854	617	2	0	-	3	-	6,992	113,272	
-	58	-	0	-	-	-	161	3,465	
-	-	-	-	-	-	-	-	174	
-	-	-	-	-	-	-	15	3,120	
55	4	-	-	-	-	-	1,324	37,705	
-	5	-	-	-	-	-	5	68	
-	100	1	-	-	0	-	1,666	11,021	
-	-	1	-	-	-	-	4	678	
1,800	450	-	-	-	3	-	3,817	57,041	
13	1	-	-	-	-	-	56	3,876	
811	3,669	1,250	2,311	1	7,524	13,040	42,970	259,396	
38	2,901	1,248	2,310	1	7,492	13,040	41,236	217,551	
16	0	-	-	-	-	-	1,668	19,077	
-	-	-	-	-	-	-	2,011	18,859	
-	250	-	-	-	-	-	250	7,537	
-	2	-	-	-	-	-	2,802	9,694	
15	133	0	-	1	-	-	521	8,853	
7	2,517	1,248	2,310	-	7,492	13,040	33,984	153,531	
773	753	1	1	-	32	-	1,579	41,387	
-	15	-	-	-	-	-	155	457	
6,524	1,238	-	1	-	-	-	9,460	24,014	
-	24	-	1	-	-	-	66	1,073	
-	9	-	-	-	-	-	59	971	
6,524	1,201	-	-	-	-	-	8,221	20,148	
-	4	-	-	-	-	-	1,114	1,823	
2,309	11,611	76	335	7	68	2	30,260	335,857	
1,559	8,933	23	182	7	14	-	21,061	169,916	
378	2,310	8	80	-	6	0	7,384	126,788	
372	368	46	72	-	49	2	1,815	39,152	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	704,895	846,508	653,294	20,966	787	185,878	40,465
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	46,072	46,894	33,964	1,064	0	14,889	887
46 - Wholesale trade, except of motor vehicles and motorcycles	242,699	311,851	238,208	14,577	324	49,466	20,124
47 - Retail trade, except of motor vehicles and motorcycles	416,124	487,763	381,123	5,325	463	121,524	19,454
H. Transportation and storage	289,348	348,481	139,469	4,230	3	149,624	32,939
49 - Land transport and transport via pipelines	66,910	42,356	31,711	1,117	1	12,528	534
50 - Water transport	66,757	65,068	26,709	141	-	20,196	13,536
51 - Air transport	68,279	115,080	44,895	68	-	39,247	9,230
52 - Warehousing and support activities for transportation	80,680	101,388	26,236	2,698	2	74,110	9,608
53 - Courier activities other than national post activities	6,723	24,588	9,918	205	-	3,543	32
I. Accommodation and food service activities	22,647	27,857	17,906	901	22	6,901	1,711
55 - Accommodation	9,052	10,982	4,812	713	-	3,313	1,126
56 - Food and beverage service activities	13,595	16,875	13,095	189	22	3,588	585
J. Information and communication	137,534	150,350	100,520	1,355	3,079	46,322	3,989
58 - Publishing activities	14,604	14,189	10,221	241	-	4,590	626
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,208	1,558	323	16	25	255	45
60 - Programming and broadcasting activities	1,315	2,290	1,776	1	104	233	8
61 - Telecommunications	39,783	41,559	19,817	258	465	13,832	1,650
62 - Computer programming, consultancy and related activities	57,948	63,875	44,342	520	723	23,639	1,273
63 - Information service activities	22,675	26,879	24,039	319	1,762	3,772	387
K. Real estate activities	208,130	189,337	88,906	7,670	54	30,883	25,854
L. Professional, scientific and technical activities	114,672	116,795	105,387	1,498	292	36,089	4,819
69 - Legal and accounting activities	13,729	15,678	30,753	264	109	7,443	716
70 - Activities of head offices; management consultancy activities	5,102	11,341	10,464	59	48	1,252	112
71 - Architectural and engineering activities; technical testing and analysis	20,921	19,464	13,098	507	-	3,684	2,145
72 - Scientific research and development	4,439	8,523	3,427	189	-	3,515	696
73 - Advertising and market research	12,247	12,140	6,926	256	134	5,360	476
74 - Other professional, scientific and technical activities	57,110	48,395	39,378	214	-	14,666	674
75 - Veterinary activities	1,124	1,254	1,340	8	-	170	0
M. Administrative and support service activities	92,675	110,328	77,972	1,694	15	32,131	4,148
77 - Rental and leasing activities	3,081	3,380	2,178	79	-	1,085	162
78 - Employment activities	1,590	1,690	977	3	-	174	0
79 - Travel agency, tour operator, reservation service and related activities	18,399	24,565	16,726	250	15	6,121	1,201
80 - Security and investigation activities	4,064	3,355	2,672	219	-	1,474	109
81 - Services to buildings and landscape activities	2,132	2,634	2,468	62	-	278	276
82 - Office administrative, office support and other business support activities	63,409	74,705	52,952	1,081	-	23,000	2,398
N. Education	93,848	104,245	29,817	3,876	27	49,409	5,832
O. Human health and social work activities	65,196	74,870	25,282	2,554	-	21,979	9,551
86 - Human health activities	47,414	57,416	20,700	2,262	-	15,363	7,641
87 - Residential care activities	708	790	401	1	-	318	17
88 - Social work activities with and without accommodation	17,074	16,665	4,181	290	-	6,298	1,894
P. Arts, entertainment and recreation	3,328	2,977	1,604	179	0	571	519
Q. Other service activities	315,243	357,299	241,321	6,464	1,487	111,704	24,142
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	517,284	582,817	109,018	10,966	0	203,974	101,205
A. Private Trusts and Non-profit Organizations	356,513	404,967	69,155	9,343	-	144,291	82,509
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	160,771	177,850	39,863	1,623	0	59,683	18,696
VI. PERSONAL	9,257,361	10,748,760	5,039,957	58,936	160	5,179,445	257,119
A. Salaried persons	2,640,283	3,086,878	1,539,786	6,183	34	1,462,767	57,533
B. Self employed	4,032,543	4,784,890	2,371,830	42,645	95	2,223,917	99,124
C. Other Personal	2,584,535	2,876,992	1,128,341	10,109	31	1,492,761	100,462
VII. OTHER	10,915	4,988	1,058	4,960	-	94	107
Total	17,319,530	20,195,806	8,250,672	320,461	27,334	9,349,837	1,168,817

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
6,336	21,598	149	110	42	324	4	69,027	929,952
142	1,352	1	23	2	9	-	2,416	52,332
2,615	8,355	90	14	39	48	-	31,285	333,859
3,579	11,890	58	72	1	267	4	35,326	543,761
33,900	3,400	20	10	0	16	-	70,285	363,611
13	1,732	1	3	-	10	-	2,292	47,649
1,560	447	-	-	-	1	-	15,544	62,591
25,154	206	0	1	0	3	-	34,594	118,804
3,766	969	18	5	-	3	-	14,370	117,416
3,407	45	-	1	-	-	-	3,484	17,151
65	1,699	0	2	-	8	-	3,486	29,217
2	237	0	2	-	2	-	1,370	10,207
63	1,462	-	-	-	7	-	2,116	19,009
1,002	17,048	6	29	-	79	-	22,153	173,428
93	3,631	-	5	-	1	-	4,356	19,408
-	2	-	-	-	-	-	47	666
-	17	-	-	-	-	-	25	2,140
351	12,207	1	7	-	2	-	14,219	48,591
498	876	6	17	-	76	-	2,746	71,970
59	315	-	1	-	-	-	761	30,653
387	10,472	4	6	2	36	-	36,760	164,273
1,927	3,213	29	85	1,644	2,264	-	13,981	157,247
863	587	-	14	-	16	-	2,196	40,766
7	77	-	-	-	6	-	201	12,025
30	1,051	1	1	1,644	0	-	4,872	22,162
500	50	0	-	-	-	-	1,246	8,377
25	176	-	-	-	4	-	680	13,357
503	1,254	27	70	-	2,239	-	4,766	59,024
-	19	-	-	-	-	-	19	1,537
2,281	3,003	29	56	1	78	1	9,598	121,410
-	117	2	-	-	2	-	282	3,624
-	384	-	-	-	-	-	384	1,538
528	462	5	45	1	56	0	2,299	25,410
-	22	-	-	-	-	-	131	4,496
50	28	2	-	-	-	-	356	3,164
1,703	1,991	21	11	-	21	1	6,146	83,178
4,002	10,475	27	129	-	71	1	20,536	103,664
7,511	9,343	33	152	-	347	2	26,939	76,754
4,317	8,343	23	126	-	8	2	20,460	58,785
3	36	-	2	-	-	-	57	777
3,191	964	9	24	-	340	-	6,423	17,191
1	370	0	-	-	-	-	890	3,243
3,409	14,829	48	62	56	141	3	42,691	403,667
51,955	130,275	86	7,051	2	3,549	3	294,127	618,085
32,072	92,368	82	6,181	2	3,276	-	216,490	439,278
19,883	37,907	4	871	-	273	3	77,638	178,807
85,731	530,927	6,855	17,028	516	67,961	380	966,516	11,245,014
14,702	113,728	1,357	3,396	98	14,270	125	205,209	3,213,979
44,210	216,023	2,485	6,945	180	20,942	149	390,059	5,028,546
26,820	201,176	3,013	6,686	238	32,748	105	371,248	3,002,489
-	37	-	-	-	-	-	144	6,256
403,531	1,689,980	11,781	39,135	2,316	130,305	13,482	3,459,348	21,407,652

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	13,761	12,911	10,938	-	-	3,480	-
1) Official	3,429	6,410	2,896	-	-	3,366	-
2) Business	6,378	6,396	7,990	-	-	36	-
3) Personal	127	105	52	-	-	78	-
4) Trust Funds and Non Profit Organizations	3,827	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	417,066	546,151	140,671	-	4	398,736	73,895
I. GOVERNMENT	0	0	-	-	-	-	-
A. Federal Government	0	0	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	44	5	4	-	-	1	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	42	4	4	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	0	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	0	-	-	-	-	0	-
Others	1	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,119	316	100	-	-	198	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	1,096	285	72	-	-	189	-
MFIs and DFIs	23	30	27	-	-	9	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	414,201	544,214	139,909	-	2	397,257	73,808
A. Agriculture, forestry and fishing	4,437	822	1,240	-	-	157	-
1. Crop and animal production, hunting and related service activities	4,437	822	1,240	-	-	157	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	3,557	527	1,221	-	-	50	-
Raising of livestock and other related activities	24	50	2	-	-	-	-
Other agricultural support activities	857	244	16	-	-	107	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	48,417	30,930	9,795	-	-	40,454	-
05 - Mining of coal and lignite	47,473	29,680	77	-	-	40,091	-
06 - Extraction of crude petroleum and natural gas	395	840	9,480	-	-	193	-
07 - Mining of metal ores	125	191	41	-	-	143	-
08-Other mining and quarrying	313	180	198	-	-	27	-
09 - Mining support service activities	112	40	0	-	-	-	-
C. Manufacturing	78,969	159,525	30,588	-	-	118,758	14,212
10 - Manufacture of food products	8,275	14,957	3,366	-	-	12,037	-
11 - Manufacture of beverages	23,538	48,130	9,002	-	-	35,726	-
12 - Manufacture of tobacco products	1,426	1,622	4,528	-	-	1,377	-
13 - Manufacture of textiles	487	354	327	-	-	4	-
Preparation and spinning of textile fibres	468	346	323	-	-	4	-
Weaving of textiles	0	0	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	16	7	3	-	-	0	-
14 - Manufacture of wearing apparel	717	98	147	-	-	0	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	14,418
-	-	-	-	-	-	-	-	6,262
-	-	-	-	-	-	-	-	8,026
-	-	-	-	-	-	-	-	130
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	73,895	613,306
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	298
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	261
-	-	-	-	-	-	-	-	36
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	73,808	610,976
-	-	-	-	-	-	-	-	1,397
-	-	-	-	-	-	-	-	1,397
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,271
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	124
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	50,249
-	-	-	-	-	-	-	-	40,168
-	-	-	-	-	-	-	-	9,672
-	-	-	-	-	-	-	-	184
-	-	-	-	-	-	-	-	225
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	14,212	163,558
-	-	-	-	-	-	-	-	15,403
-	-	-	-	-	-	-	-	44,727
-	-	-	-	-	-	-	-	5,905
-	-	-	-	-	-	-	-	331
-	-	-	-	-	-	-	-	327
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	147
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	352	921	29	-	-	217	-
18 - Printing and reproduction of recorded media	634	458	488	-	-	-	-
Printing and other service activities related to printing	11	0	0	-	-	-	-
Reproduction of recorded media	623	458	488	-	-	-	-
19 - Manufacture of coke and refined petroleum products	340	264	480	-	-	-	-
20 - Manufacture of chemicals and chemical products	20,363	62,964	5,671	-	-	47,632	7,079
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,450	6,309	3,016	-	-	5,786	5,293
22 - Manufacture of rubber and plastics products	2	88	61	-	-	0	-
23 - Manufacture of other non-metallic mineral products	16	41	33	-	-	5	-
24 - Manufacture of basic metals	16	22	18	-	-	20	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,578	3,209	2,119	-	-	141	-
27 - Manufacture of electrical equipment	4,632	14,339	642	-	-	9,505	1,500
28 - Manufacture of machinery and equipment	1,190	1,908	408	-	-	1,295	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	76	189	19	-	-	5	340
30 - Manufacture of other transport equipment	928	283	36	-	-	210	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	4,950	3,368	200	-	-	4,799	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	434	19	27	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	4,516	3,349	173	-	-	4,799	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	97,077	163,512	37,434	-	-	156,963	3,373
Electric power generation, transmission and distribution	95,849	163,429	37,429	-	-	156,207	3,373
a) Hydal	8,571	10,545	3,989	-	-	9,143	-
b) Thermal	2	1	0	-	-	2	-
c) Coal Based	69,582	124,943	1,378	-	-	125,181	-
d) Wind	6,403	8,117	2,320	-	-	2,759	3,373
e) Solar	2,703	4,271	89	-	-	3,347	-
f) Other	8,587	15,553	29,654	-	-	15,775	-
Manufacture of gas; distribution of gaseous fuels through mains	1,228	83	4	-	-	755	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	6	10	0	-	-	1	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	1	0	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	5	10	0	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	14,312	19,222	3,506	-	-	9,068	6,273
41 - Construction of buildings	707	3,091	189	-	-	3,277	-
42 - Civil engineering	13,604	16,131	3,317	-	-	5,791	6,273
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	246
-	-	-	-	-	-	-	-	488
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	488
-	-	-	-	-	-	-	-	480
-	-	-	-	-	-	-	7,079	60,381
-	-	-	-	-	-	-	5,293	14,094
-	-	-	-	-	-	-	-	61
-	-	-	-	-	-	-	-	37
-	-	-	-	-	-	-	-	38
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,259
-	-	-	-	-	-	-	1,500	11,647
-	-	-	-	-	-	-	-	1,702
-	-	-	-	-	-	-	340	364
-	-	-	-	-	-	-	-	246
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4,999
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	27
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4,973
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	3,373	197,770
-	-	-	-	-	-	-	3,373	197,010
-	-	-	-	-	-	-	-	13,132
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	126,559
-	-	-	-	-	-	-	3,373	8,452
-	-	-	-	-	-	-	-	3,437
-	-	-	-	-	-	-	-	45,429
-	-	-	-	-	-	-	-	760
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	6,273	18,848
-	-	-	-	-	-	-	-	3,466
-	-	-	-	-	-	-	6,273	15,381
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	25,061	23,152	2,133	-	-	23,291	531
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	0	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	20,944	22,339	1,566	-	-	23,114	282
47 - Retail trade, except of motor vehicles and motorcycles	4,117	812	567	-	-	177	249
H. Transportation and storage	91,712	80,786	41,503	-	-	15,880	25,957
49 - Land transport and transport via pipelines	903	2,193	805	-	-	1,345	-
50 - Water transport	15,362	10,065	5	-	-	5,063	6,500
51 - Air transport	58,408	46,382	39,397	-	-	8,965	-
52 - Warehousing and support activities for transportation	17,026	22,062	1,239	-	-	458	19,457
53 - Courier activities other than national post activities	13	82	57	-	-	49	-
I. Accommodation and food service activities	4,055	1,315	765	-	-	1,076	-
55 - Accommodation	7	0	0	-	-	0	-
56 - Food and beverage service activities	4,048	1,315	765	-	-	1,076	-
J. Information and communication	43,409	38,119	10,450	-	2	25,653	7,930
58 - Publishing activities	5,894	5,044	5,048	-	-	5	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	31,900	31,243	3,684	-	2	25,602	7,930
62 - Computer programming, consultancy and related activities	5,468	1,723	1,552	-	-	44	-
63 - Information service activities	148	110	167	-	-	1	-
K. Real estate activities	1	3	-	-	-	0	-
L. Professional, scientific and technical activities	4,887	10,818	1,230	-	-	5,928	2,950
69 - Legal and accounting activities	-	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	1,649	3,320	283	-	-	-	2,950
71 - Architectural and engineering activities; technical testing and analysis	1,720	5,751	280	-	-	4,715	-
72 - Scientific research and development	1	47	18	-	-	13	-
73 - Advertising and market research	259	350	260	-	-	103	-
74 - Other professional, scientific and technical activities	1,257	1,350	389	-	-	1,096	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	1,567	42	12	-	-	11	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	5	32	3	-	-	11	-
79 - Travel agency, tour operator, reservation service and related activities	0	5	0	-	-	-	-
80 - Security and investigation activities	11	5	9	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1,551	0	0	-	-	-	-
N. Education	0	1	2	-	-	0	-
O. Human health and social work activities	26	5	918	-	-	-	-
86 - Human health activities	26	5	918	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	265	15,954	332	-	-	15	12,581
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	602	768	104	-	-	685	20
A. Private Trusts and Non-profit Organizations	548	730	85	-	-	685	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	54	39	19	-	-	-	20
VI. PERSONAL	1,088	835	549	-	-	562	67
A. Salaried persons	844	571	539	-	-	373	5
B. Self employed	119	108	7	-	-	49	51
C. Other Personal	125	156	2	-	-	139	11
VII. OTHER	13	13	5	-	2	32	-
Total	430,827	559,062	151,609	-	4	402,216	73,895

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	531	25,954	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	282	24,961	
-	-	-	-	-	-	-	249	993	
-	-	-	-	-	-	-	25,957	83,341	
-	-	-	-	-	-	-	-	2,151	
-	-	-	-	-	-	-	6,500	11,568	
-	-	-	-	-	-	-	-	48,362	
-	-	-	-	-	-	-	19,457	21,154	
-	-	-	-	-	-	-	-	106	
-	-	-	-	-	-	-	-	1,842	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	1,842	
-	-	-	-	-	-	-	7,930	44,035	
-	-	-	-	-	-	-	-	5,052	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	7,930	37,218	
-	-	-	-	-	-	-	-	1,596	
-	-	-	-	-	-	-	-	168	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	2,950	10,107	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	2,950	3,233	
-	-	-	-	-	-	-	-	4,994	
-	-	-	-	-	-	-	-	31	
-	-	-	-	-	-	-	-	364	
-	-	-	-	-	-	-	-	1,485	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	23	
-	-	-	-	-	-	-	-	14	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	9	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	-	918	
-	-	-	-	-	-	-	-	918	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	12,581	12,929	
-	-	-	-	-	-	-	20	809	
-	-	-	-	-	-	-	-	770	
-	-	-	-	-	-	-	20	39	
-	-	-	-	-	-	-	67	1,177	
-	-	-	-	-	-	-	5	918	
-	-	-	-	-	-	-	51	108	
-	-	-	-	-	-	-	11	152	
-	-	-	-	-	-	-	-	40	
-	-	-	-	-	-	-	73,895	627,724	

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. FOREIGN CONSTITUENTS	673,166	633,129	883,294	743,703	932,752	772,367
1) Official	196,095	95,319	155,774	118,596	162,542	119,476
2) Business	29,723	143,905	32,856	147,649	36,501	160,376
3) Personal	446,573	383,896	694,664	477,458	733,695	492,328
4) Trust Funds and Non Profit Organizations	775	10,009			14	187
2. DOMESTIC CONSTITUENTS	77,298,935	21,408,535	95,239,182	24,851,693	101,173,074	26,525,316
I. GOVERNMENT	790,119	3,560,352	522,029	3,708,763	537,912	3,965,803
A. Federal Government	200,859	2,326,071	110,231	2,352,547	119,779	2,524,918
B. Provincial Governments	524,344	1,085,122	377,110	1,194,685	383,496	1,268,631
C. Local Bodies	64,916	149,159	34,688	161,531	34,637	172,254
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	98,701	1,115,764	18,903	1,490,666	27,028	1,543,469
Agriculture, hunting and forestry	37	1,067	51	958	50	1,305
Services	1,415	29,809	1,165	42,758	1,256	48,298
Utilities	64,592	466,094	8,447	651,782	14,922	633,685
Transport, storage and communications	16,124	105,832	4,656	106,688	5,377	118,055
Manufacturing	5,366	220,330	2,435	299,171	2,767	293,369
Mining and Quarrying	7,404	161,911	523	226,488	539	261,862
Construction	188	40,321	180	36,340	198	37,610
Commerce and Trade	1,672	24,248	498	28,823	802	39,886
Others	1,903	66,151	947	97,657	1,115	109,398
III. NON-BANK FINANCIAL INSTITUTIONS	46,034	759,436	47,321	1,003,881	51,495	1,205,910
Mutual Funds and AMCs	9,219	387,121	6,393	511,660	8,070	657,487
Insurance & Pension Funds	8,873	135,326	6,990	220,458	8,781	197,151
MFIs and DFIs	1,792	23,969	1,315	36,488	1,396	39,739
Stock Exchange & Brokerage Houses	8,251	69,039	6,300	35,612	9,134	53,648
Modarabas	433	3,938	525	4,198	884	5,142
Other NBFIs	17,466	140,043	25,711	195,464	23,230	252,744
IV. PRIVATE SECTOR (BUSINESS)	9,958,876	4,813,366	10,060,861	5,699,028	10,970,697	6,214,633
A. Agriculture, forestry and fishing	2,005,312	181,100	1,831,078	188,605	1,901,078	195,803
1. Crop and animal production, hunting and related service activities	1,996,657	176,164	1,827,309	181,986	1,897,051	188,463
Growing of Wheat, Rice, Sugar Cane & Cotton	1,223,019	100,699	1,067,427	102,940	1,100,182	105,231
Growing of tropical, subtropical, pome and stone fruits & vegetables	144,402	7,574	132,162	7,612	131,008	8,153
Growing of other fruits, vegetables and crops	384,393	31,874	383,003	27,027	404,584	31,300
Raising of livestock and other related activities	181,071	25,174	187,978	33,226	201,347	31,103
Other agricultural support activities	63,656	10,780	56,591	10,994	59,777	12,465
Hunting, trapping and related service activities	116	63	148	188	153	212
02 - Forestry and logging	697	1,019	704	829	749	1,207
03 - Fishing and aquaculture	7,958	3,917	3,065	5,789	3,278	6,133
B. Mining and quarrying	325,926	219,145	29,416	249,345	42,638	265,749
05 - Mining of coal and lignite	72,157	64,824	10,716	45,861	20,257	57,761
06 - Extraction of crude petroleum and natural gas	177,744	135,007	7,566	177,562	15,208	179,557
07 - Mining of metal ores	7,292	2,882	4,419	4,425	1,183	3,369
08-Other mining and quarrying	68,003	15,922	5,834	20,631	4,902	24,020
09 - Mining support service activities	730	510	881	866	1,088	1,043
C. Manufacturing	2,245,946	1,337,138	1,021,142	1,600,621	1,021,692	1,786,765
10 - Manufacture of food products	373,852	216,960	291,385	262,040	304,517	302,664
11 - Manufacture of beverages	27,683	45,590	9,258	87,258	10,387	75,860
12 - Manufacture of tobacco products	6,486	15,524	453	21,709	480	52,618
13 - Manufacture of textiles	457,774	212,199	223,022	216,726	185,486	236,879
Preparation and spinning of textile fibres	226,099	57,899	164,289	55,144	114,268	62,144
Weaving of textiles	87,543	24,583	12,573	24,780	13,832	31,753
Finishing of textiles	11,749	35,438	9,205	23,675	16,824	30,437
Manufacture of knitted and crocheted fabrics	4,845	13,424	3,946	19,450	4,071	17,267
Manufacture of made-up textile articles, except apparel	90,642	29,262	15,221	34,202	15,638	36,126
Manufacture of carpets and rugs	2,079	1,313	2,026	2,218	2,042	1,626
Manufacture of other textiles n.e.c.	34,817	50,279	15,762	57,256	18,811	57,525
14 - Manufacture of wearing apparel	53,921	58,140	34,864	69,320	29,230	75,261
15 - Manufacture of leather and related products	23,013	18,862	16,702	24,250	15,242	28,223

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	3,764	4,212	4,276	6,257	3,216	6,197
Manufacture of luggage, handbags and the like, saddlery and harness	1,853	3,020	1,853	3,447	1,739	3,755
Manufacture of footwear	17,396	11,630	10,573	14,547	10,287	18,270
a. Leather wear	15,923	10,387	8,763	12,223	8,625	15,746
b. Rubber and Plastic wear	1,473	1,244	1,810	2,324	1,662	2,524
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,453	2,706	7,322	3,165	6,683	3,395
17 - Manufacture of paper and paper products	12,284	11,565	10,906	16,681	9,867	10,157
18 - Printing and reproduction of recorded media	17,658	13,764	17,702	16,496	18,256	21,597
Printing and other service activities related to printing	16,776	11,669	16,805	15,037	17,441	20,401
Reproduction of recorded media	882	2,094	897	1,459	815	1,196
19 - Manufacture of coke and refined petroleum products	189,377	157,449	24,388	146,461	26,848	171,252
20 - Manufacture of chemicals and chemical products	125,155	129,753	71,692	211,870	74,327	218,488
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	66,631	58,009	20,518	48,221	33,258	69,760
22 - Manufacture of rubber and plastics products	30,200	15,588	19,763	19,186	22,199	24,447
23 - Manufacture of other non-metallic mineral products	51,926	27,359	16,269	28,205	17,136	29,820
24 - Manufacture of basic metals	98,047	43,785	43,995	48,254	48,137	50,365
25. Manufacture of fabricated metal products, except machinery and equipment	13,396	9,870	7,883	12,103	8,223	12,866
26 - Manufacture of computer, electronic and optical products	42,570	33,864	12,724	25,202	12,394	27,818
27 - Manufacture of electrical equipment	176,068	51,545	28,627	61,615	29,080	58,783
28 - Manufacture of machinery and equipment	29,751	21,274	21,349	45,157	21,556	56,270
29 - Manufacture of motor vehicles, trailers and semi-trailers	120,991	68,669	57,416	86,034	57,971	97,318
30 - Manufacture of other transport equipment	114,838	10,759	8,408	14,436	8,142	13,966
31 - Manufacture of furniture	13,875	3,551	8,516	4,404	7,868	3,280
32. Other manufacturing	191,537	109,138	63,434	127,286	69,769	141,692
Manufacture of jewellery and related articles	9,267	3,411	8,871	3,153	9,048	3,661
Manufacture of imitation jewellery and related articles	838	221	963	276	532	195
Manufacture of musical instruments	7,034	7,641	911	5,282	719	3,140
Manufacture of sports goods	8,634	17,194	9,865	29,850	13,500	38,223
Manufacture of games and toys	358	122	344	176	205	136
Manufacture of medical and dental instruments and supplies	7,033	8,916	7,775	10,923	9,022	11,696
Manufacture of Handicrafts	1,272	450	1,378	548	941	733
Other manufacturing n.e.c.	157,101	71,183	33,540	79,245	35,802	83,908
33 - Repair and installation of machinery and equipment	2,460	1,214	4,546	4,542	4,636	3,986
D. Electricity, gas, steam and air conditioning supply	75,244	246,317	487,073	469,290	74,022	476,786
Electric power generation, transmission and distribution	59,962	212,598	474,370	411,223	65,324	430,230
a) Hydal	2,626	21,811	5,404	43,990	4,663	33,641
b) Thermal	9,086	16,379	828	19,361	749	28,589
c) Coal Based	358	73,264	378	133,647	377	134,875
d) Wind	2,478	13,284	275	13,882	244	19,432
e) Solar	846	5,376	1,324	9,853	1,503	12,558
f) Other	44,568	82,483	466,161	190,489	57,788	201,135
Manufacture of gas; distribution of gaseous fuels through mains	9,727	32,549	7,315	44,537	7,512	45,669
Steam and air conditioning supply	5,555	1,169	5,388	13,531	1,186	887
E. Water supply; sewerage, waste management and remediation activities	16,204	11,813	9,326	18,750	10,743	24,056
36 - Water collection, treatment and supply	2,832	1,035	3,482	898	3,668	1,092
37 - Sewerage	776	1,098	1,618	697	2,023	977
38 - Waste collection, treatment and disposal activities; materials recovery	11,858	9,194	3,707	14,073	4,437	20,160
39 - Remediation activities and other waste management services	738	485	519	3,082	615	1,826
F. Construction	577,995	347,132	2,176,521	372,544	2,134,040	411,331
41 - Construction of buildings	267,013	189,162	2,038,230	172,856	1,969,033	186,547
42 - Civil engineering	271,940	108,532	96,334	152,230	115,647	175,615
43 - Specialized construction activities	39,042	49,438	41,957	47,458	49,360	49,170

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,707,729	814,749	1,712,806	975,429	1,914,646	1,083,489
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	130,118	48,376	63,104	49,137	73,842	54,948
46 - Wholesale trade, except of motor vehicles and motorcycles	363,136	274,969	442,080	346,554	511,052	375,637
47 - Retail trade, except of motor vehicles and motorcycles	1,214,475	491,404	1,207,622	579,737	1,329,752	652,904
H. Transportation and storage	237,007	384,153	72,133	431,709	93,647	450,425
49 - Land transport and transport via pipelines	146,648	68,950	42,629	45,197	50,861	50,613
50 - Water transport	1,899	82,131	1,889	75,146	2,349	74,190
51 - Air transport	6,254	126,880	3,600	161,664	4,623	167,472
52 - Warehousing and support activities for transportation	40,122	99,417	19,655	124,985	30,847	140,843
53 - Courier activities other than national post activities	42,084	6,775	4,360	24,718	4,967	17,308
I. Accommodation and food service activities	87,223	28,983	78,789	30,245	80,414	32,479
55 - Accommodation	39,123	10,509	18,314	11,506	16,513	11,050
56 - Food and beverage service activities	48,100	18,474	60,475	18,739	63,901	21,429
J. Information and communication	139,491	185,112	391,845	197,335	421,013	227,154
58 - Publishing activities	13,702	21,435	14,045	20,199	14,023	25,876
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,041	1,224	2,249	690	4,151	681
60 - Programming and broadcasting activities	1,194	1,455	1,366	2,431	1,484	2,291
61 - Telecommunications	69,528	73,268	304,448	79,527	329,708	93,242
62 - Computer programming, consultancy and related activities	44,211	64,637	24,195	66,349	28,960	73,939
63 - Information service activities	6,815	23,094	45,542	28,139	42,687	31,125
K. Real estate activities	180,520	231,999	213,368	208,543	239,719	186,272
L. Professional, scientific and technical activities	170,724	124,199	121,403	132,604	483,435	172,934
69 - Legal and accounting activities	15,626	15,288	19,463	17,642	62,919	42,795
70 - Activities of head offices; management consultancy activities	6,000	8,545	5,741	16,108	6,641	16,993
71 - Architectural and engineering activities; technical testing and analysis	17,759	22,908	29,652	25,532	34,525	27,439
72 - Scientific research and development	2,995	4,732	2,916	8,872	4,201	8,809
73 - Advertising and market research	9,281	12,571	10,193	12,586	11,741	14,016
74 - Other professional, scientific and technical activities	118,197	58,991	52,326	50,584	361,884	61,307
75 - Veterinary activities	866	1,164	1,112	1,280	1,524	1,576
M. Administrative and support service activities	160,666	99,829	159,674	115,573	334,163	125,687
77 - Rental and leasing activities	7,099	3,499	7,206	3,788	7,416	4,094
78 - Employment activities	1,129	1,698	1,382	1,764	1,542	1,614
79 - Travel agency, tour operator, reservation service and related activities	31,921	20,449	36,671	26,382	40,411	26,189
80 - Security and investigation activities	7,861	4,574	4,539	3,700	5,901	4,675
81. Services to buildings and landscape activities	4,261	3,190	5,328	3,703	6,325	4,385
82 - Office administrative, office support and other business support activities	108,395	66,420	104,548	76,237	272,568	84,730
N. Education	564,170	105,942	507,109	117,871	528,494	116,677
O. Human health and social work activities	143,041	69,891	38,418	79,635	46,296	83,019
86 - Human health activities	30,685	51,427	32,275	61,788	39,895	64,889
87 - Residential care activities	896	724	1,037	815	1,154	821
88. Social work activities with and without accommodation	111,460	17,740	5,106	17,032	5,247	17,308
P. Arts, entertainment and recreation	2,893	3,518	3,346	3,184	4,505	3,474
Q. Other service activities	1,318,785	422,346	1,207,414	507,746	1,640,152	572,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	705,738	592,179	706,454	642,850	594,574	682,576
A. Private Trusts and Non-profit Organizations	510,166	415,953	495,054	446,079	490,367	480,702
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	195,572	176,226	211,400	196,771	104,207	201,873
VI. PERSONAL	65,493,934	10,512,179	83,694,019	12,236,860	88,390,846	12,835,683
A. Salaried persons	23,244,775	3,058,032	25,945,020	3,561,971	28,477,088	3,738,340
B. Self employed	19,548,399	4,305,769	20,526,863	5,122,182	21,881,808	5,371,735
C. Other Personal	22,700,760	3,148,378	37,222,136	3,552,708	38,031,950	3,725,608
VII. OTHER	205,533	55,260	189,595	69,644	600,522	77,243
Total	77,972,101	22,041,665	96,122,476	25,595,396	102,105,826	27,297,683

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. FOREIGN CONSTITUENTS	410,600	422,384	501,172	504,307	521,568	525,651
1) Official	70,517	19,107	6,542	29,620	6,662	29,525
2) Business	14,404	95,123	12,112	97,439	14,363	107,503
3) Personal	324,904	298,144	482,517	377,247	500,542	388,623
4) Trust Funds and Non Profit Organizations	775	10,009	1	-	1	0
2. DOMESTIC CONSTITUENTS	65,704,880	16,551,660	80,817,828	19,004,145	85,834,938	20,021,496
I. GOVERNMENT	738,930	3,306,362	466,944	3,455,479	475,619	3,617,621
A. Federal Government	186,749	2,171,001	95,068	2,200,462	98,536	2,287,499
B. Provincial Governments	493,504	1,009,395	343,913	1,118,873	349,231	1,184,625
C. Local Bodies	58,677	125,967	27,963	136,143	27,852	145,497
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	95,057	1,041,339	16,030	1,366,068	23,220	1,398,552
Agriculture, hunting and forestry	35	1,066	48	958	47	1,304
Services	1,351	28,629	1,089	39,837	1,173	40,098
Utilities	62,714	436,136	7,221	578,824	12,895	546,269
Transport, storage and communications	14,743	90,732	3,453	91,501	4,075	100,854
Manufacturing	5,244	214,504	2,265	288,389	2,604	282,655
Mining and Quarrying	7,346	146,043	456	214,500	448	248,807
Construction	181	39,711	172	35,677	190	36,940
Commerce and Trade	1,622	18,455	450	19,157	746	32,789
Others	1,821	66,062	875	97,225	1,040	108,836
III. NON-BANK FINANCIAL INSTITUTIONS	34,121	326,915	38,407	432,553	41,482	583,584
Mutual Funds and AMCs	4,973	97,967	3,711	134,397	4,855	231,567
Insurance & Pension Funds	4,544	84,100	4,691	156,209	6,215	148,734
MFIs and DFIs	1,634	23,494	1,117	35,154	1,178	38,007
Stock Exchange & Brokerage Houses	6,655	20,735	4,895	21,052	7,180	35,226
Modarabas	98	129	144	100	263	143
Other NBFIs	16,217	100,492	23,798	85,641	21,931	138,691
IV. PRIVATE SECTOR (BUSINESS)	8,031,295	3,364,114	6,775,581	3,992,079	7,610,122	4,289,811
A. Agriculture, forestry and fishing	1,870,683	137,603	1,672,909	139,677	1,735,434	139,735
1. Crop and animal production, hunting and related service activities	1,863,505	133,686	1,670,864	134,405	1,733,258	134,077
Growing of Wheat, Rice, Sugar Cane & Cotton	1,170,871	84,735	1,007,821	86,773	1,038,514	86,315
Growing of tropical, subtropical, pome and stone fruits & vegetables	125,107	3,052	112,121	2,595	110,440	2,869
Growing of other fruits, vegetables and crops	360,021	25,120	356,261	20,669	378,061	24,061
Raising of livestock and other related activities	157,480	14,366	152,230	18,561	161,090	14,208
Other agricultural support activities	49,956	6,399	42,336	5,662	45,057	6,486
Hunting, trapping and related service activities	70	15	95	145	96	139
02 - Forestry and logging	475	913	444	688	472	1,082
03 - Fishing and aquaculture	6,703	3,004	1,601	4,585	1,704	4,576
B. Mining and quarrying	314,495	186,049	12,807	207,604	33,373	224,329
05 - Mining of coal and lignite	68,306	62,570	2,664	42,955	15,126	54,928
06 - Extraction of crude petroleum and natural gas	176,476	111,521	6,173	150,583	13,907	153,088
07 - Mining of metal ores	3,849	1,777	677	2,816	778	2,219
08-Other mining and quarrying	65,622	9,903	2,911	10,471	2,997	13,199
09 - Mining support service activities	242	278	382	779	565	894
C. Manufacturing	1,945,029	949,999	586,756	1,135,115	677,928	1,246,898
10 - Manufacture of food products	334,141	156,621	227,555	188,425	247,935	208,974
11 - Manufacture of beverages	25,245	37,434	6,586	67,749	7,921	60,534
12 - Manufacture of tobacco products	6,397	15,403	356	21,371	407	52,141
13 - Manufacture of textiles	385,889	125,146	48,626	140,933	64,228	152,093
Preparation and spinning of textile fibres	178,339	43,044	15,457	42,997	21,183	46,895
Weaving of textiles	82,878	16,421	7,794	16,746	9,393	22,764
Finishing of textiles	8,098	12,199	6,106	16,713	10,664	21,875
Manufacture of knitted and crocheted fabrics	2,993	9,360	1,944	13,919	2,327	10,334
Manufacture of made-up textile articles, except apparel	85,485	19,654	8,658	22,402	9,527	25,110
Manufacture of carpets and rugs	1,483	1,016	1,443	1,974	1,533	1,406
Manufacture of other textiles n.e.c.	26,613	23,452	7,224	26,183	9,601	23,709
14 - Manufacture of wearing apparel	35,929	35,236	11,455	41,320	15,534	43,705
15 - Manufacture of leather and related products	15,486	10,400	7,391	11,915	7,837	15,793

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	2,031	2,511	2,091	4,280	1,777	4,189
Manufacture of luggage, handbags and the like, saddlery and harness	1,107	1,468	1,065	1,311	1,230	1,788
Manufacture of footwear	12,348	6,421	4,235	6,324	4,830	9,815
a. Leather wear	11,952	6,116	3,782	5,742	4,273	8,868
b. Rubber and Plastic wear	396	305	453	583	557	947
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,352	1,192	3,047	1,383	3,408	1,596
17 - Manufacture of paper and paper products	8,235	6,839	6,519	12,611	7,454	7,986
18 - Printing and reproduction of recorded media	9,206	7,444	7,780	9,891	9,077	8,554
Printing and other service activities related to printing	8,725	5,686	7,311	8,609	8,552	7,481
Reproduction of recorded media	481	1,758	469	1,282	525	1,072
19 - Manufacture of coke and refined petroleum products	176,023	130,214	22,912	115,952	25,857	145,955
20 - Manufacture of chemicals and chemical products	104,794	91,549	45,421	163,872	47,654	157,160
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	56,333	45,173	14,472	35,989	23,801	52,512
22 - Manufacture of rubber and plastics products	23,048	9,277	10,185	10,460	13,000	12,633
23 - Manufacture of other non-metallic mineral products	43,707	14,889	8,510	18,133	11,491	18,776
24 - Manufacture of basic metals	83,314	30,134	22,933	31,672	27,625	32,394
25. Manufacture of fabricated metal products, except machinery and equipment	6,016	5,259	4,367	7,161	5,586	8,360
26 - Manufacture of computer, electronic and optical products	35,061	25,008	5,887	17,157	7,453	18,310
27 - Manufacture of electrical equipment	165,095	38,543	17,978	49,056	20,652	44,497
28 - Manufacture of machinery and equipment	19,494	12,868	11,956	14,142	14,174	16,010
29 - Manufacture of motor vehicles, trailers and semi-trailers	113,344	54,873	49,461	62,522	51,785	73,941
30 - Manufacture of other transport equipment	111,759	7,540	5,420	8,385	5,934	8,826
31 - Manufacture of furniture	10,098	1,708	4,202	1,672	4,796	1,813
32. Other manufacturing	171,642	86,345	41,020	99,884	50,923	101,451
Manufacture of jewellery and related articles	5,925	2,385	4,717	2,005	6,136	2,691
Manufacture of imitation jewellery and related articles	243	86	312	123	353	119
Manufacture of musical instruments	3,235	3,548	698	3,114	719	3,140
Manufacture of sports goods	5,890	14,469	6,756	24,509	7,411	25,685
Manufacture of games and toys	140	49	118	101	149	120
Manufacture of medical and dental instruments and supplies	4,939	7,533	5,558	8,963	7,214	10,105
Manufacture of Handicrafts	480	288	459	282	506	367
Other manufacturing n.e.c.	150,790	57,988	22,402	60,788	28,435	59,224
33 - Repair and installation of machinery and equipment	1,421	904	2,717	3,459	3,396	2,885
D. Electricity, gas, steam and air conditioning supply	24,806	204,951	408,664	415,885	69,316	418,755
Electric power generation, transmission and distribution	11,991	175,164	398,086	360,211	62,534	374,498
a) Hydal	1,644	18,428	3,850	34,568	3,606	29,756
b) Thermal	5,354	10,163	460	11,434	678	12,622
c) Coal Based	179	70,441	186	130,504	252	131,194
d) Wind	2,401	12,841	203	13,765	225	19,245
e) Solar	481	3,850	719	8,536	1,018	10,598
f) Other	1,932	59,442	392,668	161,403	56,755	171,083
Manufacture of gas; distribution of gaseous fuels through mains	7,577	28,750	5,543	42,262	5,804	43,666
Steam and air conditioning supply	5,238	1,037	5,035	13,413	978	591
E. Water supply; sewerage, waste management and remediation activities	12,069	6,557	3,917	6,417	4,354	7,662
36 - Water collection, treatment and supply	2,089	704	2,366	448	2,476	593
37 - Sewerage	251	77	256	195	247	128
38 - Waste collection, treatment and disposal activities; materials recovery	9,456	5,706	1,058	5,703	1,317	6,817
39 - Remediation activities and other waste management services	273	69	237	72	314	123
F. Construction	440,865	249,742	1,317,139	278,226	1,248,325	312,436
41 - Construction of buildings	194,675	125,427	1,224,819	118,911	1,132,654	127,937
42 - Civil engineering	220,370	88,782	61,344	119,520	77,882	143,389
43 - Specialized construction activities	25,820	35,534	30,976	39,796	37,789	41,110

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,038,768	457,141	800,039	529,469	928,971	576,131
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	103,790	33,851	33,637	32,998	41,674	35,996
46 - Wholesale trade, except of motor vehicles and motorcycles	282,524	225,220	331,762	280,422	390,500	296,689
47 - Retail trade, except of motor vehicles and motorcycles	652,454	198,070	434,640	216,048	496,797	243,445
H. Transportation and storage	210,033	297,270	39,907	349,878	53,633	361,405
49 - Land transport and transport via pipelines	132,136	29,221	24,269	31,944	30,477	34,211
50 - Water transport	1,092	74,040	1,063	60,050	1,278	58,879
51 - Air transport	4,780	123,410	1,635	156,763	2,681	162,257
52 - Warehousing and support activities for transportation	31,741	65,959	9,970	83,542	15,883	96,582
53 - Courier activities other than national post activities	40,284	4,639	2,970	17,580	3,314	9,476
I. Accommodation and food service activities	70,669	20,171	50,277	17,608	49,313	19,063
55 - Accommodation	32,559	7,653	9,908	6,975	8,110	7,280
56 - Food and beverage service activities	38,110	12,518	40,369	10,633	41,203	11,783
J. Information and communication	62,262	144,770	356,778	148,040	382,415	164,075
58 - Publishing activities	9,975	17,045	8,809	15,242	8,728	18,457
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3,165	718	2,249	690	4,151	680
60 - Programming and broadcasting activities	1,022	1,352	1,135	1,566	1,228	1,379
61 - Telecommunications	9,933	61,305	291,720	70,023	315,753	76,604
62 - Computer programming, consultancy and related activities	34,194	47,812	11,811	40,393	15,269	43,149
63 - Information service activities	3,973	16,539	41,054	20,127	37,286	23,806
K. Real estate activities	109,008	127,837	69,185	108,685	82,738	91,685
L. Professional, scientific and technical activities	147,766	90,073	60,929	94,472	367,593	113,343
69 - Legal and accounting activities	6,863	6,303	9,388	8,617	11,331	9,998
70 - Activities of head offices; management consultancy activities	5,515	7,797	5,108	14,867	5,862	14,897
71 - Architectural and engineering activities; technical testing and analysis	13,731	13,771	5,279	17,339	7,595	17,150
72 - Scientific research and development	1,293	2,071	1,235	3,113	2,188	3,583
73 - Advertising and market research	5,008	9,292	5,239	9,600	6,204	11,056
74 - Other professional, scientific and technical activities	114,917	49,960	34,057	40,104	333,415	55,802
75 - Veterinary activities	439	879	623	831	998	857
M. Administrative and support service activities	96,408	62,944	91,975	70,108	257,880	76,244
77 - Rental and leasing activities	3,808	1,916	3,162	1,386	3,254	1,500
78 - Employment activities	877	1,143	1,082	1,085	1,228	993
79 - Travel agency, tour operator, reservation service and related activities	21,084	10,468	23,032	16,394	25,738	15,572
80 - Security and investigation activities	5,926	3,690	3,297	2,255	4,389	2,685
81 - Services to buildings and landscape activities	3,176	2,350	4,122	2,583	4,926	3,014
82 - Office administrative, office support and other business support activities	61,537	43,377	57,280	46,404	218,345	52,480
N. Education	455,934	86,427	330,272	91,152	389,155	89,733
O. Human health and social work activities	124,558	42,475	22,264	51,521	28,534	56,020
86 - Human health activities	15,562	30,243	17,976	38,543	23,674	42,217
87 - Residential care activities	579	332	642	583	721	455
88 - Social work activities with and without accommodation	108,417	11,899	3,646	12,395	4,139	13,348
P. Arts, entertainment and recreation	2,013	2,795	2,240	2,208	3,307	2,486
Q. Other service activities	1,105,929	297,310	949,523	346,014	1,297,853	389,811
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	662,960	374,799	680,622	388,851	566,179	403,017
A. Private Trusts and Non-profit Organizations	480,114	247,791	480,451	252,879	474,729	269,610
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	182,846	127,009	200,171	135,972	91,450	133,407
VI. PERSONAL	55,980,586	8,101,338	72,661,122	9,310,597	76,534,640	9,665,057
A. Salaried persons	19,179,321	2,387,212	21,038,083	2,753,826	23,143,282	2,887,624
B. Self employed	16,005,815	3,194,506	16,771,231	3,790,823	17,788,239	3,919,171
C. Other Personal	20,795,450	2,519,619	34,851,808	2,765,949	35,603,119	2,858,262
VII. OTHER	161,931	36,793	179,122	58,519	583,676	63,855
Total	66,115,480	16,974,044	81,319,000	19,508,452	86,356,506	20,547,148

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	262,566	210,746	382,122	239,396	411,184	246,716
1) Official	125,578	76,212	149,218	88,747	155,880	89,951
2) Business	15,319	48,782	20,743	50,210	22,138	52,872
3) Personal	121,669	85,751	212,147	100,211	233,153	103,706
4) Trust Funds and Non Profit Organizations	-	-	14	228	13	187
II. DOMESTIC CONSTITUENTS	11,594,055	4,856,875	14,421,354	5,847,548	15,338,136	6,503,819
I. GOVERNMENT	51,189	253,990	55,085	253,285	62,293	348,182
A. Federal Government	14,110	155,070	15,163	152,085	21,243	237,419
B. Provincial Governments	30,840	75,728	33,197	75,812	34,265	84,007
C. Local Bodies	6,239	23,192	6,725	25,388	6,785	26,756
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,644	74,425	2,873	124,597	3,808	144,917
Agriculture, hunting and forestry	2	0	3	0	3	1
Services	64	1,180	76	2,921	83	8,200
Utilities	1,878	29,958	1,226	72,958	2,027	87,416
Transport, storage and communications	1,381	15,100	1,203	15,187	1,302	17,201
Manufacturing	122	5,826	170	10,782	163	10,714
Mining and Quarrying	58	15,868	67	11,988	91	13,055
Construction	7	610	8	663	8	670
Commerce and Trade	50	5,793	48	9,666	56	7,097
Others	82	89	72	432	75	562
III. NON-BANK FINANCIAL INSTITUTIONS	11,913	432,520	8,914	571,329	10,013	622,326
Mutual Funds and AMCs	4,246	289,155	2,682	377,263	3,215	425,920
Insurance & Pension Funds	4,329	51,227	2,299	64,249	2,566	48,417
MFIs and DFIs	158	475	198	1,335	218	1,732
Stock Exchange & Brokerage Houses	1,596	48,304	1,405	14,560	1,954	18,422
Modarabas	335	3,809	381	4,098	621	4,999
Other NBFIs	1,249	39,551	1,913	109,823	1,299	114,053
IV. PRIVATE SECTOR (BUSINESS)	1,927,581	1,449,252	3,285,280	1,706,949	3,360,575	1,924,822
A. Agriculture, forestry and fishing	134,629	43,497	158,169	48,927	165,644	56,069
1. Crop and animal production, hunting and related service activities	133,152	42,478	156,445	47,582	163,793	54,387
Growing of Wheat, Rice, Sugar Cane & Cotton	52,148	15,965	59,606	16,168	61,668	18,916
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,295	4,522	20,041	5,017	20,568	5,284
Growing of other fruits, vegetables and crops	24,372	6,754	26,742	6,358	26,523	7,239
Raising of livestock and other related activities	23,591	10,808	35,748	14,664	40,257	16,895
Other agricultural support activities	13,700	4,381	14,255	5,332	14,720	5,979
Hunting, trapping and related service activities	46	48	53	43	57	73
02 - Forestry and logging	222	106	260	142	277	125
03 - Fishing and aquaculture	1,255	913	1,464	1,204	1,574	1,557
B. Mining and quarrying	11,431	33,096	16,609	41,741	9,265	41,420
05 - Mining of coal and lignite	3,851	2,254	8,052	2,906	5,131	2,833
06 - Extraction of crude petroleum and natural gas	1,268	23,487	1,393	26,979	1,301	26,469
07 - Mining of metal ores	3,443	1,105	3,742	1,610	405	1,149
08-Other mining and quarrying	2,381	6,019	2,923	10,160	1,905	10,821
09 - Mining support service activities	488	232	499	86	523	148
C. Manufacturing	300,917	387,139	434,386	465,506	343,764	539,867
10 - Manufacture of food products	39,711	60,339	63,830	73,615	56,582	93,690
11 - Manufacture of beverages	2,438	8,157	2,672	19,509	2,466	15,326
12 - Manufacture of tobacco products	89	121	97	338	73	477
13 - Manufacture of textiles	71,885	87,053	174,396	75,793	121,258	84,786
Preparation and spinning of textile fibres	47,760	14,854	148,832	12,147	93,085	15,250
Weaving of textiles	4,665	8,162	4,779	8,034	4,439	8,989
Finishing of textiles	3,651	23,239	3,099	6,962	6,160	8,562
Manufacture of knitted and crocheted fabrics	1,852	4,063	2,002	5,532	1,744	6,933
Manufacture of made-up textile articles, except apparel	5,157	9,609	6,563	11,800	6,111	11,016
Manufacture of carpets and rugs	596	298	583	244	509	220
Manufacture of other textiles n.e.c.	8,204	26,827	8,538	31,074	9,210	33,817
14 - Manufacture of wearing apparel	17,992	22,904	23,409	28,001	13,696	31,556
15 - Manufacture of leather and related products	7,527	8,462	9,311	12,335	7,405	12,430

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,733	1,701	2,185	1,977	1,439	2,007
Manufacture of luggage, handbags and the like, saddlery and harness	746	1,552	788	2,136	509	1,967
Manufacture of footwear	5,048	5,209	6,338	8,222	5,457	8,455
a. Leather wear	3,971	4,270	4,981	6,481	4,352	6,878
b. Rubber and Plastic wear	1,077	939	1,357	1,741	1,105	1,577
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,101	1,515	4,275	1,782	3,275	1,799
17 - Manufacture of paper and paper products	4,049	4,726	4,387	4,071	2,413	2,171
18 - Printing and reproduction of recorded media	8,452	6,320	9,922	6,605	9,179	13,044
Printing and other service activities related to printing	8,051	5,983	9,494	6,428	8,889	12,920
Reproduction of recorded media	401	337	428	177	290	124
19 - Manufacture of coke and refined petroleum products	13,354	27,235	1,476	30,508	991	25,296
20 - Manufacture of chemicals and chemical products	20,361	38,204	26,271	47,998	26,673	61,328
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10,298	12,836	6,046	12,231	9,457	17,248
22 - Manufacture of rubber and plastics products	7,152	6,311	9,578	8,726	9,199	11,813
23 - Manufacture of other non-metallic mineral products	8,219	12,470	7,759	10,072	5,645	11,044
24 - Manufacture of basic metals	14,733	13,652	21,062	16,582	20,512	17,971
25. Manufacture of fabricated metal products, except machinery and equipment	7,380	4,611	3,516	4,942	2,637	4,505
26 - Manufacture of computer, electronic and optical products	7,509	8,856	6,837	8,046	4,941	9,508
27 - Manufacture of electrical equipment	10,973	13,002	10,649	12,558	8,428	14,286
28 - Manufacture of machinery and equipment	10,257	8,406	9,393	31,015	7,382	40,261
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,647	13,796	7,955	23,512	6,186	23,377
30 - Manufacture of other transport equipment	3,079	3,219	2,988	6,051	2,208	5,141
31 - Manufacture of furniture	3,777	1,842	4,314	2,732	3,072	1,468
32. Other manufacturing	19,895	22,793	22,414	27,402	18,846	40,241
Manufacture of jewellery and related articles	3,342	1,027	4,154	1,149	2,912	970
Manufacture of imitation jewellery and related articles	595	135	651	154	179	76
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2,744	2,725	3,109	5,342	6,089	12,538
Manufacture of games and toys	218	73	226	74	56	16
Manufacture of medical and dental instruments and supplies	2,094	1,383	2,217	1,960	1,808	1,591
Manufacture of Handicrafts	792	162	919	266	435	366
Other manufacturing n.e.c.	10,110	17,289	11,138	18,457	7,367	24,684
33 - Repair and installation of machinery and equipment	1,039	310	1,829	1,083	1,240	1,101
D. Electricity, gas, steam and air conditioning supply	50,438	41,365	78,409	53,405	4,706	58,031
Electric power generation, transmission and distribution	47,971	37,434	76,284	51,012	2,790	55,732
a) Hydal	982	3,384	1,554	9,421	1,057	3,885
b) Thermal	3,732	6,217	368	7,927	71	15,967
c) Coal Based	179	2,824	192	3,143	125	3,681
d) Wind	77	443	72	117	19	186
e) Solar	365	1,526	605	1,317	485	1,960
f) Other	42,636	23,041	73,493	29,086	1,033	30,052
Manufacture of gas; distribution of gaseous fuels through mains	2,150	3,799	1,772	2,275	1,708	2,003
Steam and air conditioning supply	317	132	353	118	208	296
E. Water supply; sewerage, waste management and remediation activities	4,135	5,256	5,409	12,332	6,389	16,394
36 - Water collection, treatment and supply	743	331	1,116	451	1,192	499
37 - Sewerage	525	1,021	1,362	502	1,776	849
38 - Waste collection, treatment and disposal activities; materials recovery	2,402	3,488	2,649	8,370	3,120	13,343
39 - Remediation activities and other waste management services	465	417	282	3,010	301	1,703
F. Construction	137,130	97,390	859,382	94,318	885,715	98,896
41 - Construction of buildings	72,338	63,735	813,411	53,945	836,379	58,609
42 - Civil engineering	51,570	19,751	34,990	32,711	37,765	32,226
43 - Specialized construction activities	13,222	13,904	10,981	7,662	11,571	8,060

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	668,961	357,608	912,767	445,960	985,675	507,358
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	26,328	14,525	29,467	16,139	32,168	18,952
46 - Wholesale trade, except of motor vehicles and motorcycles	80,612	49,749	110,318	66,132	120,552	78,947
47 - Retail trade, except of motor vehicles and motorcycles	562,021	293,335	772,982	363,689	832,955	409,459
H. Transportation and storage	26,974	86,883	32,226	81,831	40,014	89,020
49 - Land transport and transport via pipelines	14,512	39,729	18,360	13,253	20,384	16,401
50 - Water transport	807	8,091	826	15,097	1,071	15,311
51 - Air transport	1,474	3,469	1,965	4,901	1,942	5,215
52 - Warehousing and support activities for transportation	8,381	33,458	9,685	41,443	14,964	44,261
53 - Courier activities other than national post activities	1,800	2,136	1,390	7,137	1,653	7,832
I. Accommodation and food service activities	16,554	8,812	28,512	12,637	31,101	13,416
55 - Accommodation	6,564	2,856	8,406	4,531	8,403	3,770
56 - Food and beverage service activities	9,990	5,956	20,106	8,106	22,698	9,645
J. Information and communication	77,229	40,342	35,067	49,296	38,598	63,079
58 - Publishing activities	3,727	4,390	5,236	4,958	5,295	7,419
59 - Motion picture, video and television programme production, sound recording and music publishing activities			-	-		
60 - Programming and broadcasting activities	172	104	231	865	256	913
61 - Telecommunications	59,595	11,963	12,728	9,504	13,955	16,638
62 - Computer programming, consultancy and related activities	10,017	16,825	12,384	25,956	13,691	30,790
63 - Information service activities	3,718	7,060	4,488	8,013	5,401	7,319
K. Real estate activities	71,512	104,162	144,183	99,858	156,981	94,587
L. Professional, scientific and technical activities	22,958	34,126	60,474	38,132	115,842	59,591
69 - Legal and accounting activities	8,763	8,985	10,075	9,025	51,588	32,797
70 - Activities of head offices; management consultancy activities	485	748	633	1,241	779	2,095
71 - Architectural and engineering activities; technical testing and analysis	4,028	9,137	24,373	8,193	26,930	10,289
72 - Scientific research and development	1,702	2,661	1,681	5,759	2,013	5,226
73 - Advertising and market research	4,273	3,279	4,954	2,986	5,537	2,960
74 - Other professional, scientific and technical activities	3,280	9,031	18,269	10,480	28,469	5,504
75 - Veterinary activities	427	285	489	449	526	719
M. Administrative and support service activities	64,258	36,885	67,699	45,466	76,283	49,444
77 - Rental and leasing activities	3,291	1,583	4,044	2,402	4,162	2,594
78 - Employment activities	252	555	300	678	314	621
79 - Travel agency, tour operator, reservation service and related activities	10,837	9,981	13,639	9,988	14,673	10,617
80 - Security and investigation activities	1,935	884	1,242	1,445	1,512	1,990
81 - Services to buildings and landscape activities	1,085	839	1,206	1,120	1,399	1,371
82 - Office administrative, office support and other business support activities	46,858	23,044	47,268	29,832	54,223	32,251
N. Education	108,236	19,515	176,837	26,719	139,339	26,944
O. Human health and social work activities	18,483	27,416	16,154	28,114	17,762	26,999
86 - Human health activities	15,123	21,184	14,299	23,246	16,221	22,672
87 - Residential care activities	317	391	395	232	433	366
88 - Social work activities with and without accommodation	3,043	5,841	1,460	4,637	1,108	3,960
P. Arts, entertainment and recreation	880	723	1,106	975	1,198	987
Q. Other service activities	212,856	125,036	257,891	161,732	342,299	182,722
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	42,778	217,380	25,832	253,999	28,395	279,559
A. Private Trusts and Non-profit Organizations	30,052	168,163	14,603	193,200	15,638	211,093
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	12,726	49,217	11,229	60,799	12,757	68,466
VI. PERSONAL	9,513,348	2,410,841	11,032,897	2,926,263	11,856,206	3,170,626
A. Salaried persons	4,065,454	670,820	4,906,937	808,145	5,333,806	850,716
B. Self employed	3,542,584	1,111,263	3,755,632	1,331,359	4,093,569	1,452,564
C. Other Personal	1,905,310	628,758	2,370,328	786,759	2,428,831	867,346
VII. OTHER	43,602	18,467	10,473	11,125	16,846	13,388
Total	11,856,621	5,067,621	14,803,476	6,086,944	15,749,320	6,750,535

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	634,366	342,515	57,158	63,810	42,157	85,877	199,071	280,165	932,752	772,367
1) Official	-	-	-	-	-	-	162,542	119,476	162,542	119,476
2) Business	-	-	-	-	-	-	36,501	160,376	36,501	160,376
3) Personal	634,366	342,515	57,158	63,810	42,157	85,877	14	126	733,695	492,328
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	187	14	187
2. DOMESTIC CONSTITUENTS	73,251,747	10,762,542	22,372,407	2,672,232	1,446,456	1,191,711	4,102,464	11,898,831	101,173,074	26,525,316
I. GOVERNMENT	-	-	-	-	-	-	537,912	3,965,803	537,912	3,965,803
A. Federal Government	-	-	-	-	-	-	119,779	2,524,918	119,779	2,524,918
B. Provincial Governments	-	-	-	-	-	-	383,496	1,268,631	383,496	1,268,631
C. Local Bodies	-	-	-	-	-	-	34,637	172,254	34,637	172,254
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	27,028	1,543,469	27,028	1,543,469
Agriculture, hunting and forestry	-	-	-	-	-	-	50	1,305	50	1,305
Services	-	-	-	-	-	-	1,256	48,298	1,256	48,298
Utilities	-	-	-	-	-	-	14,922	633,685	14,922	633,685
Transport, storage and communications	-	-	-	-	-	-	5,377	118,055	5,377	118,055
Manufacturing	-	-	-	-	-	-	2,767	293,369	2,767	293,369
Mining and Quarrying	-	-	-	-	-	-	539	261,862	539	261,862
Construction	-	-	-	-	-	-	198	37,610	198	37,610
Commerce and Trade	-	-	-	-	-	-	802	39,886	802	39,886
Others	-	-	-	-	-	-	1,115	109,398	1,115	109,398
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	51,495	1,205,910	51,495	1,205,910
Mutual Funds and AMCs	-	-	-	-	-	-	8,070	657,487	8,070	657,487
Insurance & Pension Funds	-	-	-	-	-	-	8,781	197,151	8,781	197,151
MFIs and DFIs	-	-	-	-	-	-	1,396	39,739	1,396	39,739
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	9,134	53,648	9,134	53,648
Modarabas	-	-	-	-	-	-	884	5,142	884	5,142
Other NBFI	-	-	-	-	-	-	23,230	252,744	23,230	252,744
IV. PRIVATE SECTOR (BUSINESS)	7,529,379	1,505,924	431,812	119,674	133,211	130,247	2,876,295	4,458,788	10,970,697	6,214,633
A. Agriculture, forestry and fishing	1,573,785	112,590	95,856	9,412	27,505	9,565	203,932	64,237	1,901,078	195,803
1. Crop and animal production, hunting and related service activities	1,570,821	109,496	95,787	9,386	27,391	9,335	203,052	60,247	1,897,051	188,463
Growing of Wheat, Rice, Sugar Cane & Cotton	901,263	66,171	55,070	6,076	11,710	4,119	132,139	28,864	1,100,182	105,231
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,356	5,496	6,077	340	1,223	1,373	1,352	944	131,008	8,153
Growing of other fruits, vegetables and crops	337,933	12,586	20,420	1,521	11,479	1,509	34,752	15,683	404,584	31,300
Raising of livestock and other related activities	162,975	19,702	12,201	1,204	1,891	1,424	24,280	8,772	201,347	31,103
Other agricultural support activities	46,181	5,465	2,012	244	1,081	907	10,503	5,850	59,777	12,465
Hunting, trapping and related service activities	113	76	7	0	7	2	26	133	153	212
02 - Forestry and logging	429	146	12	7	22	15	286	1,040	749	1,207
03 - Fishing and aquaculture	2,535	2,948	57	20	92	215	594	2,951	3,278	6,133
B. Mining and quarrying	24,516	29,075	96	91	406	1,091	17,620	235,492	42,638	265,749
05 - Mining of coal and lignite	17,463	11,104	20	4	65	455	2,709	46,197	20,257	57,761
06 - Extraction of crude petroleum and natural gas	3,194	12,459	26	40	104	132	11,884	166,926	15,208	179,557
07 - Mining of metal ores	578	852	3	1	33	232	569	2,284	1,183	3,369
08-Other mining and quarrying	2,471	4,268	38	46	167	268	2,226	19,438	4,902	24,202
09 - Mining support service activities	810	391	9	0	37	4	232	647	1,088	1,043
C. Manufacturing	453,581	211,329	11,081	11,564	19,115	38,681	537,915	1,525,191	1,021,692	1,786,765
10 - Manufacture of food products	178,100	40,850	3,648	1,459	5,467	13,456	117,302	246,899	304,517	302,664
11 - Manufacture of beverages	1,544	843	65	20	307	1,577	8,471	73,420	10,387	75,860
12 - Manufacture of tobacco products	154	80	7	0	49	257	270	52,282	480	52,618
13 - Manufacture of textiles	114,104	47,333	1,370	2,543	3,991	5,015	66,021	181,988	185,486	236,879
Preparation and spinning of textile fibres	92,908	18,578	239	172	1,411	1,069	19,710	42,325	114,268	62,144
Weaving of textiles	4,214	6,080	215	178	475	1,310	8,928	24,185	13,832	31,753
Finishing of textiles	4,771	6,961	195	190	1,531	1,114	10,327	22,172	16,824	30,437
Manufacture of knitted and crocheted fabrics	1,429	1,053	113	1,428	87	712	2,442	14,073	4,071	17,267
Manufacture of made-up textile articles, except apparel	4,993	7,809	245	108	151	332	10,249	27,877	15,638	36,126
Manufacture of carpets and rugs	418	334	18	1	26	7	1,580	1,284	2,042	1,626
Manufacture of other textiles n.e.c.	5,371	6,518	345	464	310	472	12,785	50,072	18,811	57,525
14 - Manufacture of wearing apparel	13,620	9,978	1,541	1,456	460	808	13,609	63,019	29,230	75,261
15 - Manufacture of leather and related products	5,593	6,110	255	202	276	262	9,118	21,649	15,242	28,223

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	1,558	1,432	82	55	96	48	1,480	4,661	3,216	6,197
Manufacture of luggage, handbags and the like,										
saddlery and harness	744	651	39	22	105	77	851	3,006	1,739	3,755
Manufacture of footwear	3,291	4,027	134	125	75	137	6,787	13,982	10,287	18,270
a. Leather wear	2,459	2,881	89	98	57	130	6,020	12,636	8,625	15,746
b. Rubber and Plastic wear	832	1,146	45	27	18	6	767	1,346	1,662	2,524
16 - Manufacture of wood and of products of wood and										
cork, except furniture; manufacture of articles of straw and										
plaiting materials	3,799	1,042	77	267	109	110	2,698	1,976	6,683	3,395
17 - Manufacture of paper and paper products	2,323	991	136	88	151	423	7,257	8,655	9,867	10,157
18 - Printing and reproduction of recorded media	9,792	5,153	620	583	673	1,734	7,171	14,127	18,256	21,597
Printing and other service activities related to printing	9,495	5,043	595	556	651	1,726	6,700	13,077	17,441	20,401
Reproduction of recorded media	297	111	25	28	22	8	471	1,050	815	1,196
19 - Manufacture of coke and refined petroleum products	802	1,102	46	1,212	162	229	25,838	168,709	26,848	171,252
20 - Manufacture of chemicals and chemical products	17,424	11,021	362	452	1,019	1,228	55,522	205,788	74,327	218,488
21 - Manufacture of basic pharmaceutical products and										
pharmaceutical preparations	2,661	1,429	111	192	1,221	2,524	29,265	65,616	33,258	69,760
22 - Manufacture of rubber and plastics products	8,264	3,292	187	179	284	371	13,464	20,605	22,199	24,447
23 - Manufacture of other non-metallic mineral products	6,025	4,526	138	214	351	1,371	10,622	23,710	17,136	29,820
24 - Manufacture of basic metals	18,684	7,567	256	545	741	1,469	28,456	40,785	48,137	50,365
25. Manufacture of fabricated metal products, except										
machinery and equipment	2,913	1,906	77	98	308	184	4,925	10,677	8,223	12,866
26 - Manufacture of computer, electronic and optical	4,226	6,996	189	91	249	317	7,730	20,413	12,394	27,818
27 - Manufacture of electrical equipment	7,807	8,039	256	110	544	3,277	20,473	47,356	29,080	58,783
28 - Manufacture of machinery and equipment	9,722	3,023	261	101	679	485	10,894	52,661	21,556	56,270
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,600	2,406	125	87	287	188	49,959	94,637	57,971	97,318
30 - Manufacture of other transport equipment	1,354	380	41	1	79	36	6,668	13,548	8,142	13,966
31 - Manufacture of furniture	4,198	1,487	110	85	115	230	3,445	1,478	7,868	3,280
32. Other manufacturing	29,806	44,204	1,123	1,546	1,497	3,062	37,343	92,880	69,769	141,692
Manufacture of jewellery and related articles	4,050	1,292	68	45	139	42	4,791	2,282	9,048	3,661
Manufacture of imitation jewellery and related articles	369	104	19	2	6	1	138	88	532	195
Manufacture of musical instruments	401	198	19	52	22	12	277	2,877	719	3,140
Manufacture of sports goods	7,411	10,967	244	175	486	2,046	5,359	25,035	13,500	38,223
Manufacture of games and toys	147	92	2	-	9	18	47	26	205	136
Manufacture of medical and dental instruments and	3,272	3,292	178	102	534	492	5,038	7,810	9,022	11,696
Manufacture of Handicrafts	498	191	100	19	38	45	305	478	941	733
Other manufacturing n.e.c.	13,658	28,068	493	1,151	263	406	21,388	54,284	35,802	83,908
33 - Repair and installation of machinery and equipment	3,066	1,571	80	33	96	68	1,394	2,314	4,636	3,986
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	74,022	476,786	74,022	476,786
Electric power generation, transmission and distribution	-	-	-	-	-	-	65,324	430,230	65,324	430,230
a) Hydal	-	-	-	-	-	-	4,663	33,641	4,663	33,641
b) Thermal	-	-	-	-	-	-	749	28,589	749	28,589
c) Coal Based	-	-	-	-	-	-	377	134,875	377	134,875
d) Wind	-	-	-	-	-	-	244	19,432	244	19,432
e) Solar	-	-	-	-	-	-	1,503	12,558	1,503	12,558
f) Other	-	-	-	-	-	-	57,788	201,135	57,788	201,135
Manufacture of gas; distribution of gaseous fuels through										
mains	-	-	-	-	-	-	7,512	45,669	7,512	45,669
Steam and air conditioning supply	-	-	-	-	-	-	1,186	887	1,186	887
E. Water supply; sewerage, waste management and										
remediation activities	4,161	4,777	145	41	321	427	6,116	18,810	10,743	24,056
36 - Water collection, treatment and supply	1,155	398	46	19	178	49	2,289	627	3,668	1,092
37 - Sewerage	413	113	20	1	12	0	1,578	862	2,023	977
38 - Waste collection, treatment and disposal activities;										
materials recovery	2,211	4,099	43	14	92	372	2,091	15,675	4,437	20,160
39 - Remediation activities and other waste management										
services	382	167	36	7	39	6	158	1,646	615	1,826
F. Construction	1,944,374	107,784	5,977	2,486	6,253	15,445	177,436	285,617	2,134,040	411,331
41 - Construction of buildings	1,862,680	68,896	1,745	1,395	2,503	3,774	102,105	112,482	1,969,033	186,547
42 - Civil engineering	57,921	28,604	2,514	874	2,683	11,154	52,529	134,983	115,647	175,615
43 - Specialized construction activities	23,773	10,284	1,718	218	1,067	517	22,802	38,152	49,360	49,170

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,370,092	586,528	75,052	38,684	46,823	36,161	422,679	422,116	1,914,646	1,083,489
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,150	20,030	1,028	872	1,319	1,251	27,345	32,795	73,842	54,948
46 - Wholesale trade, except of motor vehicles and motorcycle	297,221	166,452	7,119	7,030	15,284	11,454	191,428	190,701	511,052	375,637
47 - Retail trade, except of motor vehicles and motorcycles	1,028,721	400,046	66,905	30,782	30,220	23,456	203,906	198,620	1,329,752	652,904
H. Transportation and storage	44,862	39,961	1,130	951	4,149	2,491	43,506	407,023	93,647	450,425
49 - Land transport and transport via pipelines	25,245	24,809	498	377	3,224	1,275	21,894	24,153	50,861	50,613
50 - Water transport	774	688	92	75	56	101	1,427	73,326	2,349	74,190
51 - Air transport	2,503	1,212	51	47	108	99	1,961	166,114	4,623	167,472
52 - Warehousing and support activities for transportation	15,418	12,524	435	432	699	993	14,295	126,893	30,847	140,843
53 - Courier activities other than national post activities	922	728	54	21	62	23	3,929	16,536	4,967	17,308
I. Accommodation and food service activities	61,925	13,378	961	410	796	771	16,732	17,920	80,414	32,479
55 - Accommodation	8,310	2,651	249	89	244	232	7,710	8,078	16,513	11,050
56 - Food and beverage service activities	53,615	10,726	712	321	552	539	9,022	9,842	63,901	21,429
J. Information and communication	335,477	33,355	1,853	1,678	1,384	2,055	82,299	190,066	421,013	227,154
58 - Publishing activities	5,536	3,677	360	425	302	584	7,825	21,190	14,023	25,876
59 - Motion picture, video and television programme production, sound recording and music publishing activities	916	255	98	8	38	110	3,099	307	4,151	681
60 - Programming and broadcasting activities	768	416	94	13	16	6	606	1,856	1,484	2,291
61 - Telecommunications	314,878	11,794	234	178	372	203	14,224	81,067	329,708	93,242
62 - Computer programming, consultancy and related activities	9,140	13,051	692	742	517	1,014	18,611	59,132	28,960	73,939
63 - Information service activities	4,239	4,161	375	311	139	139	37,934	26,514	42,687	31,125
K. Real estate activities	162,266	50,451	1,905	1,979	3,780	5,340	71,768	128,502	239,719	186,272
L. Professional, scientific and technical activities	402,783	57,253	4,405	1,017	2,253	3,868	73,994	110,796	483,435	172,934
69 - Legal and accounting activities	10,002	6,711	2,880	359	784	1,156	49,253	34,569	62,919	42,795
70 - Activities of head offices; management consultancy activities	3,655	983	188	34	130	148	2,668	15,827	6,641	16,993
71 - Architectural and engineering activities; technical testing and analysis	26,559	2,813	253	117	235	156	7,478	24,352	34,525	27,439
72 - Scientific research and development	1,564	559	85	15	82	39	2,470	8,196	4,201	8,809
73 - Advertising and market research	4,741	1,610	367	330	273	1,963	6,360	10,113	11,741	14,016
74 - Other professional, scientific and technical activities	355,396	44,172	606	154	717	310	5,165	16,670	361,884	61,307
75 - Veterinary activities	866	405	26	8	32	96	600	1,067	1,524	1,576
M. Administrative and support service activities	64,567	25,224	3,302	1,143	3,002	1,430	263,292	97,891	334,163	125,687
77 - Rental and leasing activities	5,621	2,092	151	111	169	365	1,475	1,526	7,416	4,094
78 - Employment activities	914	765	85	10	61	36	482	803	1,542	1,614
79 - Travel agency, tour operator, reservation service and related activities	12,122	5,998	493	212	919	283	26,877	19,696	40,411	26,189
80 - Security and investigation activities	865	213	31	21	163	285	4,842	4,156	5,901	4,675
81 - Services to buildings and landscape activities	3,708	2,180	92	76	153	59	2,372	2,070	6,325	4,385
82 - Office administrative, office support and other business support activities	41,337	13,976	2,450	713	1,537	402	227,244	69,639	272,568	84,730
N. Education	92,842	24,297	13,388	3,773	3,145	2,774	419,119	85,832	528,494	116,677
O. Human health and social work activities	14,190	14,934	1,965	2,109	1,733	2,074	28,408	63,902	46,296	83,019
86 - Human health activities	12,977	10,228	1,844	2,058	1,555	1,990	23,519	50,614	39,895	64,889
87 - Residential care activities	511	160	49	33	25	5	569	623	1,154	821
88 - Social work activities with and without accommodation	702	4,545	72	19	153	79	4,320	12,665	5,247	17,308
P. Arts, entertainment and recreation	1,852	663	311	120	169	298	2,173	2,392	4,505	3,474
Q. Other service activities	978,106	194,326	214,385	44,216	12,377	7,776	435,284	326,215	1,640,152	572,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	594,574	682,576	594,574	682,576
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	490,367	480,702	490,367	480,702
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	104,207	201,873	104,207	201,873
VI. PERSONAL	65,168,618	9,228,442	21,908,037	2,545,851	1,312,889	1,060,848	1,302	542	88,390,846	12,835,683
A. Salaried persons	22,681,058	2,862,336	5,403,399	651,060	392,526	224,930	105	14	28,477,088	3,738,340
B. Self employed	18,916,707	4,443,799	2,520,159	601,641	444,008	326,270	934	26	21,881,808	5,371,735
C. Other Personal	23,570,853	1,922,307	13,984,479	1,293,150	476,355	509,648	263	502	38,031,950	3,725,608
VII. OTHER	553,750	28,176	32,558	6,706	356	617	13,858	41,743	600,522	77,243
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

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

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

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Dec-22 Sep-23		Dec-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	6,093,605	6,910,442	6,934,629	119,195	30,166	146,572	1,854	122
01.00*	184,420	228,409	-	-	14	158,120	4,025	8,420
02.00*	233,589	143,352	-	986	260	109,798	9,851	2,800
03.00*	49,322	141,941	-	-	-	116,920	3,417	991
04.00*	16,129	29,405	0	-	-	43,887	7,857	1,553
05.00*	24,715	54,163	-	-	-	52	22,469	11,453
05.25	3,662	19,227	-	-	-	-	585	403
05.50	3,943	5,816	-	-	-	-	1,034	433
05.75	13,107	79,566	-	-	-	-	5,623	69,569
06.00	5,729	96,580	-	-	2	23	3,490	3,310
06.25	2,321	27,131	-	-	-	-	1,981	540
06.50	2,668	3,784	-	-	-	1	970	770
06.75	1,386	324	-	-	-	-	528	109
07.00	25,863	32,374	-	-	-	12,365	8,100	2,132
07.25	5,379	2,411	-	-	-	-	80	1,048
07.50	8,653	6,505	-	-	-	-	694	192
07.75	2,624	2,072	-	-	-	0	79	857
08.00	14,253	20,595	-	-	-	-	6,717	14,832
08.25	4,859	4,067	-	-	-	-	326	2,680
08.50	7,101	11,294	-	-	-	-	18,420	9,260
08.75	4,801	2,042	-	-	-	-	448	28
09.00	30,961	7,898	-	-	-	32	12,408	2,901
09.25	26,138	45,457	-	-	-	-	165	25,996
09.50	9,558	3,566	-	-	-	-	1,134	1,514
09.75	26,012	6,524	-	-	-	-	620	5
10.00	32,302	18,735	-	-	-	89	5,164	3,352
10.25	42,119	14,721	-	-	-	-	14,099	1,879
10.50	44,857	7,458	-	-	-	-	47	-
10.75	20,452	17,006	-	-	-	-	-	3,284
11.00	31,151	4,796	-	-	-	-	1	146
11.25	29,184	6,100	-	-	-	-	676	1,840
11.50	29,132	9,189	-	-	-	-	3,041	361
11.75	33,728	23,730	-	-	-	-	-	-
12.00	136,959	37,306	-	-	-	-	15,470	413
12.25	16,879	5,613	-	-	-	-	-	26,212
12.50	42,108	12,171	-	-	-	-	2,021	13
12.75	27,366	10,747	-	-	-	-	-	-
13.00	41,304	4,096	-	-	-	-	1,001	23
13.25	14,454	175,621	-	-	-	-	336	-
13.50	69,056	5,549	-	-	-	-	4,002	0
13.75	32,628	1,382	-	-	-	-	3,527	-
14.00	107,901	25,236	-	-	-	-	3,507	8,629
14.25	44,726	6,212	-	-	-	-	564	-
14.50	5,960,059	17,488	-	-	-	-	419	86
14.75	798,449	64,465	-	-	-	-	29	-
15.00	626,873	22,767	-	-	-	-	43	16
15.25	232,826	12,783	-	-	-	-	196	10
15.50	528,564	17,777	-	-	-	-	212	44
15.75	218,049	56,646	-	-	-	-	1,978	283
16.00	263,913	82,991	-	-	-	-	10,457	610
16.25	278,168	54,248	-	-	-	-	11,961	885
16.50	128,538	36,010	-	-	-	-	5,637	200
16.75	149,077	21,837	-	-	-	-	-	-
17.00	137,774	53,013	-	-	-	-	296	111
17.25	44,150	31,045	-	-	-	-	-	90
17.50	4,513	13,364	-	-	-	-	177	13
17.75	-	33,281	-	-	-	-	152	10,143
18.00	4,674	63,865	-	-	-	-	17,089	296
18.25	-	29,210	-	-	-	-	1,596	282
18.50	8	46,510	-	-	-	-	58,537	560
18.75	-	49,471	-	-	-	-	79,684	781
19.00	1,249	55,059	-	-	-	-	16,942	38,271
19.25	-	17,154	-	-	-	-	19,416	729
19.50	1	90,503	-	-	-	0	52,047	7,177
19.75	-	42,625	-	-	-	-	6,837	5,082
20.00	10	123,389	-	-	-	-	40,778	5,631
20.25	-	53,548	-	-	-	1	20,581	5,376
20.50	-	7,443,851	-	101,998	624,677	6,719,588	90,202	6,892
20.75	-	1,083,367	-	50,499	-	1,189,634	82,778	61,999
21.00	5	420,643	-	22,098	-	118,183	49,186	10,322
21.25	-	135,799	-	13,444	-	21,773	17,740	3,573
21.50	11	314,633	-	26,912	-	80,446	18,460	20,691
21.75	-	119,558	-	-	-	11,811	18,456	4,853
22.00 & above	29	630,942	-	-	-	140,061	127,191	10,048
Total	16,974,046	19,508,452	6,934,629	335,132	655,118	8,869,357	915,409	403,124
Weighted Average	13.62	17.55	0.00	13.32	19.55	19.29	17.89	13.73

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Dec-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
16,278	-	25	-	3	-	18,282	7,248,845	00.00
9,819	-	1	-	1	-	22,267	180,400	01.00*
2,920	-	-	-	6	-	15,577	126,622	02.00*
2,184	-	-	-	-	-	6,592	123,512	03.00*
2,456	103	98	3	29	-	12,098	55,985	04.00*
14,426	159	58	-	12	5	48,582	48,635	05.00*
2,484	-	15	1	68	-	3,555	3,555	05.25
489	-	14	-	31	3	2,005	2,005	05.50
1,071	21	133	0	88	-	76,506	76,506	05.75
87,762	-	43	1	171	1	94,778	94,803	06.00
4,378	-	55	1	114	-	7,069	7,069	06.25
4,781	-	93	1	126	1	6,741	6,742	06.50
4	41	63	4	28	-	778	778	06.75
1,015	14	83	56	239	5	11,644	24,009	07.00
334	13	18	8	555	-	2,057	2,057	07.25
2,393	140	197	1	679	63	4,359	4,359	07.50
16	-	350	2	184	0	1,489	1,489	07.75
2,140	9	218	40	906	8	24,871	24,871	08.00
565	53	112	1	960	-	4,696	4,696	08.25
3,909	2	553	3	197	4	32,347	32,347	08.50
628	9	44	0	121	4	1,282	1,282	08.75
3,088	28	3,634	16	194	3	22,272	22,304	09.00
4,129	10	40	0	70	-	30,410	30,410	09.25
1,166	96	56	1	151	1	4,120	4,120	09.50
3,096	85	2,105	1	218	1	6,130	6,130	09.75
14,594	63	304	13	600	40	24,129	24,218	10.00
685	162	456	2	1,204	9	18,496	18,496	10.25
4,193	114	73	4	770	28	5,227	5,227	10.50
101	43	79	-	11,399	2	14,907	14,907	10.75
1,595	81	238	31	1,503	8	3,602	3,602	11.00
1,925	811	884	1	1,956	4	8,097	8,097	11.25
1,865	4	141	6	445	2	5,865	5,865	11.50
4,478	241	12	-	563	118	5,411	5,411	11.75
814	1,441	569	26	33,222	-	51,955	51,955	12.00
26	6	351	7	4,165	73	30,838	30,838	12.25
2,591	198	842	10	5,427	10	11,112	11,112	12.50
116	106	95	-	719	3	1,039	1,039	12.75
113	185	643	1	1,264	-	3,229	3,229	13.00
15	54	1,097	40,741	147,731	188	190,163	190,163	13.25
298	64	923	9	2,164	164	7,624	7,624	13.50
46	38	138	0	266	15	4,029	4,029	13.75
240	1,808	4,863	307	2,268	13	21,634	21,634	14.00
312	473	454	6	1,117	34	2,960	2,960	14.25
1,176	217	472	2,189	2,501	16	7,075	7,075	14.50
805	45,008	20,104	5	749	56	66,755	66,755	14.75
5,900	210	4,184	4	1,666	2	12,024	12,024	15.00
3,274	44	107	10	10	-	3,651	3,651	15.25
3,997	41	881	4	979	15	6,171	6,171	15.50
5,571	9	69	-	49	40	8,000	8,000	15.75
22,189	895	229	2	706	35	35,123	35,123	16.00
3,184	12	1,600	-	783	11	18,436	18,436	16.25
10,904	41	4,259	-	108	-	21,149	21,149	16.50
4,520	83	10	-	1,611	-	6,224	6,224	16.75
13,945	80	83	-	416	-	14,931	14,931	17.00
5,011	9	10	-	75	-	5,194	5,194	17.25
5,395	62	501	-	48	-	6,197	6,197	17.50
3,151	20	2	-	-	-	13,469	13,469	17.75
55,852	19	709	0	2,412	-	76,378	76,378	18.00
21,077	3	12	-	-	-	22,970	22,970	18.25
8,004	24	4	-	2,517	-	69,646	69,646	18.50
2,676	-	-	-	-	-	83,141	83,141	18.75
51,491	3	32	113	40	-	106,890	106,890	19.00
11,793	-	-	-	-	-	31,938	31,938	19.25
208,886	21	11	163	7	13	268,326	268,327	19.50
27,261	-	10	-	8	-	39,198	39,198	19.75
115,379	30	62	-	22	-	161,901	161,901	20.00
35,727	-	-	-	-	-	61,684	61,685	20.25
56,136	107	206	15	404	-	153,961	7,600,224	20.50
37,320	21	-	0	21	-	182,139	1,422,272	20.75
146,045	22	100	1	9	25	205,711	345,991	21.00
74,800	-	-	-	-	-	96,113	131,331	21.25
256,196	-	13,000	-	10	-	308,357	415,715	21.50
143,191	-	-	-	610	-	167,109	178,921	21.75
484,838	25	48	-	42	33	622,225	762,287	22.00 & above
2,031,230	53,682	66,872	43,806	237,738	1,051	3,752,911	20,547,147	Total
19.28	14.34	15.22	13.33	12.86	13.43	17.37	18.57	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Dec-22	Sep-23	Dec-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	867,323	1,024,945	1,075,068	35,168	4,570	42,654	0	-
01.00*	16,504	7,411	-	-	14	14,282	37	36
02.00*	109,763	7,559	-	-	260	7,097	377	29
03.00*	5,796	132,257	-	-	-	116,810	434	39
04.00*	6,406	206	-	-	-	-	66	3
05.00*	291	255	-	-	-	49	7,621	20
05.25	5	11,331	-	-	-	-	578	-
05.50	107	128	-	-	-	-	1	-
05.75	4,801	72,816	-	-	-	-	4,919	69,544
06.00	694	76,893	-	-	2	-	-	34
06.25	79	47	-	-	-	-	-	-
06.50	665	457	-	-	-	1	-	-
06.75	122	76	-	-	-	-	-	2
07.00	4,915	276	-	-	-	-	4	1
07.25	1,186	180	-	-	-	-	-	-
07.50	1,573	580	-	-	-	-	211	48
07.75	798	100	-	-	-	-	-	-
08.00	7,036	691	-	-	-	-	57	28
08.25	3,552	1,795	-	-	-	-	297	97
08.50	1,468	4,141	-	-	-	-	17,248	521
08.75	234	16	-	-	-	-	-	19
09.00	1,343	2,057	-	-	-	31	283	810
09.25	22,619	3,878	-	-	-	-	165	10
09.50	841	548	-	-	-	-	-	18
09.75	9,787	3,057	-	-	-	-	-	-
10.00	7,567	2,267	-	-	-	89	752	83
10.25	14,374	621	-	-	-	-	-	-
10.50	9,261	1,990	-	-	-	-	-	-
10.75	10,570	998	-	-	-	-	-	-
11.00	14,583	831	-	-	-	-	-	-
11.25	11,735	293	-	-	-	-	676	-
11.50	15,045	642	-	-	-	-	381	70
11.75	23,529	278	-	-	-	-	-	-
12.00	107,556	1,029	-	-	-	-	377	-
12.25	2,517	720	-	-	-	-	-	-
12.50	10,575	4,645	-	-	-	-	-	13
12.75	4,436	162	-	-	-	-	-	-
13.00	28,299	30	-	-	-	-	1	1
13.25	5,228	173,871	-	-	-	-	6	-
13.50	8,579	497	-	-	-	-	2	0
13.75	5,503	280	-	-	-	-	-	-
14.00	36,090	18,303	-	-	-	-	1	8
14.25	3,686	248	-	-	-	-	-	-
14.50	1,875,270	504	-	-	-	-	0	82
14.75	58,256	58,807	-	-	-	-	29	-
15.00	72,464	3,621	-	-	-	-	-	4
15.25	44,964	1,234	-	-	-	-	-	-
15.50	235,452	4,263	-	-	-	-	2	2
15.75	43,334	18,328	-	-	-	-	-	-
16.00	66,839	16,766	-	-	-	-	-	-
16.25	60,791	21,836	-	-	-	-	-	-
16.50	31,020	19,058	-	-	-	-	-	14
16.75	45,295	13,329	-	-	-	-	-	-
17.00	40,564	15,451	-	-	-	-	230	55
17.25	35,356	26,178	-	-	-	-	-	-
17.50	-	3,491	-	-	-	-	-	13
17.75	-	2,370	-	-	-	-	-	-
18.00	-	3,825	-	-	-	-	16,860	6
18.25	-	20,965	-	-	-	-	352	44
18.50	-	2,004	-	-	-	-	97	187
18.75	-	410	-	-	-	-	22	15
19.00	1,239	2,248	-	-	-	-	524	48
19.25	-	2,161	-	-	-	-	167	40
19.50	-	7,644	-	-	-	-	3,426	1,450
19.75	-	1,365	-	-	-	-	443	229
20.00	-	6,888	-	-	-	-	2,950	236
20.25	-	11,776	-	-	-	1	6,552	4,065
20.50	-	2,091,816	-	2	624,677	1,566,281	42,493	4,103
20.75	-	97,306	-	-	-	21,263	39,551	56,632
21.00	2	39,249	-	-	-	16,615	9,888	1,977
21.25	-	47,065	-	-	-	12,057	4,301	613
21.50	-	113,865	-	-	-	1,784	7,168	11,922
21.75	-	36,987	-	-	-	5	7,192	4,440
22.00 & above	19	267,617	-	-	-	9,258	34,869	841
Total	3,997,908	4,517,831	1,075,068	35,170	629,522	1,808,277	211,610	158,454
Weighted Average	13.56	17.97	-	0.00	20.34	18.64	18.57	14.04

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
22	-	25	-	-	-	47	1,157,506	00.00
148	-	-	-	-	-	221	14,517	01.00*
273	-	-	-	6	-	684	8,041	02.00*
394	-	-	-	-	-	867	117,677	03.00*
4	101	4	-	2	-	180	180	04.00*
-	-	-	-	-	-	7,642	7,690	05.00*
-	-	-	-	0	-	578	578	05.25
-	-	0	-	2	-	3	3	05.50
949	21	132	0	33	-	75,598	75,598	05.75
85,853	-	-	-	164	-	86,050	86,052	06.00
-	-	-	-	43	-	43	43	06.25
345	-	7	-	5	-	357	358	06.50
3	39	2	-	23	-	69	69	06.75
48	14	8	-	-	-	76	76	07.00
36	-	-	2	35	-	72	72	07.25
126	-	10	-	20	-	415	415	07.50
-	-	100	-	2	-	102	102	07.75
43	-	-	-	4	-	132	132	08.00
565	51	27	-	1	-	1,039	1,039	08.25
3,760	1	5	-	7	-	21,542	21,542	08.50
186	-	-	-	-	-	206	206	08.75
2,287	-	11	16	39	-	3,447	3,478	09.00
3,784	1	2	-	9	-	3,970	3,970	09.25
547	-	2	-	16	-	583	583	09.50
2,870	2	20	-	0	-	2,892	2,892	09.75
2,343	10	4	-	135	-	3,327	3,415	10.00
243	-	310	-	27	-	579	579	10.25
872	10	-	-	28	-	910	910	10.50
84	12	-	-	181	-	276	276	10.75
1,306	4	100	-	123	-	1,533	1,533	11.00
203	27	5	-	69	1	982	982	11.25
1,555	0	-	-	183	-	2,190	2,190	11.50
34	2	1	-	237	101	375	375	11.75
332	-	20	-	749	-	1,478	1,478	12.00
6	2	20	-	16	-	45	45	12.25
1,412	8	5	-	2,199	6	3,644	3,644	12.50
4	3	43	-	11	-	61	61	12.75
21	23	56	-	3	-	105	105	13.00
6	3	28	40,741	147,413	188	188,385	188,385	13.25
6	1	32	-	8	164	212	212	13.50
22	2	20	-	48	15	106	106	13.75
64	4	293	-	756	13	1,139	1,139	14.00
8	105	19	-	6	34	171	171	14.25
100	15	2	2,140	5	16	2,360	2,360	14.50
32	44,908	19,967	-	0	1	64,937	64,937	14.75
2,442	-	15	2	0	2	2,464	2,464	15.00
181	0	0	-	1	-	182	182	15.25
310	11	0	-	603	15	943	943	15.50
3,786	-	2	-	-	40	3,828	3,828	15.75
8,454	14	11	-	0	35	8,515	8,515	16.00
393	-	-	-	765	11	1,170	1,170	16.25
4,089	1	4,000	-	-	-	8,104	8,104	16.50
3,932	-	-	-	1	-	3,933	3,933	16.75
7,211	1	-	-	-	-	7,497	7,497	17.00
1,005	-	-	-	-	-	1,005	1,005	17.25
3,472	-	6	-	-	-	3,491	3,491	17.50
2,370	-	2	-	-	-	2,373	2,373	17.75
3,819	0	-	-	-	-	20,685	20,685	18.00
20,577	-	-	-	-	-	20,973	20,973	18.25
1,325	-	3	-	6	-	1,617	1,617	18.50
122	-	-	-	-	-	159	159	18.75
2,032	-	30	113	-	-	2,747	2,747	19.00
1,925	-	-	-	-	-	2,132	2,132	19.25
2,036	12	9	163	5	13	7,113	7,113	19.50
912	-	-	-	-	-	1,584	1,584	19.75
2,714	-	-	-	-	-	5,900	5,900	20.00
4,236	-	-	-	-	-	14,852	14,854	20.25
16,989	84	193	15	64	-	63,940	2,254,900	20.50
9,768	21	-	-	-	-	105,972	127,235	20.75
24,494	-	-	-	-	25	36,384	52,999	21.00
43,461	-	-	-	-	-	48,375	60,432	21.25
175,049	-	13,000	-	-	-	207,139	208,923	21.50
58,719	-	-	-	610	-	70,961	70,966	21.75
199,591	-	-	-	15	33	235,349	244,607	22.00 & above
716,307	45,513	38,553	43,191	154,675	711	1,369,014	4,917,051	Total
19.01	14.56	16.99	13.34	13.12	14.75	17.24	17.84	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Dec-22		Sep-23		Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	5,125,227	5,763,456	5,707,952	84,027	25,592	102,455	1,793	122
01.00*	162,269	219,760	-	-	-	142,229	3,988	8,384
02.00*	123,826	122,687	-	986	-	95,915	3,341	2,771
03.00*	43,526	6,874	-	-	-	110	2,983	952
04.00*	9,723	29,172	0	-	-	43,887	5,690	1,550
05.00*	24,424	50,211	-	-	-	4	12,948	11,433
05.25	3,657	7,896	-	-	-	-	7	403
05.50	3,836	5,688	-	-	-	-	1,034	433
05.75	8,307	6,245	-	-	-	-	705	26
06.00	5,035	15,186	-	-	-	23	3,490	3,276
06.25	2,241	27,084	-	-	-	-	1,961	540
06.50	2,003	3,281	-	-	-	-	970	770
06.75	1,264	248	-	-	-	-	3	107
07.00	20,948	32,097	-	-	-	12,365	8,096	2,130
07.25	4,194	2,231	-	-	-	-	80	1,048
07.50	7,080	5,924	-	-	-	-	483	144
07.75	1,825	1,972	-	-	-	0	79	857
08.00	7,217	19,904	-	-	-	-	1,661	14,804
08.25	1,307	2,271	-	-	-	-	28	2,583
08.50	5,634	7,153	-	-	-	-	1,172	8,739
08.75	4,568	2,027	-	-	-	-	448	9
09.00	29,619	5,841	-	-	-	1	12,125	2,091
09.25	3,518	41,580	-	-	-	-	1	25,987
09.50	8,717	3,018	-	-	-	-	1,134	1,497
09.75	16,224	3,467	-	-	-	-	620	5
10.00	24,735	16,468	-	-	-	-	1,462	3,269
10.25	27,745	14,100	-	-	-	-	14,099	1,879
10.50	35,596	5,468	-	-	-	-	47	-
10.75	9,881	16,008	-	-	-	-	-	3,284
11.00	16,569	3,965	-	-	-	-	1	146
11.25	17,449	5,807	-	-	-	-	-	1,840
11.50	14,086	8,547	-	-	-	-	2,660	291
11.75	10,199	23,452	-	-	-	-	-	-
12.00	29,402	36,278	-	-	-	-	15,093	413
12.25	14,362	4,893	-	-	-	-	-	26,212
12.50	31,533	7,526	-	-	-	-	2,021	-
12.75	22,931	10,586	-	-	-	-	-	-
13.00	12,979	4,066	-	-	-	-	-	21
13.25	7,904	1,745	-	-	-	-	-	-
13.50	53,429	5,052	-	-	-	-	-	-
13.75	18,619	1,102	-	-	-	-	3,527	-
14.00	68,774	5,369	-	-	-	-	-	8,621
14.25	37,030	5,964	-	-	-	-	564	-
14.50	3,884,519	16,984	-	-	-	-	419	4
14.75	719,639	5,658	-	-	-	-	-	-
15.00	548,349	16,222	-	-	-	-	43	13
15.25	186,362	11,549	-	-	-	-	196	10
15.50	224,688	13,514	-	-	-	-	210	42
15.75	171,346	38,318	-	-	-	-	1,978	283
16.00	197,074	66,224	-	-	-	-	8,589	610
16.25	217,378	32,411	-	-	-	-	11,961	885
16.50	97,518	16,952	-	-	-	-	5,637	186
16.75	103,781	8,508	-	-	-	-	-	-
17.00	97,210	37,562	-	-	-	-	66	56
17.25	8,795	4,867	-	-	-	-	-	90
17.50	4,513	9,873	-	-	-	-	177	-
17.75	-	30,911	-	-	-	-	152	10,143
18.00	4,674	60,040	-	-	-	-	230	289
18.25	-	8,245	-	-	-	-	1,244	238
18.50	8	37,763	-	-	-	-	51,807	373
18.75	-	20,288	-	-	-	-	51,688	766
19.00	10	52,811	-	-	-	-	11,125	38,223
19.25	-	14,993	-	-	-	-	14,649	689
19.50	1	82,859	-	-	-	0	48,621	5,727
19.75	-	41,260	-	-	-	-	6,394	4,853
20.00	10	116,501	-	-	-	-	37,827	5,395
20.25	-	41,771	-	-	-	-	14,029	1,312
20.50	-	4,983,203	-	101,996	-	4,775,240	47,709	2,789
20.75	-	986,061	-	50,499	-	1,168,371	43,227	5,367
21.00	3	379,174	-	22,098	-	87,276	39,298	8,345
21.25	-	88,734	-	13,444	-	9,716	13,439	2,960
21.50	11	200,735	-	26,912	-	78,662	11,291	8,769
21.75	-	82,570	-	-	-	11,807	11,264	412
22.00 & above	10	363,325	-	-	-	130,803	92,323	9,207
Total	12,545,311	14,431,558	5,707,952	299,963	25,592	6,658,864	629,904	244,669
Weighted Average	13.62	18.69	0.00	14.88	-	19.42	18.04	13.53

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
16,256	-	-	-	3	-	18,174	5,938,201	00.00
9,671	-	1	-	1	-	22,046	164,274	01.00*
2,648	-	-	-	-	-	8,759	105,661	02.00*
1,790	-	-	-	-	-	5,726	5,835	03.00*
2,452	2	94	3	27	-	9,818	53,705	04.00*
14,426	159	58	-	12	5	39,041	39,044	05.00*
2,484	-	15	1	68	-	2,977	2,977	05.25
489	-	14	-	29	3	2,002	2,002	05.50
121	-	1	-	55	-	907	907	05.75
1,909	-	43	1	7	1	8,727	8,751	06.00
4,378	-	55	1	72	-	7,006	7,006	06.25
4,436	-	86	1	121	1	6,385	6,385	06.50
1	2	61	4	5	-	184	184	06.75
967	0	75	56	239	5	11,567	23,932	07.00
298	13	18	6	521	-	1,985	1,985	07.25
2,267	140	187	1	659	63	3,943	3,943	07.50
16	-	250	2	182	0	1,387	1,387	07.75
2,097	9	218	40	903	8	19,738	19,738	08.00
-	1	85	1	959	-	3,657	3,657	08.25
149	2	548	3	190	4	10,805	10,805	08.50
442	9	44	0	121	4	1,077	1,077	08.75
801	28	3,623	-	155	3	18,825	18,826	09.00
345	9	37	0	62	-	26,441	26,441	09.25
618	96	54	1	135	1	3,537	3,537	09.50
226	83	2,084	1	218	1	3,238	3,238	09.75
12,251	53	300	13	465	40	17,852	17,852	10.00
443	162	146	2	1,177	9	17,916	17,916	10.25
3,321	103	73	4	742	28	4,317	4,317	10.50
17	31	79	-	11,218	2	14,631	14,631	10.75
289	77	138	31	1,380	8	2,069	2,069	11.00
1,722	784	878	1	1,887	3	7,115	7,115	11.25
310	4	141	6	262	2	3,675	3,675	11.50
4,443	238	11	-	327	17	5,036	5,036	11.75
482	1,441	549	26	32,473	-	50,477	50,477	12.00
20	4	330	7	4,149	73	30,793	30,793	12.25
1,179	190	837	10	3,227	4	7,469	7,469	12.50
112	103	52	-	709	3	978	978	12.75
92	162	587	1	1,261	-	2,124	2,124	13.00
9	51	1,069	-	318	-	1,447	1,447	13.25
292	63	891	9	2,156	-	3,412	3,412	13.50
24	36	118	0	218	0	3,923	3,923	13.75
176	1,804	4,570	307	1,513	-	16,990	16,990	14.00
304	368	435	6	1,111	-	2,788	2,788	14.25
1,077	202	470	49	2,496	-	4,716	4,716	14.50
773	100	137	5	749	55	1,818	1,818	14.75
3,458	210	4,169	3	1,666	-	9,560	9,560	15.00
3,093	44	107	10	9	-	3,469	3,469	15.25
3,687	29	881	4	376	-	5,228	5,228	15.50
1,785	9	67	-	49	-	4,172	4,172	15.75
13,735	881	218	2	706	-	24,740	24,740	16.00
2,790	12	1,600	-	18	-	17,266	17,266	16.25
6,815	40	259	-	108	-	13,045	13,045	16.50
588	83	10	-	1,610	-	2,291	2,291	16.75
6,734	79	83	-	416	-	7,434	7,434	17.00
4,006	9	10	-	75	-	4,189	4,189	17.25
1,923	62	495	-	48	-	2,706	2,706	17.50
781	20	-	-	-	-	11,096	11,096	17.75
52,034	19	709	0	2,412	-	55,692	55,692	18.00
500	3	12	-	-	-	1,996	1,996	18.25
6,680	24	1	-	2,511	-	61,396	61,396	18.50
2,554	-	-	-	-	-	55,008	55,008	18.75
49,459	3	2	-	40	-	98,850	98,850	19.00
9,869	-	-	-	-	-	25,206	25,206	19.25
206,850	10	3	-	2	-	261,213	261,214	19.50
26,349	-	10	-	8	-	37,614	37,614	19.75
112,664	30	62	-	22	-	156,000	156,000	20.00
31,491	-	-	-	-	-	46,831	46,831	20.25
39,147	23	14	0	340	-	90,021	4,967,258	20.50
27,552	0	-	0	21	-	76,167	1,295,037	20.75
121,552	22	100	1	9	-	169,327	278,700	21.00
31,339	-	-	-	-	-	47,739	70,899	21.25
81,147	-	-	-	10	-	101,218	206,792	21.50
84,472	-	-	-	-	-	96,148	107,955	21.75
285,247	25	48	-	27	-	386,877	517,680	22.00 & above
1,314,923	8,170	28,319	614	83,063	340	2,310,002	15,002,372	Total
19.43	13.09	12.81	12.35	12.37	10.66	17.53	18.79	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Dec-22		Sep-23		Dec-23				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	H	I
A	B	C	D	E	F	G	H	I		
00.00	101,054	122,041	151,609	-	4	1,463	62	-		
01.00*	5,646	1,238	-	-	-	1,609	-	-		
02.00*	-	13,106	-	-	-	6,786	6,134	-		
03.00*	-	2,810	-	-	-	-	-	-		
04.00*	-	27	-	-	-	-	2,100	-		
05.00*	-	3,697	-	-	-	-	1,900	-		
05.25	-	-	-	-	-	-	-	-		
05.50	-	-	-	-	-	-	-	-		
05.75	-	505	-	-	-	-	-	-		
06.00	-	4,500	-	-	-	-	-	-		
06.25	-	-	-	-	-	-	20	-		
06.50	-	45	-	-	-	-	-	-		
06.75	-	-	-	-	-	-	525	-		
07.00	-	-	-	-	-	-	-	-		
07.25	-	-	-	-	-	-	-	-		
07.50	-	-	-	-	-	-	-	-		
07.75	-	-	-	-	-	-	-	-		
08.00	-	-	-	-	-	-	5,000	-		
08.25	-	-	-	-	-	-	-	-		
08.50	-	-	-	-	-	-	-	-		
08.75	-	-	-	-	-	-	-	-		
09.00	-	-	-	-	-	-	-	-		
09.25	-	-	-	-	-	-	-	-		
09.50	-	-	-	-	-	-	-	-		
09.75	-	-	-	-	-	-	-	-		
10.00	-	-	-	-	-	-	2,950	-		
10.25	-	-	-	-	-	-	-	-		
10.50	-	-	-	-	-	-	-	-		
10.75	-	-	-	-	-	-	-	-		
11.00	-	-	-	-	-	-	-	-		
11.25	-	-	-	-	-	-	-	-		
11.50	-	-	-	-	-	-	-	-		
11.75	-	-	-	-	-	-	-	-		
12.00	-	-	-	-	-	-	-	-		
12.25	-	-	-	-	-	-	-	-		
12.50	-	-	-	-	-	-	-	-		
12.75	-	-	-	-	-	-	-	-		
13.00	26	-	-	-	-	-	1,000	-		
13.25	1,323	5	-	-	-	-	330	-		
13.50	7,048	-	-	-	-	-	4,000	-		
13.75	8,506	-	-	-	-	-	-	-		
14.00	3,037	1,564	-	-	-	-	3,505	-		
14.25	4,010	-	-	-	-	-	-	-		
14.50	200,270	-	-	-	-	-	-	-		
14.75	20,554	-	-	-	-	-	-	-		
15.00	6,061	2,924	-	-	-	-	-	-		
15.25	1,500	-	-	-	-	-	-	-		
15.50	68,424	-	-	-	-	-	-	-		
15.75	3,368	-	-	-	-	-	-	-		
16.00	-	-	-	-	-	-	1,868	-		
16.25	-	-	-	-	-	-	-	-		
16.50	-	-	-	-	-	-	-	-		
16.75	-	-	-	-	-	-	-	-		
17.00	-	-	-	-	-	-	-	-		
17.25	-	-	-	-	-	-	-	-		
17.50	-	-	-	-	-	-	-	-		
17.75	-	-	-	-	-	-	-	-		
18.00	-	-	-	-	-	-	-	-		
18.25	-	-	-	-	-	-	-	-		
18.50	-	6,742	-	-	-	-	6,633	-		
18.75	-	28,773	-	-	-	-	27,974	-		
19.00	-	-	-	-	-	-	5,293	-		
19.25	-	-	-	-	-	-	4,600	-		
19.50	-	-	-	-	-	-	-	-		
19.75	-	-	-	-	-	-	-	-		
20.00	-	-	-	-	-	-	-	-		
20.25	-	-	-	-	-	-	-	-		
20.50	-	368,832	-	-	-	378,066	-	-		
20.75	-	-	-	-	-	-	-	-		
21.00	-	2,220	-	-	-	14,292	-	-		
21.25	-	-	-	-	-	-	-	-		
21.50	-	33	-	-	-	-	-	-		
21.75	-	-	-	-	-	-	-	-		
22.00 & above	-	-	-	-	-	-	-	-		
Total	430,827	559,062	151,609	-	4	402,216	73,895	-		
Weighted Average	14.18	19.13	(0.00)	-	-	20.04	14.66	-		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	62	153,138	00.00
-	-	-	-	-	-	-	1,609	01.00*
-	-	-	-	-	-	6,134	12,920	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	2,100	2,100	04.00*
-	-	-	-	-	-	1,900	1,900	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	20	20	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	525	525	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	5,000	5,000	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	2,950	2,950	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	1,000	1,000	13.00
-	-	-	-	-	-	330	330	13.25
-	-	-	-	-	-	4,000	4,000	13.50
-	-	-	-	-	-	-	-	13.75
-	-	-	-	-	-	3,505	3,505	14.00
-	-	-	-	-	-	-	-	14.25
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	-	-	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	-	-	15.50
-	-	-	-	-	-	-	-	15.75
-	-	-	-	-	-	1,868	1,868	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	6,633	6,633	18.50
-	-	-	-	-	-	27,974	27,974	18.75
-	-	-	-	-	-	5,293	5,293	19.00
-	-	-	-	-	-	4,600	4,600	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	20.25
-	-	-	-	-	-	-	378,066	20.50
-	-	-	-	-	-	-	-	20.75
-	-	-	-	-	-	-	14,292	21.00
-	-	-	-	-	-	-	-	21.25
-	-	-	-	-	-	-	-	21.50
-	-	-	-	-	-	-	-	21.75
-	-	-	-	-	-	-	-	22.00 & above
-	-	-	-	-	-	73,895	627,724	Total
-	-	-	-	-	-	14.66	19.21	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Dec-22 Sep-23		Dec-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,950,292	2,353,346	2,615,397	46,571	4,376	23,646	79	16
01.00*	82,687	188,499	-	-	-	211,514	2,458	588
02.00*	73,185	78,238	-	-	-	10,306	21	-
03.00*	8,392	25,611	-	-	-	4,508	253	334
04.00*	62,672	5,152	-	-	-	74,937	3,996	3,706
05.00*	40,767	6,623	-	-	-	1,525	3,083	258
05.25	3,902	911	-	-	-	777	44	332
05.50	12,999	25,968	-	-	-	341	350	124
05.75	9,605	1,572	-	-	-	1,360	59	27
06.00	72,324	43,195	-	-	-	3,115	1,822	741
06.25	145,131	947	-	-	-	160	39	-
06.50	18,744	10,313	-	-	-	76	6,084	86
06.75	58,937	37,468	-	-	-	9,648	4	85
07.00	500,980	3,469	-	-	-	60,588	293	240
07.25	68,655	15,117	-	-	-	7,461	18	-
07.50	34,997	21,124	-	-	-	3,465	83	21
07.75	33,464	9,892	-	-	-	17,878	583	5
08.00	14,618	19,294	-	-	-	16,289	445	5,469
08.25	21,219	2,712	-	-	-	2,296	2,199	2,820
08.50	72,792	177,839	-	-	-	50,270	1,202	510
08.75	16,343	14,822	-	-	-	8,891	498	11
09.00	12,207	22,036	-	-	-	107,464	1,646	1,095
09.25	44,646	27,753	-	-	-	13,172	426	1
09.50	25,875	32,480	-	-	-	7,880	386	102
09.75	12,614	9,396	-	-	-	12,273	-	10
10.00	112,630	23,066	-	-	-	17,521	131	285
10.25	8,605	5,752	-	-	-	22,097	80	33
10.50	50,370	49,282	-	-	-	37,296	103	105
10.75	12,701	5,849	-	-	-	3,052	262	8
11.00	18,524	406,403	-	-	-	439,117	8,262	10
11.25	17,427	19,061	-	-	-	6,318	159	5
11.50	96,773	31,940	-	-	-	23,249	344	11
11.75	6,096	101,915	-	-	-	91,810	6,820	41
12.00	36,099	35,302	-	-	-	36,896	4,905	39
12.25	9,353	6,047	-	-	-	13,556	703	1,968
12.50	21,532	36,831	-	-	-	28,706	56	20
12.75	30,853	2,238	-	-	-	10,249	-	4
13.00	45,727	25,042	-	-	-	1,403	700	16
13.25	23,311	4,975	-	-	-	3,365	-	-
13.50	26,607	5,702	-	-	-	8,609	184	133
13.75	51,678	8,055	-	-	-	1,298	18	-
14.00	60,712	78,354	-	-	-	62,869	3,217	14
14.25	46,499	74,865	-	-	-	94,267	105	-
14.50	243,013	26,482	-	-	-	15,433	1,739	29
14.75	61,455	9,627	-	-	-	8,986	54	1
15.00	109,622	32,819	-	-	-	23,664	407	187
15.25	59,124	28,979	-	-	-	13,254	264	-
15.50	189,757	51,290	-	-	-	5,852	343	4
15.75	92,506	19,500	-	-	-	2,471	433	7
16.00	162,857	132,499	-	-	-	159,066	824	120
16.25	18,487	19,241	-	-	-	7,706	200	27
16.50	16,396	71,903	-	-	-	23,966	289	10
16.75	11,003	15,357	-	-	-	6,825	95	25
17.00	5,750	36,948	-	-	-	12,773	3,724	323
17.25	21,508	29,864	-	-	-	3,029	116	35
17.50	3	29,316	-	-	-	18,078	1,104	2,038
17.75	-	21,013	-	-	-	5,545	2,810	118
18.00	-	35,871	-	-	-	48,679	58,411	2,046
18.25	-	55,052	-	-	-	19,831	2,210	1,791
18.50	-	76,871	-	-	-	45,752	18,459	3,121
18.75	-	16,074	-	-	-	5,104	4,461	1,171
19.00	2,592	101,769	-	-	-	48,462	19,631	7,655
19.25	-	68,317	-	-	-	21,521	10,417	13,629
19.50	-	61,519	-	-	-	39,889	19,901	17,627
19.75	-	49,554	-	-	-	16,135	6,316	13,303
20.00	-	73,098	-	-	-	38,695	35,998	17,235
20.25	-	52,821	-	-	-	15,174	15,914	4,824
20.50	-	312,341	-	-	51	392,312	34,077	6,043
20.75	-	75,467	-	-	-	16,322	22,956	3,213
21.00	-	215,440	-	-	-	104,116	58,412	11,800
21.25	-	66,810	-	-	-	71,582	22,579	12,198
21.50	-	125,087	-	-	-	138,913	42,553	8,875
21.75	-	19,840	-	-	-	7,808	33,177	3,510
22.00 & above	-	101,715	-	-	-	6,504	78,207	15,858
Total	5,067,618	6,086,944	2,615,397	46,571	4,427	2,894,963	548,198	166,094
Weighted Average	10.28	14.36	0.00	-	0.24	13.63	19.29	18.69

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
89	-	-	-	-	-	183	2,690,173	00.00
877	-	4	-	29	-	3,956	215,470	01.00*
78	-	-	-	-	-	99	10,405	02.00*
218	-	-	-	-	-	805	5,314	03.00*
155	-	4	-	1	-	7,862	82,799	04.00*
10,470	-	2,528	-	-	-	16,339	17,864	05.00*
-	-	-	-	1	-	377	1,154	05.25
149	-	-	-	3	-	627	968	05.50
139	1,248	2,246	-	7,492	13,040	24,252	25,612	05.75
627	-	-	-	-	-	3,189	6,305	06.00
-	-	0	-	1	-	41	201	06.25
85	-	-	-	-	-	6,255	6,331	06.50
-	-	-	1,644	-	-	1,733	11,381	06.75
-	-	-	-	-	-	532	61,120	07.00
15	-	-	-	-	-	33	7,494	07.25
40	0	-	-	-	-	145	3,610	07.50
-	0	1	-	-	-	589	18,467	07.75
78	-	-	-	1	-	5,993	22,281	08.00
126	11	42	31	13	-	5,243	7,539	08.25
154	55	3	-	39	-	1,963	52,233	08.50
1,558	1	32	-	2	-	2,102	10,993	08.75
2,632	-	12	-	1	-	5,385	112,849	09.00
761	23	35	-	152	-	1,398	14,570	09.25
6,446	65	12	-	48	-	7,058	14,938	09.50
249	9	65	-	38	-	371	12,644	09.75
828	22	230	-	8	-	1,504	19,025	10.00
230	46	119	-	73	-	580	22,678	10.25
695	12	208	-	567	-	1,690	38,986	10.50
-	7	7	-	369	-	654	3,706	10.75
2,909	21	45	8	427	-	11,682	450,799	11.00
-	-	64	-	29	21	278	6,596	11.25
3,842	240	-	-	200	3	4,641	27,889	11.50
4	3	-	-	6	-	6,874	98,684	11.75
281	2	251	-	50	16	5,543	42,439	12.00
64	-	116	-	41	9	2,901	16,457	12.25
626	-	13	-	4	-	719	29,424	12.50
350	-	11	-	18	-	383	10,633	12.75
5,228	-	410	-	597	-	6,952	8,354	13.00
171	-	10	-	-	-	181	3,546	13.25
100	-	0	-	32	53	502	9,111	13.50
2,368	8	29	-	73	-	2,496	3,793	13.75
2,342	30	88	1,936	29	-	7,655	70,524	14.00
5	110	39	661	26	-	946	95,213	14.25
937	14	12	364	24	-	3,120	18,552	14.50
206	1	-	-	10	-	271	9,257	14.75
8,378	25	-	1,020	126	-	10,143	33,808	15.00
286	-	3,000	-	-	-	3,549	16,804	15.25
22,291	1,414	1,288	-	5,925	-	31,265	37,118	15.50
276	-	-	148	16,324	-	17,188	19,660	15.75
13,153	-	103	932	-	-	15,132	174,198	16.00
163	-	8	-	-	-	397	8,104	16.25
47,144	6	3	-	-	-	47,452	71,418	16.50
3,612	-	-	151	-	-	3,883	10,708	16.75
9,131	78	-	342	5,118	-	18,717	31,490	17.00
28,274	-	-	-	-	-	28,425	31,454	17.25
1,187	5	-	679	9,453	-	14,465	32,543	17.50
2,007	93	-	-	-	-	5,028	10,573	17.75
12,476	34	-	1	2	-	72,971	121,650	18.00
24,728	106	86	-	-	-	28,922	48,753	18.25
9,238	-	7	936	-	-	31,760	77,512	18.50
1,365	-	325	52	596	-	7,970	13,074	18.75
53,207	-	13	-	371	-	80,876	129,339	19.00
2,985	-	-	-	5	-	27,036	48,557	19.25
3,385	-	-	-	16	-	40,929	80,818	19.50
1,532	-	-	-	999	-	22,150	38,285	19.75
9,110	-	2	-	81	-	62,427	101,122	20.00
5,038	-	-	-	12	-	25,787	40,961	20.25
1,687	1	0	-	16	-	41,823	434,187	20.50
8,546	-	-	-	1	-	34,716	51,038	20.75
14,313	-	-	-	-	-	84,525	188,640	21.00
5,283	-	-	-	-	-	40,060	111,642	21.25
5,139	-	-	-	-	-	56,567	195,480	21.50
5,231	-	-	-	-	-	41,917	49,726	21.75
42,922	-	-	-	7	-	136,993	143,497	22.00 & above
388,220	3,689	11,472	8,906	49,456	13,142	1,189,177	6,750,535	Total
17.43	11.55	10.52	13.95	14.45	5.65	18.10	14.76	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Dec-22 Sep-23		Dec-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	64,950	68,830	72,677	26,073	2,634	156	-	-
01.00*	5,403	7,817	-	-	-	7,603	-	-
02.00*	10	5	-	-	-	6	-	-
03.00*	26	28	-	-	-	28	-	-
04.00*	179	171	-	-	-	1,443	-	-
05.00*	384	366	-	-	-	197	-	-
05.25	115	118	-	-	-	676	44	-
05.50	0	4	-	-	-	-	10	-
05.75	0	-	-	-	-	18	-	-
06.00	3,284	8	-	-	-	-	-	-
06.25	22	-	-	-	-	-	-	-
06.50	5,076	1	-	-	-	-	-	-
06.75	146	-	-	-	-	-	-	-
07.00	3,115	0	-	-	-	0	-	-
07.25	2,970	-	-	-	-	-	-	-
07.50	4,928	19,419	-	-	-	-	2	-
07.75	7,685	5,573	-	-	-	0	-	-
08.00	5,092	58	-	-	-	0	-	-
08.25	107	176	-	-	-	-	1,055	0
08.50	42,215	821	-	-	-	117	129	294
08.75	35	4,086	-	-	-	0	-	-
09.00	6,126	0	-	-	-	2	-	-
09.25	297	743	-	-	-	3,402	18	-
09.50	771	5,737	-	-	-	86	-	-
09.75	3,122	527	-	-	-	-	-	-
10.00	46	2,881	-	-	-	29	-	-
10.25	80	576	-	-	-	5,424	3	31
10.50	932	46,969	-	-	-	35,359	27	28
10.75	83	2,148	-	-	-	3,049	-	3
11.00	2,728	4,383	-	-	-	808	-	-
11.25	396	9,555	-	-	-	3,611	32	5
11.50	4,721	4,448	-	-	-	-	-	-
11.75	845	730	-	-	-	2,205	-	22
12.00	2,368	174	-	-	-	2,196	-	-
12.25	307	76	-	-	-	7,272	-	-
12.50	1,115	53	-	-	-	2,496	-	-
12.75	126	39	-	-	-	209	-	-
13.00	293	5,087	-	-	-	2	-	-
13.25	174	1,925	-	-	-	1,043	-	-
13.50	1,166	125	-	-	-	-	-	-
13.75	448	225	-	-	-	106	-	-
14.00	1,307	1,687	-	-	-	4,954	-	-
14.25	4,679	48	-	-	-	-	-	-
14.50	72,988	1,903	-	-	-	462	2	-
14.75	3,060	0	-	-	-	310	-	-
15.00	11,468	976	-	-	-	6,165	19	12
15.25	2,120	2	-	-	-	-	-	-
15.50	9,313	19,875	-	-	-	-	-	-
15.75	7,875	224	-	-	-	-	302	-
16.00	1,103	1,181	-	-	-	-	50	69
16.25	3,506	246	-	-	-	-	-	-
16.50	1,500	3	-	-	-	795	117	-
16.75	-	472	-	-	-	-	-	-
17.00	-	1,327	-	-	-	-	32	53
17.25	-	1,226	-	-	-	-	-	-
17.50	3	1,631	-	-	-	905	23	56
17.75	-	1,495	-	-	-	208	20	-
18.00	-	674	-	-	-	0	776	20
18.25	-	1,696	-	-	-	-	170	8
18.50	-	3,290	-	-	-	1,946	90	31
18.75	-	127	-	-	-	-	451	45
19.00	2,592	4,837	-	-	-	1,830	-	61
19.25	-	6,969	-	-	-	7,330	40	5,454
19.50	-	9,451	-	-	-	88	-	176
19.75	-	2,251	-	-	-	2,490	775	-
20.00	-	5,381	-	-	-	-	823	520
20.25	-	1,189	-	-	-	823	485	-
20.50	-	12,989	-	-	51	69,904	7	-
20.75	-	15,089	-	-	-	1,278	75	77
21.00	-	32,245	-	-	-	14,740	651	251
21.25	-	236	-	-	-	4,384	790	-
21.50	-	-	-	-	-	23	67	-
21.75	-	7	-	-	-	7,808	2,200	16
22.00 & above	-	87	-	-	-	-	-	-
Total	293,399	322,697	72,677	26,073	2,685	203,990	9,285	7,233
Weighted Average	11.46	14.09	-	-	0.39	15.95	18.40	18.77

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
-	-	-	-	-	-	-	101,540	
-	-	-	-	-	-	-	7,603	01.00*
-	-	-	-	-	-	-	6	02.00*
-	-	-	-	-	-	-	28	03.00*
-	-	-	-	-	-	-	1,443	04.00*
-	-	-	-	-	-	-	197	05.00*
-	-	-	-	-	-	44	720	05.25
-	-	-	-	-	-	10	10	05.50
-	-	-	-	-	-	-	18	05.75
8	-	-	-	-	-	8	8	06.00
-	-	-	-	-	-	-	-	06.25
1	-	-	-	-	-	1	1	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	0	07.00
-	-	-	-	-	-	-	-	07.25
-	0	-	-	-	-	3	3	07.50
-	-	-	-	-	-	-	0	07.75
-	-	-	-	-	-	-	0	08.00
125	2	35	31	13	-	1,262	1,262	08.25
33	-	3	-	39	-	497	615	08.50
5	-	32	-	-	-	37	37	08.75
398	-	12	-	-	-	410	412	09.00
-	-	-	-	103	-	122	3,524	09.25
-	-	-	-	5	-	5	91	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	-	29	10.00
-	-	-	-	-	-	34	5,459	10.25
-	-	-	-	-	-	55	35,414	10.50
-	-	-	-	-	-	3	3,053	10.75
1,182	-	-	-	-	-	1,182	1,991	11.00
-	-	-	-	-	-	37	3,648	11.25
605	-	-	-	-	-	605	605	11.50
-	-	-	-	-	-	22	2,227	11.75
95	-	-	-	-	-	95	2,291	12.00
4	-	-	-	-	-	4	7,276	12.25
-	-	-	-	-	-	-	2,496	12.50
87	-	-	-	-	-	87	296	12.75
183	-	-	-	-	-	183	185	13.00
52	-	-	-	-	-	52	1,096	13.25
62	-	-	-	-	-	62	62	13.50
-	8	-	-	-	-	8	114	13.75
26	30	-	1,936	-	-	1,992	6,946	14.00
-	3	-	661	-	-	664	664	14.25
-	-	-	314	-	-	316	778	14.50
-	1	-	-	-	-	1	311	14.75
62	-	-	1,020	-	-	1,113	7,278	15.00
-	-	-	-	-	-	-	-	15.25
218	-	50	-	-	-	268	268	15.50
-	-	-	148	-	-	449	449	15.75
123	-	103	932	-	-	1,276	1,276	16.00
-	-	8	-	-	-	8	8	16.25
-	-	3	-	-	-	121	915	16.50
-	-	-	151	-	-	151	151	16.75
128	-	-	342	-	-	555	555	17.00
-	-	-	-	-	-	-	-	17.25
40	-	-	679	-	-	799	1,704	17.50
1,040	-	-	-	-	-	1,060	1,268	17.75
-	34	-	1	-	-	831	831	18.00
90	-	86	-	-	-	354	354	18.25
25	-	-	936	-	-	1,082	3,028	18.50
-	-	325	52	596	-	1,469	1,469	18.75
353	-	-	-	371	-	784	2,614	19.00
108	-	-	-	5	-	5,607	12,937	19.25
506	-	-	-	-	-	682	770	19.50
730	-	-	-	994	-	2,499	4,989	19.75
-	-	-	-	55	-	1,398	1,398	20.00
45	-	-	-	12	-	542	1,365	20.25
129	-	-	-	15	-	152	70,107	20.50
5,226	-	-	-	-	-	5,379	6,657	20.75
1,045	-	-	-	-	-	1,947	16,687	21.00
398	-	-	-	-	-	1,188	5,572	21.25
-	-	-	-	-	-	67	90	21.50
30	-	-	-	-	-	2,246	10,054	21.75
-	-	-	-	7	-	7	7	22.00 & above
13,163	77	655	7,204	2,214	-	39,831	345,256	Total
18.01	15.54	16.57	15.61	18.53	-	17.80	14.68	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Dec-22 Sep-23		Dec-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,885,342	2,284,516	2,542,719	20,498	1,742	23,489	79	16
01.00*	77,284	180,681	-	-	-	203,910	2,458	588
02.00*	73,175	78,234	-	-	-	10,300	21	-
03.00*	8,366	25,583	-	-	-	4,481	253	334
04.00*	62,493	4,981	-	-	-	73,494	3,996	3,706
05.00*	40,383	6,257	-	-	-	1,327	3,083	258
05.25	3,787	793	-	-	-	101	-	332
05.50	12,999	25,964	-	-	-	341	340	124
05.75	9,605	1,572	-	-	-	1,342	59	27
06.00	69,040	43,187	-	-	-	3,115	1,822	741
06.25	145,109	947	-	-	-	160	39	-
06.50	13,668	10,313	-	-	-	76	6,084	86
06.75	58,791	37,468	-	-	-	9,648	4	85
07.00	497,865	3,469	-	-	-	60,587	293	240
07.25	65,685	15,117	-	-	-	7,461	18	-
07.50	30,068	1,704	-	-	-	3,465	81	21
07.75	25,779	4,319	-	-	-	17,878	583	5
08.00	9,526	19,236	-	-	-	16,288	445	5,469
08.25	21,112	2,535	-	-	-	2,296	1,144	2,820
08.50	30,577	177,018	-	-	-	50,153	1,074	215
08.75	16,308	10,736	-	-	-	8,891	498	11
09.00	6,082	22,036	-	-	-	107,462	1,646	1,095
09.25	44,349	27,010	-	-	-	9,770	407	1
09.50	25,104	26,743	-	-	-	7,794	386	102
09.75	9,492	8,868	-	-	-	12,273	-	10
10.00	112,585	20,185	-	-	-	17,493	131	285
10.25	8,525	5,176	-	-	-	16,673	76	2
10.50	49,438	2,313	-	-	-	1,937	76	77
10.75	12,618	3,702	-	-	-	3	262	5
11.00	15,796	402,020	-	-	-	438,309	8,262	10
11.25	17,031	9,506	-	-	-	2,706	127	-
11.50	92,052	27,492	-	-	-	23,249	344	11
11.75	5,252	101,185	-	-	-	89,604	6,820	19
12.00	33,730	35,128	-	-	-	34,700	4,905	39
12.25	9,046	5,971	-	-	-	6,284	703	1,968
12.50	20,417	36,778	-	-	-	26,210	56	20
12.75	30,727	2,199	-	-	-	10,040	-	4
13.00	45,434	19,955	-	-	-	1,400	700	16
13.25	23,137	3,051	-	-	-	2,321	-	-
13.50	25,441	5,577	-	-	-	8,609	184	133
13.75	51,230	7,830	-	-	-	1,191	18	-
14.00	59,405	76,668	-	-	-	57,914	3,217	14
14.25	41,820	74,817	-	-	-	94,267	105	-
14.50	170,026	24,578	-	-	-	14,971	1,737	29
14.75	58,395	9,627	-	-	-	8,675	54	1
15.00	98,154	31,844	-	-	-	17,500	388	175
15.25	57,004	28,978	-	-	-	13,254	264	-
15.50	180,444	31,415	-	-	-	5,852	343	4
15.75	84,631	19,275	-	-	-	2,471	131	7
16.00	161,755	131,318	-	-	-	159,066	774	51
16.25	14,981	18,995	-	-	-	7,706	200	27
16.50	14,896	71,900	-	-	-	23,172	171	10
16.75	11,003	14,886	-	-	-	6,825	95	25
17.00	5,750	35,620	-	-	-	12,773	3,692	270
17.25	21,508	28,638	-	-	-	3,029	116	35
17.50	-	27,686	-	-	-	17,173	1,081	1,981
17.75	-	19,518	-	-	-	5,336	2,790	118
18.00	-	35,197	-	-	-	48,679	57,635	2,026
18.25	-	53,357	-	-	-	19,831	2,040	1,783
18.50	-	73,581	-	-	-	43,806	18,369	3,090
18.75	-	15,946	-	-	-	5,104	4,010	1,126
19.00	-	96,933	-	-	-	46,633	19,631	7,594
19.25	-	61,348	-	-	-	14,191	10,377	8,176
19.50	-	52,068	-	-	-	39,800	19,901	17,452
19.75	-	47,303	-	-	-	13,645	5,541	13,303
20.00	-	67,717	-	-	-	38,695	35,175	16,716
20.25	-	51,632	-	-	-	14,350	15,429	4,824
20.50	-	299,352	-	-	-	322,408	34,069	6,043
20.75	-	60,379	-	-	-	15,044	22,881	3,136
21.00	-	183,195	-	-	-	89,375	57,762	11,549
21.25	-	66,574	-	-	-	67,198	21,789	12,198
21.50	-	125,087	-	-	-	138,891	42,486	8,875
21.75	-	19,834	-	-	-	-	30,977	3,494
22.00 & above	-	101,627	-	-	-	6,504	78,207	15,858
Total	4,774,219	5,764,247	2,542,719	20,498	1,742	2,690,973	538,913	158,861
Weighted Average	10.18	14.38	0.00	-	-	13.46	19.30	18.69

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
89	-	-	-	-	-	183	2,588,633	00.00
877	-	4	-	29	-	3,956	207,866	01.00*
78	-	-	-	-	-	99	10,399	02.00*
218	-	-	-	-	-	805	5,286	03.00*
155	-	4	-	1	-	7,862	81,356	04.00*
10,470	-	2,528	-	-	-	16,339	17,666	05.00*
-	-	-	-	1	-	333	434	05.25
149	-	-	-	3	-	617	958	05.50
139	1,248	2,246	-	7,492	13,040	24,252	25,594	05.75
619	-	-	-	-	-	3,182	6,297	06.00
-	-	0	-	1	-	41	201	06.25
85	-	-	-	-	-	6,255	6,331	06.50
-	-	-	1,644	-	-	1,733	11,381	06.75
-	-	-	-	-	-	532	61,120	07.00
15	-	-	-	-	-	33	7,494	07.25
40	-	-	-	-	-	142	3,607	07.50
-	0	1	-	-	-	589	18,467	07.75
78	-	-	-	1	-	5,993	22,281	08.00
0	9	7	-	-	-	3,981	6,277	08.25
122	55	0	-	-	-	1,465	51,618	08.50
1,553	1	0	-	2	-	2,065	10,956	08.75
2,234	-	-	-	1	-	4,975	112,436	09.00
761	23	35	-	49	-	1,276	11,046	09.25
6,446	65	12	-	43	-	7,053	14,847	09.50
249	9	65	-	38	-	371	12,644	09.75
828	22	230	-	8	-	1,504	18,997	10.00
230	46	119	-	73	-	546	17,219	10.25
695	12	208	-	567	-	1,636	3,572	10.50
-	7	7	-	369	-	651	653	10.75
1,727	21	45	8	427	-	10,500	448,809	11.00
-	-	64	-	29	21	241	2,948	11.25
3,237	240	-	-	200	3	4,035	27,284	11.50
4	3	-	-	6	-	6,852	96,456	11.75
186	2	251	-	50	16	5,448	40,148	12.00
60	-	116	-	41	9	2,896	9,181	12.25
626	-	13	-	4	-	719	26,928	12.50
263	-	11	-	18	-	297	10,337	12.75
5,045	-	410	-	597	-	6,768	8,169	13.00
119	-	10	-	-	-	129	2,450	13.25
38	-	0	-	32	53	440	9,049	13.50
2,368	-	29	-	73	-	2,488	3,679	13.75
2,316	-	88	-	29	-	5,663	63,578	14.00
5	107	39	-	26	-	282	94,549	14.25
937	14	12	50	24	-	2,804	17,775	14.50
206	-	-	-	10	-	270	8,945	14.75
8,316	25	-	-	126	-	9,030	26,530	15.00
286	-	3,000	-	-	-	3,549	16,804	15.25
22,073	1,414	1,238	-	5,925	-	30,998	36,850	15.50
276	-	-	-	16,324	-	16,739	19,210	15.75
13,030	-	-	-	-	-	13,856	172,921	16.00
163	-	-	-	-	-	390	8,096	16.25
47,144	6	-	-	-	-	47,331	70,503	16.50
3,612	-	-	-	-	-	3,732	10,557	16.75
9,003	78	-	-	5,118	-	18,162	30,935	17.00
28,274	-	-	-	-	-	28,425	31,454	17.25
1,147	5	-	-	9,453	-	13,667	30,840	17.50
968	93	-	-	-	-	3,968	9,305	17.75
12,476	-	-	-	2	-	72,140	120,819	18.00
24,638	106	-	-	-	-	28,567	48,398	18.25
9,213	-	7	-	-	-	30,678	74,484	18.50
1,365	-	-	-	-	-	6,501	11,604	18.75
52,854	-	13	-	-	-	80,092	126,725	19.00
2,877	-	-	-	-	-	21,430	35,621	19.25
2,879	-	-	-	16	-	40,247	80,048	19.50
802	-	-	-	5	-	19,652	33,297	19.75
9,110	-	2	-	26	-	61,029	99,724	20.00
4,993	-	-	-	-	-	25,246	39,596	20.25
1,557	1	0	-	1	-	41,671	364,080	20.50
3,320	-	-	-	1	-	29,338	44,382	20.75
13,268	-	-	-	-	-	82,578	171,953	21.00
4,885	-	-	-	-	-	38,872	106,070	21.25
5,139	-	-	-	-	-	56,500	195,390	21.50
5,201	-	-	-	-	-	39,672	39,672	21.75
42,922	-	-	-	-	-	136,986	143,490	22.00 & above
375,057	3,612	10,817	1,702	47,242	13,142	1,149,346	6,405,279	Total
17.41	11.46	10.15	6.95	14.26	5.65	18.11	14.77	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Dec-22		Sep-23		Dec-23				
					Fixed				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	8,043,897	9,263,788	9,550,027	165,766	34,542	170,218	1,934	137	
01.00*	267,106	416,908	-	-	14	369,633	6,483	9,008	
02.00*	306,775	221,591	-	986	260	120,104	9,872	2,800	
03.00*	57,714	167,552	-	-	-	121,429	3,670	1,325	
04.00*	78,801	34,557	0	-	-	118,824	11,852	5,259	
05.00*	65,483	60,786	-	-	-	1,577	25,552	11,711	
05.25	7,564	20,138	-	-	-	777	629	735	
05.50	16,943	31,784	-	-	-	341	1,385	558	
05.75	22,713	81,138	-	-	-	1,360	5,682	69,596	
06.00	78,053	139,774	-	-	2	3,139	5,312	4,050	
06.25	147,451	28,077	-	-	-	160	2,020	540	
06.50	21,412	14,097	-	-	-	77	7,054	856	
06.75	60,322	37,792	-	-	-	9,648	532	194	
07.00	526,843	35,843	-	-	-	72,952	8,392	2,371	
07.25	74,034	17,529	-	-	-	7,461	98	1,048	
07.50	43,649	27,628	-	-	-	3,465	777	213	
07.75	36,088	11,965	-	-	-	17,878	662	862	
08.00	28,871	39,889	-	-	-	16,289	7,163	20,301	
08.25	26,078	6,779	-	-	-	2,296	2,525	5,500	
08.50	79,893	189,133	-	-	-	50,270	19,622	9,770	
08.75	21,145	16,864	-	-	-	8,891	946	39	
09.00	43,169	29,934	-	-	-	107,496	14,054	3,996	
09.25	70,784	73,211	-	-	-	13,172	591	25,997	
09.50	35,434	36,046	-	-	-	7,880	1,520	1,616	
09.75	38,626	15,919	-	-	-	12,273	620	15	
10.00	144,933	41,801	-	-	-	17,610	5,295	3,637	
10.25	50,724	20,473	-	-	-	22,097	14,178	1,911	
10.50	95,227	56,740	-	-	-	37,296	149	105	
10.75	33,152	22,855	-	-	-	3,052	262	3,292	
11.00	49,675	411,198	-	-	-	439,117	8,263	156	
11.25	46,611	25,161	-	-	-	6,318	835	1,845	
11.50	125,905	41,128	-	-	-	23,249	3,385	372	
11.75	39,824	125,645	-	-	-	91,810	6,820	41	
12.00	173,057	72,608	-	-	-	36,896	20,375	452	
12.25	26,232	11,659	-	-	-	13,556	703	28,179	
12.50	63,640	49,002	-	-	-	28,706	2,077	33	
12.75	58,220	12,985	-	-	-	10,249	-	4	
13.00	87,031	29,138	-	-	-	1,403	1,701	39	
13.25	37,765	180,597	-	-	-	3,365	336	-	
13.50	95,663	11,252	-	-	-	8,609	4,186	133	
13.75	84,306	9,437	-	-	-	1,298	3,545	-	
14.00	168,613	103,590	-	-	-	62,869	6,724	8,643	
14.25	91,226	81,077	-	-	-	94,267	669	-	
14.50	6,203,073	43,970	-	-	-	15,433	2,158	115	
14.75	859,903	74,092	-	-	-	8,986	83	1	
15.00	736,495	55,587	-	-	-	23,664	449	203	
15.25	291,950	41,762	-	-	-	13,254	459	10	
15.50	718,321	69,067	-	-	-	5,852	555	48	
15.75	310,555	76,146	-	-	-	2,471	2,411	290	
16.00	426,770	215,490	-	-	-	159,066	11,281	731	
16.25	296,656	73,489	-	-	-	7,706	12,161	912	
16.50	144,933	107,913	-	-	-	23,966	5,926	210	
16.75	160,080	37,194	-	-	-	6,825	95	25	
17.00	143,524	89,960	-	-	-	12,773	4,021	435	
17.25	65,658	60,909	-	-	-	3,029	116	125	
17.50	4,515	42,680	-	-	-	18,078	1,281	2,050	
17.75	-	54,294	-	-	-	5,545	2,962	10,261	
18.00	4,674	99,736	-	-	-	48,679	75,501	2,342	
18.25	-	84,263	-	-	-	19,831	3,806	2,073	
18.50	8	123,381	-	-	-	45,752	76,996	3,681	
18.75	-	65,544	-	-	-	5,104	84,145	1,951	
19.00	3,842	156,829	-	-	-	48,462	36,573	45,925	
19.25	-	85,471	-	-	-	21,521	29,833	14,358	
19.50	1	152,022	-	-	-	39,889	71,948	24,805	
19.75	-	92,179	-	-	-	16,135	13,153	18,385	
20.00	10	196,488	-	-	-	38,695	76,776	22,866	
20.25	-	106,369	-	-	-	15,175	36,495	10,200	
20.50	-	7,756,192	-	101,998	624,728	7,111,900	124,278	12,935	
20.75	-	1,158,835	-	50,499	-	1,205,956	105,734	65,212	
21.00	5	636,083	-	22,098	-	222,298	107,599	22,122	
21.25	-	202,609	-	13,444	-	93,355	40,319	15,771	
21.50	11	439,720	-	26,912	-	219,359	61,012	29,566	
21.75	-	139,398	-	-	-	19,619	51,632	8,362	
22.00 & above	29	732,656	-	-	-	146,565	205,398	25,906	
Total	22,041,665	25,595,396	9,550,027	381,703	659,545	11,764,320	1,463,607	569,218	
Weighted Average	12.85	17.55	(0.00)	11.69	19.42	17.90	18.41	15.18	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
16,367	-	25	-	3	-	18,466	9,939,018	00.00
10,696	-	5	-	30	-	26,223	395,869	01.00*
2,998	-	-	-	6	-	15,676	137,026	02.00*
2,402	-	-	-	-	-	7,397	128,826	03.00*
2,611	103	102	3	30	-	19,960	138,784	04.00*
24,897	159	2,585	-	12	5	64,921	66,498	05.00*
2,484	-	15	1	69	-	3,932	4,709	05.25
638	-	14	-	34	3	2,632	2,973	05.50
1,210	1,269	2,380	0	7,581	13,040	100,758	102,117	05.75
88,389	-	43	1	171	1	97,967	101,107	06.00
4,378	-	55	1	116	-	7,110	7,270	06.25
4,866	-	93	1	126	1	12,997	13,074	06.50
4	41	63	1,648	28	-	2,511	12,159	06.75
1,015	14	83	56	239	5	12,176	85,128	07.00
350	13	18	8	555	-	2,090	9,551	07.25
2,433	141	197	1	679	63	4,503	7,968	07.50
16	0	351	2	184	0	2,077	19,956	07.75
2,218	9	218	40	907	8	30,863	47,152	08.00
691	64	154	32	973	-	9,939	12,235	08.25
4,063	57	556	3	236	4	34,310	84,580	08.50
2,186	10	76	0	123	4	3,385	12,276	08.75
5,720	28	3,646	16	195	3	27,657	135,153	09.00
4,890	33	74	0	223	-	31,808	44,980	09.25
7,611	161	68	1	198	1	11,178	19,058	09.50
3,345	94	2,169	1	256	1	6,500	18,773	09.75
15,421	85	534	13	608	40	25,633	43,243	10.00
915	208	575	2	1,277	9	19,076	41,174	10.25
4,888	126	281	4	1,337	28	6,918	44,213	10.50
101	50	86	-	11,768	2	15,561	18,613	10.75
4,504	103	283	38	1,929	8	15,284	454,402	11.00
1,925	811	948	1	1,985	25	8,375	14,693	11.25
5,707	244	141	6	645	5	10,506	33,755	11.50
4,482	243	12	-	569	118	12,285	104,095	11.75
1,095	1,443	820	26	33,272	16	57,498	94,394	12.00
90	6	467	7	4,206	82	33,739	47,295	12.25
3,217	198	855	10	5,431	10	11,831	40,537	12.50
466	106	106	-	738	3	1,422	11,672	12.75
5,341	185	1,053	1	1,862	-	10,181	11,583	13.00
186	54	1,107	40,741	147,731	188	190,344	193,708	13.25
398	64	923	9	2,196	217	8,126	16,735	13.50
2,414	45	167	0	338	15	6,525	7,822	13.75
2,582	1,838	4,951	2,243	2,297	13	29,290	92,158	14.00
317	583	493	668	1,142	34	3,906	98,173	14.25
2,113	231	484	2,553	2,525	16	10,195	25,628	14.50
1,010	45,009	20,104	5	759	56	67,026	76,012	14.75
14,278	235	4,184	1,024	1,792	2	22,167	45,832	15.00
3,560	44	3,107	10	10	-	7,200	20,454	15.25
26,288	1,455	2,169	4	6,904	15	37,437	43,289	15.50
5,848	9	69	148	16,373	40	25,189	27,660	15.75
35,342	895	331	934	706	35	50,255	209,321	16.00
3,347	12	1,608	-	783	11	18,834	26,540	16.25
58,048	47	4,262	-	108	-	68,600	92,567	16.50
8,132	83	10	151	1,611	-	10,107	16,932	16.75
23,075	158	83	342	5,534	-	33,648	46,421	17.00
33,285	9	10	-	75	-	33,620	36,649	17.25
6,582	67	501	679	9,501	-	20,662	38,740	17.50
5,158	113	2	-	-	-	18,497	24,042	17.75
68,328	53	709	1	2,415	-	149,349	198,028	18.00
45,805	109	98	-	-	-	51,891	71,722	18.25
17,242	24	11	936	2,517	-	101,405	147,157	18.50
4,041	-	325	52	596	-	91,111	96,214	18.75
104,697	3	45	113	410	-	187,766	236,229	19.00
14,778	-	-	-	5	-	58,975	80,496	19.25
212,271	21	11	163	23	13	309,255	349,144	19.50
28,794	-	10	-	1,006	-	61,349	77,484	19.75
124,489	30	64	-	103	-	224,328	263,023	20.00
40,765	-	-	-	12	-	87,471	102,646	20.25
57,823	108	207	15	419	-	195,785	8,034,410	20.50
45,866	21	-	0	22	-	216,855	1,473,310	20.75
160,358	22	100	1	9	25	290,236	534,632	21.00
80,083	-	-	-	-	-	136,173	242,973	21.25
261,335	-	13,000	-	10	-	364,924	611,195	21.50
148,422	-	-	-	610	-	209,027	228,646	21.75
527,760	25	48	-	49	33	759,219	905,784	22.00 & above
2,419,450	57,371	78,344	52,711	287,194	14,193	4,942,088	27,297,683	Total
18.99	14.16	14.53	13.44	13.13	6.23	17.54	17.66	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.5.1 Deposits Distributed by Rate of Overall Public Sector

Rate of Interest	Dec-22 Sep-23		Dec-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	932,273	1,093,775	1,147,746	61,240	7,204	42,810	0	-
01.00*	21,907	15,228	-	-	14	21,886	37	36
02.00*	109,774	7,564	-	-	260	7,102	377	29
03.00*	5,822	132,286	-	-	-	116,838	434	39
04.00*	6,585	377	-	-	-	1,443	66	3
05.00*	675	621	-	-	-	246	7,621	20
05.25	120	11,449	-	-	-	676	622	-
05.50	107	131	-	-	-	-	11	-
05.75	4,801	72,816	-	-	-	18	4,919	69,544
06.00	3,979	76,901	-	-	2	-	-	34
06.25	101	47	-	-	-	-	-	-
06.50	5,741	458	-	-	-	1	-	-
06.75	268	76	-	-	-	-	-	2
07.00	8,030	277	-	-	-	0	4	1
07.25	4,156	180	-	-	-	-	-	-
07.50	6,501	19,999	-	-	-	-	214	48
07.75	8,484	5,673	-	-	-	0	-	-
08.00	12,129	749	-	-	-	0	57	28
08.25	3,659	1,972	-	-	-	-	1,353	98
08.50	43,683	4,962	-	-	-	117	17,377	816
08.75	269	4,101	-	-	-	0	-	19
09.00	7,468	2,057	-	-	-	33	283	810
09.25	22,916	4,621	-	-	-	3,402	183	10
09.50	1,612	6,285	-	-	-	86	-	18
09.75	12,909	3,585	-	-	-	-	-	-
10.00	7,613	5,148	-	-	-	117	752	83
10.25	14,454	1,196	-	-	-	5,424	3	31
10.50	10,193	48,958	-	-	-	35,359	27	28
10.75	10,653	3,146	-	-	-	3,049	-	3
11.00	17,310	5,213	-	-	-	808	-	-
11.25	12,131	9,848	-	-	-	3,611	708	5
11.50	19,766	5,089	-	-	-	-	381	70
11.75	24,374	1,008	-	-	-	2,205	-	22
12.00	109,924	1,202	-	-	-	2,196	377	-
12.25	2,824	796	-	-	-	7,272	-	-
12.50	11,690	4,698	-	-	-	2,496	-	13
12.75	4,562	201	-	-	-	209	-	-
13.00	28,592	5,117	-	-	-	2	1	1
13.25	5,401	175,796	-	-	-	1,043	6	-
13.50	9,745	622	-	-	-	-	2	0
13.75	5,951	505	-	-	-	106	-	-
14.00	37,397	19,989	-	-	-	4,954	1	8
14.25	8,365	296	-	-	-	-	-	-
14.50	1,948,258	2,408	-	-	-	462	2	82
14.75	61,316	58,808	-	-	-	310	29	-
15.00	83,932	4,597	-	-	-	6,165	19	16
15.25	47,084	1,235	-	-	-	-	-	-
15.50	244,764	24,138	-	-	-	-	2	2
15.75	51,209	18,552	-	-	-	-	302	-
16.00	67,941	17,947	-	-	-	-	50	69
16.25	64,296	22,082	-	-	-	-	-	-
16.50	32,520	19,061	-	-	-	795	117	14
16.75	45,295	13,801	-	-	-	-	-	-
17.00	40,564	16,778	-	-	-	-	262	108
17.25	35,356	27,404	-	-	-	-	-	-
17.50	3	5,122	-	-	-	905	23	69
17.75	-	3,865	-	-	-	208	20	-
18.00	-	4,499	-	-	-	0	17,636	26
18.25	-	22,661	-	-	-	-	522	52
18.50	-	5,294	-	-	-	1,946	187	218
18.75	-	537	-	-	-	-	473	60
19.00	3,831	7,085	-	-	-	1,830	524	108
19.25	-	9,130	-	-	-	7,330	207	5,494
19.50	-	17,095	-	-	-	88	3,426	1,626
19.75	-	3,616	-	-	-	2,490	1,218	229
20.00	-	12,269	-	-	-	-	3,773	755
20.25	-	12,965	-	-	-	825	7,037	4,065
20.50	-	2,104,805	-	2	624,728	1,636,185	42,500	4,103
20.75	-	112,395	-	-	-	22,541	39,626	56,710
21.00	2	71,494	-	-	-	31,355	10,539	2,228
21.25	-	47,301	-	-	-	16,441	5,091	613
21.50	-	113,865	-	-	-	1,806	7,235	11,922
21.75	-	36,994	-	-	-	7,813	9,392	4,456
22.00 & above	19	267,704	-	-	-	9,258	34,869	841
Total	4,291,308	4,840,528	1,147,746	61,242	632,207	2,012,267	220,895	165,687
Weighted Average	13.38	17.67	-	0.00	20.26	18.36	18.56	14.25

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
22	-	25	-	-	-	47	1,259,046	00.00
148	-	-	-	-	-	221	22,120	01.00*
273	-	-	-	6	-	684	8,046	02.00*
394	-	-	-	-	-	867	117,705	03.00*
4	101	4	-	2	-	180	1,623	04.00*
-	-	-	-	-	-	7,642	7,888	05.00*
-	-	-	-	0	-	622	1,298	05.25
-	-	0	-	2	-	13	13	05.50
949	21	132	0	33	-	75,598	75,616	05.75
85,860	-	-	-	164	-	86,058	86,059	06.00
-	-	-	-	43	-	43	43	06.25
345	-	7	-	5	-	357	358	06.50
3	39	2	-	23	-	69	69	06.75
48	14	8	-	-	-	76	77	07.00
36	-	-	2	35	-	72	72	07.25
126	0	10	-	20	-	418	418	07.50
-	-	100	-	2	-	102	102	07.75
43	-	-	-	4	-	132	132	08.00
691	53	62	31	14	-	2,301	2,301	08.25
3,792	1	8	-	46	-	22,039	22,156	08.50
191	-	32	-	-	-	243	243	08.75
2,686	-	23	16	39	-	3,857	3,891	09.00
3,784	1	2	-	112	-	4,091	7,493	09.25
547	-	2	-	21	-	588	674	09.50
2,870	2	20	-	0	-	2,892	2,892	09.75
2,343	10	4	-	135	-	3,327	3,444	10.00
243	-	310	-	27	-	614	6,038	10.25
872	10	-	-	28	-	965	36,324	10.50
84	12	-	-	181	-	280	3,329	10.75
2,488	4	100	-	123	-	2,715	3,524	11.00
203	27	5	-	69	1	1,019	4,630	11.25
2,160	0	-	-	183	-	2,796	2,796	11.50
34	2	1	-	237	101	397	2,602	11.75
426	-	20	-	749	-	1,572	3,769	12.00
11	2	20	-	16	-	49	7,321	12.25
1,412	8	5	-	2,199	6	3,644	6,139	12.50
90	3	43	-	11	-	147	356	12.75
204	23	56	-	3	-	288	291	13.00
58	3	28	40,741	147,413	188	188,438	189,481	13.25
68	1	32	-	8	164	275	275	13.50
22	9	20	-	48	15	113	219	13.75
90	34	293	1,936	756	13	3,130	8,085	14.00
8	108	19	661	6	34	835	835	14.25
100	15	2	2,454	5	16	2,676	3,137	14.50
32	44,909	19,967	-	0	1	64,938	65,249	14.75
2,504	-	15	1,021	0	2	3,577	9,741	15.00
181	0	0	-	1	-	182	182	15.25
528	11	50	-	603	15	1,211	1,211	15.50
3,786	-	2	148	-	40	4,277	4,277	15.75
8,577	14	114	932	0	35	9,792	9,792	16.00
393	-	8	-	765	11	1,178	1,178	16.25
4,089	1	4,003	-	-	-	8,224	9,019	16.50
3,932	-	-	151	1	-	4,084	4,084	16.75
7,339	1	-	342	-	-	8,052	8,052	17.00
1,005	-	-	-	-	-	1,005	1,005	17.25
3,512	-	6	679	-	-	4,289	5,194	17.50
3,410	-	2	-	-	-	3,432	3,640	17.75
3,819	34	-	1	-	-	21,516	21,516	18.00
20,667	-	86	-	-	-	21,328	21,328	18.25
1,350	-	3	936	6	-	2,699	4,645	18.50
122	-	325	52	596	-	1,628	1,628	18.75
2,385	-	30	113	371	-	3,531	5,361	19.00
2,033	-	-	-	5	-	7,738	15,069	19.25
2,542	12	9	163	5	13	7,795	7,883	19.50
1,642	-	-	-	994	-	4,083	6,573	19.75
2,714	-	-	-	55	-	7,298	7,298	20.00
4,281	-	-	-	12	-	15,394	16,219	20.25
17,118	84	193	15	79	-	64,092	2,325,007	20.50
14,994	21	-	-	-	-	111,350	133,891	20.75
25,539	-	-	-	-	25	38,331	69,686	21.00
43,859	-	-	-	-	-	49,563	66,004	21.25
175,049	-	13,000	-	-	-	207,206	209,013	21.50
58,749	-	-	-	610	-	73,207	81,020	21.75
199,591	-	-	-	22	33	235,355	244,613	22.00 & above
729,470	45,590	39,209	50,395	156,889	711	1,408,846	5,262,307	Total
18.99	14.56	16.98	13.67	13.20	14.75	17.26	17.59	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.5.2 Deposits Distributed by Rate of Overall Domestic Private

Rate of Interest	Dec-22 Sep-23		Dec-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	7,010,569	8,047,972	8,250,672	104,526	27,334	125,945	1,872	137
01.00*	239,553	400,442	-	-	-	346,139	6,446	8,972
02.00*	197,001	200,921	-	986	-	106,216	3,362	2,771
03.00*	51,892	32,457	-	-	-	4,590	3,236	1,286
04.00*	72,217	34,153	0	-	-	117,381	9,686	5,255
05.00*	64,807	56,468	-	-	-	1,331	16,030	11,691
05.25	7,444	8,689	-	-	-	101	7	735
05.50	16,835	31,652	-	-	-	341	1,374	558
05.75	17,912	7,817	-	-	-	1,342	763	52
06.00	74,075	58,373	-	-	-	3,139	5,312	4,016
06.25	147,350	28,030	-	-	-	160	2,000	540
06.50	15,671	13,594	-	-	-	76	7,054	856
06.75	60,055	37,716	-	-	-	9,648	7	192
07.00	518,813	35,566	-	-	-	72,952	8,388	2,370
07.25	69,879	17,348	-	-	-	7,461	98	1,048
07.50	37,148	7,629	-	-	-	3,465	563	166
07.75	27,604	6,291	-	-	-	17,878	662	862
08.00	16,742	39,140	-	-	-	16,288	2,106	20,272
08.25	22,419	4,807	-	-	-	2,296	1,172	5,403
08.50	36,211	184,171	-	-	-	50,153	2,245	8,954
08.75	20,876	12,762	-	-	-	8,891	946	20
09.00	35,700	27,877	-	-	-	107,462	13,770	3,186
09.25	47,868	68,589	-	-	-	9,770	408	25,988
09.50	33,821	29,761	-	-	-	7,794	1,520	1,599
09.75	25,717	12,335	-	-	-	12,273	620	15
10.00	137,319	36,653	-	-	-	17,493	1,593	3,553
10.25	36,270	19,276	-	-	-	16,673	14,175	1,881
10.50	85,034	7,781	-	-	-	1,937	122	77
10.75	22,499	19,710	-	-	-	3	262	3,289
11.00	32,364	405,985	-	-	-	438,309	8,263	156
11.25	34,480	15,312	-	-	-	2,706	127	1,840
11.50	106,139	36,039	-	-	-	23,249	3,004	302
11.75	15,450	124,637	-	-	-	89,604	6,820	19
12.00	63,133	71,406	-	-	-	34,700	19,998	452
12.25	23,408	10,864	-	-	-	6,284	703	28,179
12.50	51,950	44,304	-	-	-	26,210	2,077	20
12.75	53,657	12,785	-	-	-	10,040	-	4
13.00	58,413	24,021	-	-	-	1,400	700	37
13.25	31,041	4,796	-	-	-	2,321	-	-
13.50	78,869	10,629	-	-	-	8,609	184	133
13.75	69,849	8,932	-	-	-	1,191	3,545	-
14.00	128,179	82,037	-	-	-	57,914	3,217	8,635
14.25	78,850	80,781	-	-	-	94,267	669	-
14.50	4,054,545	41,562	-	-	-	14,971	2,156	33
14.75	778,034	15,284	-	-	-	8,675	54	1
15.00	646,503	48,066	-	-	-	17,500	430	188
15.25	243,366	40,527	-	-	-	13,254	459	10
15.50	405,133	44,929	-	-	-	5,852	553	46
15.75	255,978	57,594	-	-	-	2,471	2,110	290
16.00	358,829	197,543	-	-	-	159,066	9,363	662
16.25	232,359	51,407	-	-	-	7,706	12,161	912
16.50	112,413	88,852	-	-	-	23,172	5,808	196
16.75	114,784	23,393	-	-	-	6,825	95	25
17.00	102,960	73,182	-	-	-	12,773	3,759	327
17.25	30,302	33,505	-	-	-	3,029	116	125
17.50	4,513	37,559	-	-	-	17,173	1,258	1,981
17.75	-	50,429	-	-	-	5,336	2,942	10,261
18.00	4,674	95,237	-	-	-	48,679	57,865	2,316
18.25	-	61,602	-	-	-	19,831	3,284	2,021
18.50	8	111,345	-	-	-	43,806	70,176	3,463
18.75	-	36,234	-	-	-	5,104	55,698	1,891
19.00	10	149,744	-	-	-	46,633	30,756	45,817
19.25	-	76,341	-	-	-	14,191	25,026	8,864
19.50	1	134,928	-	-	-	39,801	68,522	23,179
19.75	-	88,563	-	-	-	13,645	11,936	18,156
20.00	10	184,218	-	-	-	38,695	73,002	22,111
20.25	-	93,404	-	-	-	14,350	29,458	6,135
20.50	-	5,282,555	-	101,996	-	5,097,649	81,778	8,832
20.75	-	1,046,440	-	50,499	-	1,183,415	66,108	8,503
21.00	3	562,369	-	22,098	-	176,651	97,060	19,893
21.25	-	155,308	-	13,444	-	76,914	35,228	15,158
21.50	11	325,822	-	26,912	-	217,553	53,777	17,644
21.75	-	102,404	-	-	-	11,807	42,240	3,906
22.00 & above	10	464,952	-	-	-	137,307	170,530	25,065
Total	17,319,530	20,195,806	8,250,672	320,461	27,334	9,349,837	1,168,817	403,531
Weighted Average	12.66	17.47	0.00	13.93	-	17.70	18.62	15.56

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
16,345	-	-	-	3	-	18,358	8,526,834	00.00
10,548	-	5	-	30	-	26,002	372,141	01.00*
2,726	-	-	-	-	-	8,858	116,060	02.00*
2,008	-	-	-	-	-	6,531	11,121	03.00*
2,607	2	98	3	28	-	17,680	135,061	04.00*
24,897	159	2,585	-	12	5	55,379	56,710	05.00*
2,484	-	15	1	68	-	3,310	3,411	05.25
638	-	14	-	32	3	2,619	2,960	05.50
260	1,248	2,247	-	7,547	13,040	25,160	26,502	05.75
2,529	-	43	1	7	1	11,909	15,048	06.00
4,378	-	55	1	73	-	7,047	7,207	06.25
4,521	-	86	1	121	1	12,639	12,715	06.50
1	2	61	1,648	5	-	1,917	11,565	06.75
967	0	75	56	239	5	12,100	85,052	07.00
314	13	18	6	521	-	2,018	9,479	07.25
2,307	140	187	1	659	63	4,085	7,550	07.50
16	0	251	2	182	0	1,975	19,853	07.75
2,174	9	218	40	904	8	25,731	42,019	08.00
0	11	92	1	959	-	7,638	9,934	08.25
271	56	548	3	190	4	12,271	62,424	08.50
1,995	10	44	0	123	4	3,142	12,033	08.75
3,035	28	3,623	-	155	3	23,800	131,262	09.00
1,106	32	72	0	111	-	27,717	37,487	09.25
7,064	161	67	1	177	1	10,590	18,384	09.50
475	92	2,149	1	256	1	3,608	15,882	09.75
13,079	75	530	13	474	40	19,356	36,849	10.00
672	208	265	2	1,250	9	18,463	35,136	10.25
4,016	116	281	4	1,309	28	5,953	7,890	10.50
17	38	86	-	11,587	2	15,282	15,284	10.75
2,016	98	183	38	1,807	8	12,569	450,878	11.00
1,722	784	942	1	1,916	24	7,356	10,063	11.25
3,547	243	141	6	462	5	7,710	30,959	11.50
4,447	241	11	-	333	17	11,888	101,493	11.75
669	1,443	800	26	32,523	16	55,925	90,625	12.00
80	4	446	7	4,190	82	33,690	39,974	12.25
1,805	190	850	10	3,231	4	8,187	34,397	12.50
376	103	63	-	727	3	1,275	11,315	12.75
5,137	162	997	1	1,859	-	8,892	10,292	13.00
128	51	1,079	-	318	-	1,576	3,897	13.25
330	63	892	9	2,188	53	3,852	12,461	13.50
2,392	36	147	0	291	0	6,412	7,603	13.75
2,492	1,804	4,658	307	1,542	-	22,654	80,568	14.00
309	476	474	6	1,136	-	3,071	97,337	14.25
2,014	217	482	99	2,519	-	7,520	22,491	14.50
978	100	137	5	759	55	2,088	10,763	14.75
11,774	235	4,169	3	1,792	-	18,590	36,090	15.00
3,379	44	3,107	10	9	-	7,018	20,272	15.25
25,760	1,444	2,119	4	6,301	-	36,226	42,078	15.50
2,061	9	67	-	16,373	-	20,911	23,383	15.75
26,765	881	218	2	706	-	38,596	197,661	16.00
2,953	12	1,600	-	18	-	17,656	25,362	16.25
53,959	46	259	-	108	-	60,376	83,548	16.50
4,200	83	10	-	1,610	-	6,023	12,848	16.75
15,737	157	83	-	5,534	-	25,596	38,369	17.00
32,280	9	10	-	75	-	32,614	35,643	17.25
3,070	67	495	-	9,501	-	16,373	33,546	17.50
1,749	113	-	-	-	-	15,065	20,401	17.75
64,510	19	709	0	2,415	-	127,833	176,512	18.00
25,138	109	12	-	-	-	30,564	50,395	18.25
15,892	24	7	-	2,511	-	92,073	135,879	18.50
3,919	-	-	-	-	-	61,508	66,612	18.75
102,313	3	15	-	40	-	178,942	225,575	19.00
12,746	-	-	-	-	-	46,636	60,827	19.25
209,729	10	3	-	18	-	301,460	341,261	19.50
27,151	-	10	-	13	-	57,266	70,911	19.75
121,775	30	64	-	48	-	217,030	255,724	20.00
36,484	-	-	-	-	-	72,077	86,427	20.25
40,705	23	14	0	340	-	131,693	5,331,337	20.50
30,872	0	-	0	22	-	105,505	1,339,419	20.75
134,819	22	100	1	9	-	251,905	450,654	21.00
36,224	-	-	-	-	-	86,611	176,969	21.25
86,286	-	-	-	10	-	157,717	402,182	21.50
89,673	-	-	-	-	-	135,820	147,627	21.75
328,169	25	48	-	27	-	523,863	661,170	22.00 & above
1,689,980	11,781	39,135	2,316	130,305	13,482	3,459,348	21,407,652	Total
18.98	12.59	12.08	8.38	13.06	5.78	17.72	17.62	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Dec-22		Sep-23	Dec-23					
					Fixed				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	101,054	122,041	151,609	-	4	1,463	62	-	
01.00*	5,646	1,238	-	-	-	1,609	-	-	
02.00*	-	13,106	-	-	-	6,786	6,134	-	
03.00*	-	2,810	-	-	-	-	-	-	
04.00*	-	27	-	-	-	-	2,100	-	
05.00*	-	3,697	-	-	-	-	1,900	-	
05.25	-	-	-	-	-	-	-	-	
05.50	-	-	-	-	-	-	-	-	
05.75	-	505	-	-	-	-	-	-	
06.00	-	4,500	-	-	-	-	-	-	
06.25	-	-	-	-	-	-	20	-	
06.50	-	45	-	-	-	-	-	-	
06.75	-	-	-	-	-	-	525	-	
07.00	-	-	-	-	-	-	-	-	
07.25	-	-	-	-	-	-	-	-	
07.50	-	-	-	-	-	-	-	-	
07.75	-	-	-	-	-	-	-	-	
08.00	-	-	-	-	-	-	5,000	-	
08.25	-	-	-	-	-	-	-	-	
08.50	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	2,950	-	
10.25	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	
11.25	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	
12.25	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	-	-	
12.75	-	-	-	-	-	-	-	-	
13.00	26	-	-	-	-	-	1,000	-	
13.25	1,323	5	-	-	-	-	330	-	
13.50	7,048	-	-	-	-	-	4,000	-	
13.75	8,506	-	-	-	-	-	-	-	
14.00	3,037	1,564	-	-	-	-	3,505	-	
14.25	4,010	-	-	-	-	-	-	-	
14.50	200,270	-	-	-	-	-	-	-	
14.75	20,554	-	-	-	-	-	-	-	
15.00	6,061	2,924	-	-	-	-	-	-	
15.25	1,500	-	-	-	-	-	-	-	
15.50	68,424	-	-	-	-	-	-	-	
15.75	3,368	-	-	-	-	-	-	-	
16.00	-	-	-	-	-	-	1,868	-	
16.25	-	-	-	-	-	-	-	-	
16.50	-	-	-	-	-	-	-	-	
16.75	-	-	-	-	-	-	-	-	
17.00	-	-	-	-	-	-	-	-	
17.25	-	-	-	-	-	-	-	-	
17.50	-	-	-	-	-	-	-	-	
17.75	-	-	-	-	-	-	-	-	
18.00	-	-	-	-	-	-	-	-	
18.25	-	-	-	-	-	-	-	-	
18.50	-	6,742	-	-	-	-	6,633	-	
18.75	-	28,773	-	-	-	-	27,974	-	
19.00	-	-	-	-	-	-	5,293	-	
19.25	-	-	-	-	-	-	4,600	-	
19.50	-	-	-	-	-	-	-	-	
19.75	-	-	-	-	-	-	-	-	
20.00	-	-	-	-	-	-	-	-	
20.25	-	-	-	-	-	-	-	-	
20.50	-	368,832	-	-	-	378,066	-	-	
20.75	-	-	-	-	-	-	-	-	
21.00	-	2,220	-	-	-	14,292	-	-	
21.25	-	-	-	-	-	-	-	-	
21.50	-	33	-	-	-	-	-	-	
21.75	-	-	-	-	-	-	-	-	
22.00 & above	-	-	-	-	-	-	-	-	
Total	430,827	559,062	151,609	-	4	402,216	73,895	-	
Weighted Average	14.18	19.13	(0.00)	-	-	20.04	14.66	-	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-23								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	62	153,138	00.00
-	-	-	-	-	-	-	1,609	01.00*
-	-	-	-	-	-	6,134	12,920	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	2,100	2,100	04.00*
-	-	-	-	-	-	1,900	1,900	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	20	20	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	525	525	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	5,000	5,000	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	2,950	2,950	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	1,000	1,000	13.00
-	-	-	-	-	-	330	330	13.25
-	-	-	-	-	-	4,000	4,000	13.50
-	-	-	-	-	-	-	-	13.75
-	-	-	-	-	-	3,505	3,505	14.00
-	-	-	-	-	-	-	-	14.25
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	-	-	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	-	-	15.50
-	-	-	-	-	-	-	-	15.75
-	-	-	-	-	-	1,868	1,868	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	6,633	6,633	18.50
-	-	-	-	-	-	27,974	27,974	18.75
-	-	-	-	-	-	5,293	5,293	19.00
-	-	-	-	-	-	4,600	4,600	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	20.25
-	-	-	-	-	-	-	378,066	20.50
-	-	-	-	-	-	-	-	20.75
-	-	-	-	-	-	-	14,292	21.00
-	-	-	-	-	-	-	-	21.25
-	-	-	-	-	-	-	-	21.50
-	-	-	-	-	-	-	-	21.75
-	-	-	-	-	-	-	-	22.00 & above
-	-	-	-	-	-	73,895	627,724	Total
-	-	-	-	-	-	14.66	19.21	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.5.4 Deposits Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	5,568,442	1,075,629	357,761	2,937,186	9,939,018
01.00*	203,237	50,145	39,359	103,128	395,869
02.00*	37,848	10,440	24,312	64,426	137,026
03.00*	36,984	5,902	9,754	76,186	128,826
04.00*	38,494	10,485	5,623	84,182	138,784
05.00*	16,151	4,360	9,137	36,851	66,498
05.25	1,145	72	267	3,225	4,709
05.50	1,301	208	1,121	342	2,973
05.75	1,334	201	273	100,310	102,117
06.00	8,725	755	2,435	89,193	101,107
06.25	964	1,558	403	4,345	7,270
06.50	1,589	193	800	10,491	13,074
06.75	4,250	1,685	488	5,736	12,159
07.00	32,766	11,042	9,663	31,658	85,128
07.25	3,931	1,160	934	3,526	9,551
07.50	5,184	891	514	1,380	7,968
07.75	8,837	2,322	3,858	4,939	19,956
08.00	17,848	4,154	2,679	22,471	47,152
08.25	3,258	818	340	7,819	12,235
08.50	33,968	10,508	8,389	31,715	84,580
08.75	4,860	2,063	2,256	3,097	12,276
09.00	58,095	26,283	3,159	47,616	135,153
09.25	9,598	2,096	1,897	31,388	44,980
09.50	8,301	2,133	1,061	7,562	19,058
09.75	2,644	1,183	723	14,224	18,773
10.00	24,139	2,645	3,550	12,910	43,243
10.25	13,867	4,591	2,315	20,401	41,174
10.50	12,678	4,226	3,619	23,690	44,213
10.75	2,608	673	249	15,084	18,613
11.00	246,197	70,122	6,147	131,935	454,402
11.25	6,365	1,068	633	6,627	14,693
11.50	6,517	3,087	2,022	22,129	33,755
11.75	73,278	19,156	138	11,523	104,095
12.00	17,618	5,662	869	70,245	94,394
12.25	5,532	1,652	767	39,345	47,295
12.50	8,521	3,311	3,589	25,115	40,537
12.75	4,350	787	306	6,228	11,672
13.00	5,260	2,182	2,347	1,794	11,583
13.25	22,899	5,520	60,349	104,941	193,708
13.50	4,653	1,452	2,143	8,489	16,735
13.75	2,459	792	276	4,295	7,822
14.00	50,149	5,300	10,559	26,150	92,158
14.25	62,740	17,794	363	17,276	98,173
14.50	9,053	3,503	4,944	8,129	25,628
14.75	7,489	3,016	613	64,893	76,012
15.00	10,461	6,079	3,341	25,951	45,832
15.25	7,256	7,663	1,391	4,144	20,454
15.5	7,891	4,670	2,222	28,506	43,289
15.75	12,576	6,107	849	8,128	27,660
16.00	70,732	58,284	5,885	74,419	209,321
16.25	5,354	926	1,872	18,389	26,540
16.5	36,135	18,346	6,984	31,102	92,567
16.75	6,496	2,169	2,963	5,304	16,932
17.00	15,244	5,631	4,785	20,762	46,421
17.25	18,105	8,211	662	9,671	36,649
17.5	16,234	6,319	2,736	13,451	38,740
17.75	3,851	2,783	1,409	15,999	24,042
18.00	37,899	17,432	17,615	125,081	198,028
18.25	19,797	13,862	7,776	30,287	71,722
18.5	32,311	9,547	8,907	96,393	147,157
18.75	19,532	2,671	1,500	72,511	96,214
19.00	85,468	26,572	22,219	101,970	236,229
19.25	23,899	6,549	3,451	46,596	80,496
19.5	69,478	19,611	12,401	247,655	349,144
19.75	15,726	6,344	5,575	49,838	77,484
20.00	89,139	35,573	33,304	105,006	263,023
20.25	28,467	11,329	7,962	54,888	102,646
20.50	3,192,069	870,242	377,334	3,594,764	8,034,410
20.75	460,433	167,161	133,683	712,032	1,473,310
21.00	44,678	13,532	13,049	463,373	534,632
21.25	10,277	12,720	1,729	218,247	242,973
21.50	37,267	6,134	1,585	566,209	611,195
21.75	5,157	1,705	168	221,615	228,646
22.00 & above	27,001	5,043	1,230	872,510	905,784
Total	11,105,056	2,736,042	1,277,588	12,178,996	27,297,683

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

2.6 Deposits Distributed by Size of

All
As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	442887	228.0345541	249494	216.5068759	15774	4.47645257	37500	3.79232206	4894276	3727.850429
5,000 to 10,000	41,127	292	32,333	223	763	6	1,042	7	1,482,573	12,336
10,000 to 20,000	38,802	547	32,470	451	839	12	1,477	20	1,619,943	21,467
20,000 to 25,000	12,539	278	13,495	301	498	11	375	8	290,136	6,598
25,000 to 50,000	48,854	1,711	43,816	1,571	1,305	45	1,078	38	653,472	24,799
50,000 to 100,000	132,436	10,198	43,401	3,028	814	58	1,002	72	544,590	36,531
100,000 to 150,000	30,395	3,655	18,917	2,308	463	56	614	74	250,271	30,318
150,000 to 200,000	18,650	3,196	11,023	1,788	263	45	475	82	160,326	27,291
200,000 to 300,000	22,668	5,538	13,868	3,319	364	89	544	136	248,273	58,688
300,000 to 400,000	14,688	5,066	7,683	2,650	227	78	320	110	108,457	37,323
400,000 to 500,000	11,628	5,179	5,305	2,336	167	74	306	138	69,945	31,105
500,000 to 750,000	22,302	13,241	8,120	4,958	410	262	547	331	182,766	108,471
750,000 to 1,000,000	16,468	9,519	5,554	4,796	375	325	436	378	77,679	65,842
1,000,000 to 2,000,000	27,536	37,740	13,654	19,802	593	845	983	1,367	147,294	203,161
2,000,000 to 3,000,000	13,034	31,912	7,067	16,871	374	939	471	1,168	62,988	152,495
3,000,000 to 4,000,000	7,084	24,317	3,650	12,580	267	919	374	1,291	35,250	120,579
4,000,000 to 5,000,000	4,944	22,054	2,574	11,483	198	890	262	1,166	22,797	101,301
5,000,000 to 6,000,000	4,564	24,534	2,187	11,859	140	760	246	1,319	20,264	108,677
6,000,000 to 7,000,000	3,013	19,414	1,401	9,129	151	974	166	1,073	12,027	77,476
7,000,000 to 8,000,000	2,275	16,955	1,303	9,691	84	626	143	1,067	9,627	71,708
8,000,000 to 9,000,000	1,769	15,012	1,002	8,436	111	960	141	1,189	7,650	64,665
9,000,000 to 10,000,000	1,385	13,106	741	7,050	85	802	100	946	6,016	56,936
10,000,000 to 100,000,000	13,076	310,012	13,618	414,508	1,439	48,981	2,000	63,788	57,288	1,484,493
100,000,000 to 500,000,000	555	98,474	3,738	729,444	727	155,047	560	114,012	5,600	1,065,717
500,000,000 to 1,000,000,000	34	23,246	787	509,132	220	141,432	122	82,753	591	383,731
1,000,000,000 to 5,000,000,000	38	68,799	628	1,170,215	323	652,131	154	327,690	522	1,012,656
5,000,000,000 to 10,000,000,000	1	8,145	52	332,503	35	228,313	34	238,982	50	322,913
10,000,000,000 & Over	-	-	31	675,153	19	308,782	23	366,699	26	523,627
Total	932,752	772,367	537,912	3,965,803	27,028	1,543,469	51,495	1,205,910	10,970,697	6,214,633

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

Accounts and Category of Deposit Holders
Banks
31st Dec, 2023

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
56394	45.89177778	46093520	20157.38891	443478	220.3797975	51790436	24376.28657	52233323	24604.32112	Less Than 5000
18,579	87	9,448,432	53,780	16,393	84	11000115	66522.50412	11041242	66814.12906	5,000 to 10,000
15,394	195	4,117,065	62,545	23,624	135	5810812	84825.86834	5849614	85373.03816	10,000 to 20,000
39,054	891	1,654,424	36,436	10,692	85	2008674	44332.22782	2021213	44610.07343	20,000 to 25,000
202,787	6,066	4,794,013	176,441	26,051	375	5722522	209335.5667	5771376	211046.5225	25,000 to 50,000
228,497	13,212	5,782,419	415,706	33,249	1,628	6633972	470235.2518	6766408	480433.0223	50,000 to 100,000
5,354	642	5,600,516	710,599	15,625	1,921	5891760	745916.6517	5922155	749571.3268	100,000 to 150,000
4,504	505	2,096,086	363,731	6,398	848	2279075	394289.022	2297725	397485.4736	150,000 to 200,000
2,053	502	2,469,947	600,380	6,901	1,790	2741950	664903.9156	2764618	670442.2638	200,000 to 300,000
1,456	499	1,355,510	466,207	5,794	2,082	1479447	508949.4419	1494135	514015.0013	300,000 to 400,000
1,016	451	852,893	380,790	1,667	751	931299	415645.3538	942927	420824.8376	400,000 to 500,000
2,232	1,328	1,153,804	691,261	4,179	2,646	1352058	809256.1681	1374360	822496.7641	500,000 to 750,000
1,154	999	960,399	468,545	876	782	1046473	541668.1737	1062941	551187.0658	750,000 to 1,000,000
3,343	4,527	911,696	1,246,403	2,565	3,586	1080128	1479691.787	1107664	1517431.707	1,000,000 to 2,000,000
1,837	4,434	398,947	968,446	546	1,334	472230	1145686.875	485264	1177599.079	2,000,000 to 3,000,000
1,225	4,165	171,388	586,358	450	1,513	212604	727405.661	219688	751722.8339	3,000,000 to 4,000,000
862	3,874	106,568	474,865	488	2,177	133749	595755.9592	138693	617809.7774	4,000,000 to 5,000,000
1,052	5,548	149,415	809,706	173	931	173477	938800.71	178041	963334.9004	5,000,000 to 6,000,000
515	3,324	51,830	333,565	224	1,460	66314	427000.0975	69327	446413.7348	6,000,000 to 7,000,000
386	2,876	47,387	353,212	80	588	59010	439767.8288	61285	456722.5054	7,000,000 to 8,000,000
390	3,263	26,585	224,470	54	456	35933	303438.5935	37702	318450.9667	8,000,000 to 9,000,000
255	2,397	19,964	189,007	45	430	27206	257568.5029	28591	270674.5741	9,000,000 to 10,000,000
5,024	146,512	125,112	2,588,590	882	25,977	205363	4772848.744	218439	5082860.467	10,000,000 to 100,000,000
976	208,655	2,750	458,048	84	16,253	14435	2747176.009	14990	2845650.412	100,000,000 to 500,000,000
145	90,014	127	77,456	-	-	1992	1284517.675	2026	1307763.479	500,000,000 to 1,000,000,000
86	152,358	49	78,981	4	9,191	1766	3403222.207	1804	3472021.381	1,000,000,000 to 5,000,000,000
4	25,206	-	-	-	-	175	1147917.083	176	1156061.668	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	99	1874261.457	99	1874261.457	10,000,000,000 & Over
594,574	682,576	88,390,846	12,835,683	600,522	77,243	101,173,074	26,525,316	102,105,826	27,297,683	Total

2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	33,865,048	18,375	15,609,056	4,593	613,006	523	2,146,213	1,113	52,233,323	24,604
5,000 to 10,000	16,119,804	66,354	611,408	4,340	71,237	507	238,793	1,612	11,841,242	66,814
10,000 to 20,000	4,622,836	66,842	938,634	14,520	85,821	1,218	203,123	2,785	5,849,614	85,373
20,000 to 25,000	1,573,177	34,605	261,353	5,823	23,801	539	162,882	3,642	2,021,213	44,610
25,000 to 50,000	4,348,135	160,884	962,438	34,940	77,475	2,737	383,328	12,485	5,771,376	211,047
50,000 to 100,000	5,088,011	364,545	1,134,144	80,827	91,037	6,632	453,216	28,430	6,766,408	480,433
100,000 to 150,000	5,114,468	651,339	639,582	77,779	72,530	8,496	99,575	11,958	5,922,155	749,571
150,000 to 200,000	1,817,252	315,470	385,499	65,928	36,126	6,287	58,808	9,801	2,297,725	397,405
200,000 to 300,000	2,153,872	522,419	456,572	110,807	70,922	17,093	83,252	20,123	2,764,618	670,442
300,000 to 400,000	1,129,392	388,483	286,516	98,623	35,192	12,144	43,035	14,765	1,494,135	514,015
400,000 to 500,000	701,945	313,416	179,929	80,079	30,513	13,784	30,540	13,546	942,927	420,825
500,000 to 750,000	926,869	354,724	283,487	109,895	56,091	34,476	107,913	63,402	1,374,360	822,497
750,000 to 1,000,000	820,360	373,467	172,149	118,024	38,209	33,356	32,143	26,340	1,062,941	551,187
1,000,000 to 2,000,000	733,832	1,007,829	235,003	318,252	64,028	87,942	74,801	103,408	1,107,664	1,517,432
2,000,000 to 3,000,000	272,464	659,294	138,763	335,743	37,188	93,395	36,849	89,168	485,264	1,177,599
3,000,000 to 4,000,000	139,553	477,882	42,579	145,088	16,822	57,632	20,734	71,121	219,688	751,723
4,000,000 to 5,000,000	92,599	412,856	21,465	95,268	10,486	46,671	14,143	63,015	138,693	617,810
5,000,000 to 6,000,000	137,251	744,467	17,822	95,660	9,461	50,820	13,507	72,388	178,041	963,335
6,000,000 to 7,000,000	45,609	293,419	10,095	65,146	5,213	33,576	8,410	54,273	69,327	446,414
7,000,000 to 8,000,000	31,898	237,293	6,819	50,837	15,910	118,975	6,658	49,618	61,285	456,723
8,000,000 to 9,000,000	23,042	194,521	5,494	46,342	3,544	30,008	5,622	47,580	37,702	318,451
9,000,000 to 10,000,000	17,329	164,030	4,122	39,028	2,769	26,214	4,271	41,403	28,591	270,675
10,000,000 to 100,000,000	112,806	2,415,459	26,028	524,768	20,544	453,973	59,061	1,688,660	218,439	5,082,860
100,000,000 to 500,000,000	3,192	533,211	597	95,109	560	91,520	10,641	2,125,809	14,990	2,845,650
500,000,000 to 1,000,000,000	130	78,797	25	17,049	30	18,364	1,841	1,193,553	2,026	1,307,763
1,000,000,000 to 5,000,000,000	38	55,773	26	41,567	18	30,707	1,722	3,343,975	1,804	3,472,021
5,000,000,000 to 10,000,000,000	1	5,301	-	-	-	-	175	1,150,761	176	1,156,062
10,000,000,000 & Over	-	-	-	-	-	-	99	1,874,261	99	1,874,261
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

2.7 Deposits Distributed by Type of Account All

(Million Rupees)

Sep-23										Dec-23		Oct to Dec23			
Type of Accounts	No. of Accounts	Amount	No. of Accounts	Amount	Over the Counter (OTC)	Debits		Debits							
						Fund Transfer(Paper based)	Fund Transfer(Online)	Other Than		Total Debits					
								Others							
I. Current Deposits	72,890,465	9,034,409	78,464,778	9,550,027	15,203,095	25,311,355	21,866,997	39,342,397		101,723,844					
1) Basic Banking Accounts	4,186,924	228,413	4,064,642	235,150	30,527	341,436	74,691	57,733		504,386					
II. Call Deposits	315,623	374,331	321,833	381,703	247,518	229,325	1,822,818	77,149		2,376,810					
III. Other Deposit Accounts	180,899	562,880	173,995	659,545	134,739	338,272	533,647	1,995,069		3,001,726					
IV. Saving Deposits	21,849,996	10,988,517	22,347,599	11,764,320	5,858,253	26,610,064	8,847,827	35,373,653		76,689,798					
V. Fixed or Term Deposits	885,493	4,635,259	797,621	4,942,088	129,704	2,078,191	8	2,861,575		5,069,477					
1) Less Than Three Months	56,120	670,711	58,605	750,629	98,910	1,458,948	-	1,072,566		2,630,424					
2) For Three Months and Over but Less Than Six Months	40,406	697,242	39,964	712,978	11,179	299,637	-	406,766		717,582					
3) For Six Months and Over but Less Than One Year	60,233	623,580	28,865	569,218	12,497	126,998	-	380,538		520,033					
4) For One Year & Over but Less Than Two Years	455,186	2,170,238	382,868	2,419,450	4,656	186,226	8	994,036		1,184,926					
5) For Two Years & Over but Less Than Three Years	15,450	59,285	13,141	57,371	98	155	-	3,380		3,633					
6) For Three Years & Over but Less Than Four Years	30,205	74,159	26,369	78,344	249	719	-	1,172		2,140					
7) For Four Years & Over but Less Than Five Years	42,022	29,652	43,681	52,711	456	8	0	125		589					
8) For Five Years & Over but Less Than Ten Years	184,957	296,619	202,936	287,194	1,660	5,460	0	2,990		10,111					
9) For Ten Years and Over	914	13,775	1,192	14,193	-	40	-	0		40					
Total	96,122,476	25,595,396	102,105,826	27,297,683	21,573,309	54,567,206	33,071,297	79,649,842		188,861,655					

* Turnover of banks deposits can be calculated by ratio of overall debits to deposits and Average Deposits.

By the deposits turnover we mean, the number of times the debits are of the average deposits during the same period. The quarterly turnover rate for example, of 14.5 means that the debits on a quarterly basis are 14.5 times the average deposits of banks during the specified period.

**and Debits/Credits to Deposits
Banks**

(Million Rupees)				
Oct to Dec23				
Credits				
Other than the Counter				
Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
14,878,632	13,116,670	51,242,112	48,000,148	127,237,562
20,818	504,065	66,912	71,706	663,501
238,533	229,199	1,793,918	129,990	2,391,640
335,556	257,188	510,963	3,098,342	4,202,049
6,140,763	12,672,769	10,431,725	24,907,076	54,152,334
1,118,841	1,206,531	9	4,150,753	6,476,134
1,060,080	569,990	-	971,103	2,601,172
25,417	346,359	0	356,592	728,368
7,888	55,820	-	415,147	478,855
23,762	230,156	9	2,404,956	2,658,883
54	89	-	431	573
72	108	-	935	1,115
1,051	10	1	169	1,230
516	3,981	0	1,421	5,918
-	19	-	-	19
22,712,325	27,482,357	63,978,728	80,286,310	194,459,720

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	237,421	98,199	241,426	102,143	243,657	112,764
II. Securities, Shares and Other						
Financial Instruments:	1,133	148,520	1,011	154,306	887	153,428
A. Quoted on the Stock Exchange:	642	60,858	546	74,783	554	78,907
1. To Stock Brokers and Dealers:	357	40,821	318	45,919	342	49,707
(a) Government and Other Trustee Securities	158	10,763	145	16,250	166	16,568
(b) Shares and Debentures	193	26,965	168	27,379	172	31,112
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	3,094	5	2,290	4	2,027
2. To Others:	285	20,037	228	28,864	212	29,199
(a) Government and Other Trustee Securities	81	1,109	63	756	52	648
(b) Shares and Debentures	166	17,870	132	18,200	129	19,014
(c) Participation Term Certificates	5	9	4	8	4	8
(d) Others	33	1,049	29	9,899	27	9,529
B. Unquoted on the Stock Exchange:	491	87,662	465	79,523	333	74,521
1. To Stock Brokers and Dealers:	128	12,942	121	11,161	121	11,594
(a) Government and Other Trustee Securities	1	0	1	0	-	-
(b) Shares and Debentures	119	12,556	117	11,001	118	11,520
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	3	160	3	74
2. To Others:	363	74,720	344	68,362	212	62,927
(a) Government and Other Trustee Securities	124	29,164	81	8,682	67	7,471
(b) Shares and Debentures	50	3,533	32	2,092	26	2,176
(c) Participation Term Certificates	3	1	-	-	-	-
(d) Others	186	42,022	231	57,588	119	53,280
III. Merchandise	68,953	2,900,848	68,957	2,880,256	70,111	3,177,729
A. Food Items:	20,646	840,853	20,065	846,884	19,963	1,034,964
1. Wheat	9,579	322,418	8,371	412,549	8,512	448,879
2. Rice and Paddy	3,408	170,331	2,447	108,375	3,205	143,702
3. Other Grains & Pulses:	543	9,651	547	16,629	783	20,092
(a) Indigenous	421	8,175	526	16,284	757	19,338
(b) Imported	122	1,475	21	345	26	754
4. Edible Oils:	1,563	89,349	1,546	95,660	1,604	102,774
(a) Indigenous	1,488	86,736	1,445	91,111	1,548	99,905
(b) Imported	75	2,614	101	4,549	56	2,868
5. Sugar:	1,433	154,023	1,303	126,800	1,671	220,925
(a) Indigenous	1,426	151,412	1,297	126,383	1,665	219,594
(b) Imported	7	2,610	6	417	6	1,331
6. Kariana And Spices	229	3,827	186	2,998	205	2,871
7. Fish And Fish Preparations	47	2,502	20	397	22	424
8. Other Food Items:	3,844	88,753	5,645	83,474	3,961	95,297
(a) Indigenous	3,799	87,751	5,621	82,981	3,926	94,655
(b) Imported	45	1,002	24	493	35	642
B. Raw Materials:	23,791	761,440	22,343	680,908	22,449	737,334
1. Cotton Raw:	14,756	194,266	14,372	170,407	14,233	172,988
(a) Indigenous	3,378	177,840	2,778	151,692	2,587	154,489
(b) Imported	11,378	16,427	11,594	18,714	11,646	18,498
2. Synthetic Fibers:	151	17,340	130	16,502	122	13,519
(a) Indigenous	123	14,714	81	15,340	77	12,328
(b) Imported	28	2,626	49	1,162	45	1,191
3. Fertilizers:	1,566	80,297	1,317	45,038	1,223	45,741
(a) Indigenous	1,551	73,633	1,304	40,417	1,215	42,014
(b) Imported	15	6,664	13	4,621	8	3,728
4. Petroleum Crude:	1,225	162,393	1,307	142,281	1,324	172,759
(a) Indigenous	1,150	120,313	1,244	99,655	1,262	116,057
(b) Imported	75	42,081	63	42,626	62	56,701
5. Iron and Steel:	2,776	143,211	2,139	122,400	2,338	136,146
(a) Indigenous	1,916	98,788	1,680	90,624	1,774	98,744
(b) Imported	860	44,423	459	31,776	564	37,402
6. Wool & Goat Hair	24	1,035	1	15	2	15
7. Hides & Skins	166	6,545	157	5,286	142	5,071
8. Oil Seeds	221	10,802	273	12,913	377	11,910
9. Pesticides & Insecticides:	534	5,103	439	5,084	457	5,894
(a) Indigenous	528	4,896	427	4,672	448	5,128
(b) Imported	6	207	12	412	9	766
10. Other Raw Materials:	2,372	140,446	2,208	160,984	2,231	173,290
(a) Indigenous	2,089	126,212	1,978	149,900	2,017	162,971
(b) Imported	283	14,234	230	11,084	214	10,320

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	24,516	1,298,555	26,549	1,352,464	27,699	1,405,431
1. Cotton Textiles:	3,886	259,661	5,020	311,569	5,382	330,698
(a) Indigenous	3,656	248,511	4,811	298,683	5,165	313,566
(b) Imported	230	11,151	209	12,886	217	17,131
2. Cotton Yarn:	2,416	94,882	2,273	114,674	2,250	116,336
(a) Indigenous	2,375	93,218	2,233	113,521	2,224	114,300
(b) Imported	41	1,664	40	1,152	26	2,037
3. Other Textiles:	3,000	201,139	3,449	237,551	3,638	242,684
(a) Indigenous	2,975	199,430	3,424	234,197	3,616	239,022
(b) Imported	25	1,709	25	3,354	22	3,662
4. Machinery:	1,205	60,969	1,171	53,159	1,154	59,662
(a) Indigenous	649	37,066	676	32,022	668	37,217
(b) Imported	556	23,903	495	21,137	486	22,446
5. Handloom Products	1	16	-	-	1	8
6. Carpets & Rugs	35	1,116	34	912	33	902
7. Readymade Garments	1,526	102,679	1,532	103,300	1,438	99,389
8. Cement and Cement Products:	672	140,112	653	136,655	665	134,362
(a) Indigenous	648	136,459	623	133,193	632	131,644
(b) Imported	24	3,653	30	3,461	33	2,718
9. Sports Goods	115	2,313	95	1,692	82	1,541
10. Surgical Instruments	189	10,783	165	6,709	202	6,612
11. Chemicals & Dyes	1,802	70,995	1,732	62,545	1,919	69,723
12. Other Finished Goods:	9,669	353,889	10,425	323,699	10,935	343,513
(a) Indigenous	9,054	319,826	9,878	307,489	10,506	325,323
(b) Imported	615	34,063	547	16,210	429	18,190
IV. Fixed Assets Including Machinery	455,708	2,373,806	404,507	2,052,716	394,413	2,032,409
A. Transport Equipment	433,971	856,627	386,007	764,058	376,465	760,414
B. Furniture & Fixtures	346	16,295	344	16,402	404	15,632
C. Office Equipment	381	59,659	375	47,771	393	42,482
D. Other Machinery & Equipment	21,010	1,441,226	17,781	1,224,485	17,151	1,213,882
V. Real Estate	670,285	1,777,657	608,769	1,684,011	598,181	1,771,243
A. Land	538,798	630,357	474,642	566,148	463,042	604,419
1. Residential	13,552	240,226	12,712	226,199	18,310	278,019
(a) House	13,131	238,493	11,984	223,221	16,066	269,932
(b) Flat	421	1,733	728	2,978	2,244	8,087
2. Non-Residential	525,246	390,131	461,930	339,949	444,732	326,400
(a) Commercial	16,554	195,557	14,289	160,015	8,165	127,920
(b) Industrial	1,037	32,960	621	18,790	707	23,633
(c) Agriculture	507,039	141,865	446,798	154,895	435,645	168,813
(d) Others	616	19,749	222	6,249	215	6,035
B. Buildings:	131,487	1,147,300	134,127	1,117,863	135,139	1,166,824
1. Residential	117,510	651,040	121,670	646,462	122,916	683,660
(a) House	106,022	584,092	110,461	563,250	110,147	602,152
(b) Flat	11,488	66,948	11,209	83,212	12,769	81,509
2. Non-Residential	13,977	496,260	12,457	471,401	12,223	483,164
(a) Commercial	6,250	237,869	5,877	236,543	5,528	232,754
(b) Industrial	3,322	177,957	3,065	176,892	3,282	185,040
(c) Agriculture	2,887	48,551	2,508	42,078	2,130	40,143
(d) Others	1,518	31,884	1,007	15,888	1,283	25,226
VI. Fixed Deposits and Insurance Policies	31,225	533,840	25,062	443,891	26,824	513,198
A. Bank Deposits	31,013	530,883	24,954	442,494	26,725	512,642
1. Security Deposits	2,280	31,506	2,360	31,086	2,539	74,783
2. Term Deposits (TDRs)	20,089	428,250	17,016	386,756	18,949	409,843
3. Other Deposits	8,644	71,127	5,578	24,652	5,237	28,016
B. Insurance Policies	212	2,957	108	1,397	99	556
VII. Others	566,138	3,532,437	452,323	3,906,222	452,460	3,994,670
A. Other Secured Advances	136,779	1,302,221	125,892	1,625,292	134,912	1,680,327
1. Receivables	95,852	616,044	102,056	531,975	106,671	583,110
2. Employees Benefits	3,138	553	1,470	274	6,017	1,071
3. Others	37,789	685,625	22,366	1,093,044	22,224	1,096,146
B. Advances Secured by Guarantee(s)	429,359	2,230,216	326,431	2,280,930	317,548	2,314,343
1. Institutional Guarantee(s)	7,001	2,015,430	6,922	2,076,825	5,250	2,095,770
2. Individual Guarantee(s)	422,358	214,786	319,509	204,105	312,298	218,573
VIII. Unsecured Advances	2,308,123	198,724	2,563,220	218,663	2,216,462	222,029
1. Credit Cards	1,870,616	94,552	2,016,588	103,117	1,673,450	107,743
2. Personal Loan	220,572	51,434	518,918	106,031	520,949	105,790
3. Others	216,935	52,738	27,714	9,515	22,063	8,497
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	222,817	89,802	227,991	93,260	230,714	103,747
II. Securities, Shares and Other Financial Instruments:	291	44,890	315	63,675	195	61,234
A. Quoted on the Stock Exchange:	105	3,686	88	3,481	78	4,727
1. To Stock Brokers and Dealers:	13	2,204	12	1,988	12	3,048
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	13	2,204	12	1,988	12	3,048
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	92	1,482	76	1,493	66	1,679
(a) Government and Other Trustee Securities	73	1,060	58	724	49	620
(b) Shares and Debentures	18	417	17	763	16	1,054
(c) Participation Term Certificates	-	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	186	41,205	227	60,194	117	56,507
1. To Stock Brokers and Dealers:	5	779	6	771	5	771
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	5	779	6	771	5	771
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	181	40,426	221	59,423	112	55,736
(a) Government and Other Trustee Securities	33	6,806	20	6,631	18	6,437
(b) Shares and Debentures	3	798	2	798	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	145	32,822	199	51,994	92	48,544
III. Merchandise	17,809	519,480	17,803	527,053	16,704	576,281
A. Food Items:	1,279	174,725	1,286	192,882	1,200	200,977
1. Wheat	84	63,567	85	101,527	86	117,125
2. Rice and Paddy	424	53,018	358	46,262	366	28,538
3. Other Grains & Pulses:	26	332	22	157	20	110
(a) Indigenous	23	329	21	154	19	104
(b) Imported	3	3	1	3	1	6
4. Edible Oils:	164	7,987	173	8,919	170	11,450
(a) Indigenous	164	7,987	173	8,919	170	11,450
(b) Imported	-	-	-	-	-	-
5. Sugar:	187	41,298	182	27,960	171	35,321
(a) Indigenous	187	41,298	182	27,960	171	35,321
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	69	14	31	12	29
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	377	8,454	452	8,026	375	8,404
(a) Indigenous	377	8,454	452	8,026	375	8,404
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,044	157,603	13,252	148,584	13,123	169,729
1. Cotton Raw:	11,608	27,385	11,799	29,267	11,698	32,810
(a) Indigenous	508	21,930	480	23,053	290	26,614
(b) Imported	11,100	5,456	11,319	6,214	11,408	6,196
2. Synthetic Fibers:	2	210	3	220	3	220
(a) Indigenous	1	10	2	20	2	20
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	517	9,321	515	6,786	517	7,451
(a) Indigenous	517	9,321	515	6,786	517	7,451
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	30	54,648	33	46,919	40	54,928
(a) Indigenous	16	50,852	17	43,840	24	51,849
(b) Imported	14	3,796	16	3,078	16	3,078
5. Iron and Steel:	184	10,507	151	14,311	123	14,786
(a) Indigenous	155	6,574	123	6,614	100	6,830
(b) Imported	29	3,933	28	7,697	23	7,956
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	3	12	3	12
8. Oil Seeds	2	9	2	10	2	8
9. Pesticides & Insecticides:	39	244	31	198	30	416
(a) Indigenous	39	244	31	198	30	416
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	659	55,266	715	50,863	707	59,097
(a) Indigenous	656	55,262	712	50,859	704	59,094
(b) Imported	3	4	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	3,486	187,152	3,265	185,587	2,381	205,575
1. Cotton Textiles:	981	49,383	1,024	51,045	825	60,675
(a) Indigenous	904	43,071	955	44,623	766	52,194
(b) Imported	77	6,312	69	6,422	59	8,482
2. Cotton Yarn:	536	28,282	529	26,638	206	27,733
(a) Indigenous	508	28,094	499	26,415	199	27,517
(b) Imported	28	188	30	222	7	215
3. Other Textiles:	216	26,317	192	28,032	148	32,379
(a) Indigenous	197	25,544	178	27,807	140	32,154
(b) Imported	19	774	14	225	8	225
4. Machinery:	18	1,955	23	1,329	27	1,433
(a) Indigenous	13	16	18	28	22	33
(b) Imported	5	1,939	5	1,301	5	1,400
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	13	439	12	364	12	360
7. Readymade Garments	195	20,938	232	22,661	142	24,250
8. Cement and Cement Products:	81	19,877	62	18,065	46	17,342
(a) Indigenous	81	19,877	62	18,065	46	17,342
(b) Imported	-	-	-	-	-	-
9. Sports Goods	8	133	7	82	7	68
10. Surgical Instruments	6	62	6	40	6	42
11. Chemicals & Dyes	203	7,209	167	7,415	120	8,084
12. Other Finished Goods:	1,229	32,555	1,011	29,917	842	33,209
(a) Indigenous	1,182	31,106	974	28,682	805	32,015
(b) Imported	47	1,449	37	1,234	37	1,194
IV. Fixed Assets Including Machinery	73,378	312,028	73,087	306,195	73,597	321,566
A. Transport Equipment	67,260	98,882	66,521	97,942	67,665	105,864
B. Furniture & Fixtures	28	8,008	25	7,001	24	6,317
C. Office Equipment	74	5,949	64	5,925	72	3,625
D. Other Machinery & Equipment	6,016	199,189	6,477	195,327	5,836	205,761
V. Real Estate	545,328	454,629	482,983	457,939	469,310	506,177
A. Land	495,880	227,698	432,820	228,879	419,439	258,554
1. Residential	2,742	70,553	3,246	65,646	3,574	74,087
(a) House	2,741	70,548	3,245	65,418	3,572	73,854
(b) Flat	1	5	1	227	2	232
2. Non-Residential	493,138	157,144	429,574	163,233	415,865	184,467
(a) Commercial	4,342	37,728	3,280	35,871	2,711	46,772
(b) Industrial	55	1,266	80	3,055	79	3,133
(c) Agriculture	488,726	115,050	426,209	122,189	413,070	132,437
(d) Others	15	3,100	5	2,118	5	2,125
B. Buildings:	49,448	226,931	50,163	229,060	49,871	247,624
1. Residential	45,413	104,173	46,197	109,634	46,042	117,944
(a) House	45,376	103,986	45,918	108,894	45,731	116,962
(b) Flat	37	187	279	740	311	981
2. Non-Residential	4,035	122,758	3,966	119,426	3,829	129,680
(a) Commercial	2,251	95,346	2,277	93,999	2,291	97,875
(b) Industrial	285	15,616	270	12,699	264	13,803
(c) Agriculture	1,451	9,179	1,397	10,992	1,253	15,970
(d) Others	48	2,616	22	1,737	21	2,032
VI. Fixed Deposits and Insurance Policies	409	17,122	353	14,435	272	33,901
A. Bank Deposits	316	16,067	310	14,311	234	33,789
1. Security Deposits	213	14,653	202	12,395	126	16,537
2. Term Deposits (TDRs)	56	870	50	1,828	54	17,173
3. Other Deposits	47	543	58	88	54	79
B. Insurance Policies	93	1,055	43	124	38	112
VII. Others	268,726	770,566	274,231	1,061,201	276,878	1,018,789
A. Other Secured Advances	10,796	139,122	11,274	111,732	12,841	120,365
1. Receivables	2	26	3	250	5	444
2. Employees Benefits	-	-	-	-	1,500	163
3. Others	10,794	139,096	11,271	111,482	11,336	119,757
B. Advances Secured by Guarantee(s)	257,930	631,444	262,957	949,469	264,037	898,424
1. Institutional Guarantee(s)	3,961	475,448	3,836	795,626	2,273	740,019
2. Individual Guarantee(s)	253,969	155,996	259,121	153,844	261,764	158,405
VIII. Unsecured Advances	74,928	15,536	85,081	17,568	91,802	19,136
1. Credit Cards	3,027	124	7,846	543	10,731	757
2. Personal Loan	60,087	11,557	65,038	12,955	68,649	13,990
3. Others	11,814	3,855	12,197	4,071	12,422	4,389
Total	1,203,686	2,224,053	1,161,844	2,541,326	1,159,472	2,640,832

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,604	8,397	13,435	8,883	12,943	9,017
II. Securities, Shares and Other						
Financial Instruments:	842	103,630	696	90,631	692	92,194
A. Quoted on the Stock Exchange:	537	57,172	458	71,303	476	74,180
1. To Stock Brokers and Dealers:	344	38,617	306	43,931	330	46,659
(a) Government and Other Trustee Securities	158	10,763	145	16,250	166	16,568
(b) Shares and Debentures	180	24,761	156	25,391	160	28,064
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	3,094	5	2,290	4	2,027
2. To Others:	193	18,555	152	27,371	146	27,520
(a) Government and Other Trustee Securities	8	49	5	32	3	28
(b) Shares and Debentures	148	17,453	115	17,437	113	17,960
(c) Participation Term Certificates	4	4	3	3	3	3
(d) Others	33	1,049	29	9,899	27	9,529
B. Unquoted on the Stock Exchange:	305	46,457	238	19,329	216	18,014
1. To Stock Brokers and Dealers:	123	12,163	115	10,389	116	10,823
(a) Government and Other Trustee Securities	1	0	1	0	-	-
(b) Shares and Debentures	114	11,777	111	10,229	113	10,749
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	3	160	3	74
2. To Others:	182	34,295	123	8,939	100	7,191
(a) Government and Other Trustee Securities	91	22,358	61	2,051	49	1,034
(b) Shares and Debentures	47	2,736	30	1,294	24	1,421
(c) Participation Term Certificates	3	1	-	-	-	-
(d) Others	41	9,199	32	5,594	27	4,737
III. Merchandise	51,122	2,379,168	51,141	2,351,602	53,386	2,600,316
A. Food Items:	19,367	666,128	18,779	654,002	18,763	833,986
1. Wheat	9,495	258,851	8,286	311,023	8,426	331,754
2. Rice and Paddy	2,984	117,313	2,089	62,114	2,839	115,164
3. Other Grains & Pulses:	517	9,318	525	16,472	763	19,982
(a) Indigenous	398	7,846	505	16,130	738	19,234
(b) Imported	119	1,472	20	342	25	748
4. Edible Oils:	1,399	81,363	1,373	86,741	1,434	91,323
(a) Indigenous	1,324	78,749	1,272	82,192	1,378	88,455
(b) Imported	75	2,614	101	4,549	56	2,868
5. Sugar:	1,246	112,725	1,121	98,841	1,500	185,604
(a) Indigenous	1,239	110,114	1,115	98,424	1,494	184,273
(b) Imported	7	2,610	6	417	6	1,331
6. Kariana And Spices	212	3,758	172	2,967	193	2,842
7. Fish And Fish Preparations	47	2,502	20	397	22	424
8. Other Food Items:	3,467	80,298	5,193	75,448	3,586	86,893
(a) Indigenous	3,422	79,297	5,169	74,955	3,551	86,251
(b) Imported	45	1,002	24	493	35	642
B. Raw Materials:	10,744	602,968	9,089	531,360	9,318	566,899
1. Cotton Raw:	3,148	166,881	2,573	141,140	2,535	140,178
(a) Indigenous	2,870	155,910	2,298	128,639	2,297	127,875
(b) Imported	278	10,971	275	12,501	238	12,303
2. Synthetic Fibers:	149	17,130	127	16,281	119	13,299
(a) Indigenous	122	14,704	79	15,320	75	12,307
(b) Imported	27	2,427	48	962	44	991
3. Fertilizers:	1,049	70,976	802	38,252	706	38,290
(a) Indigenous	1,034	64,312	789	33,631	698	34,563
(b) Imported	15	6,664	13	4,621	8	3,728
4. Petroleum Crude:	1,194	107,705	1,274	95,362	1,283	117,831
(a) Indigenous	1,134	69,461	1,227	55,815	1,238	64,208
(b) Imported	60	38,245	47	39,547	45	53,623
5. Iron and Steel:	2,592	132,704	1,988	108,089	2,215	121,360
(a) Indigenous	1,761	92,214	1,557	84,010	1,674	91,914
(b) Imported	831	40,490	431	24,079	541	29,446
6. Wool & Goat Hair	24	1,035	1	15	2	15
7. Hides & Skins	163	6,533	154	5,274	139	5,059
8. Oil Seeds	219	10,793	271	12,903	375	11,902
9. Pesticides & Insecticides:	495	4,859	408	4,886	427	5,478
(a) Indigenous	489	4,652	396	4,475	418	4,712
(b) Imported	6	207	12	412	9	766
10. Other Raw Materials:	1,711	84,351	1,491	109,158	1,517	113,487
(a) Indigenous	1,431	70,121	1,264	98,078	1,306	103,171
(b) Imported	280	14,231	227	11,080	211	10,316

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	21,011	1,110,072	23,273	1,166,240	25,305	1,199,430
1. Cotton Textiles:	2,904	210,058	3,996	260,524	4,557	270,022
(a) Indigenous	2,751	205,219	3,856	254,060	4,399	261,373
(b) Imported	153	4,839	140	6,464	158	8,649
2. Cotton Yarn:	1,878	66,483	1,744	88,036	2,044	88,604
(a) Indigenous	1,865	65,008	1,734	87,106	2,025	86,782
(b) Imported	13	1,475	10	930	19	1,822
3. Other Textiles:	2,778	174,384	3,253	209,141	3,487	210,016
(a) Indigenous	2,772	173,449	3,242	206,011	3,473	206,578
(b) Imported	6	935	11	3,129	14	3,437
4. Machinery:	1,186	58,717	1,147	51,830	1,126	58,230
(a) Indigenous	635	36,753	657	31,994	645	37,184
(b) Imported	551	21,964	490	19,836	481	21,046
5. Handloom Products	1	16	-	-	1	8
6. Carpets & Rugs	22	677	22	548	21	541
7. Readymade Garments	1,330	81,716	1,300	80,639	1,296	75,139
8. Cement and Cement Products:	591	120,235	591	118,590	619	117,020
(a) Indigenous	567	116,583	561	115,128	586	114,302
(b) Imported	24	3,653	30	3,461	33	2,718
9. Sports Goods	107	2,180	88	1,610	75	1,473
10. Surgical Instruments	183	10,721	158	6,548	195	6,571
11. Chemicals & Dyes	1,598	63,768	1,564	55,116	1,798	61,627
12. Other Finished Goods:	8,433	321,118	9,410	293,659	10,086	310,180
(a) Indigenous	7,865	288,504	8,900	278,683	9,694	293,184
(b) Imported	568	32,614	510	14,975	392	16,995
IV. Fixed Assets Including Machinery	382,238	2,058,516	331,332	1,743,915	320,724	1,708,923
A. Transport Equipment	366,625	757,625	319,403	665,965	308,712	654,404
B. Furniture & Fixtures	318	8,287	319	9,402	380	9,315
C. Office Equipment	307	53,709	311	41,845	321	38,857
D. Other Machinery & Equipment	14,988	1,238,895	11,299	1,026,703	11,311	1,006,348
V. Real Estate	124,779	1,318,191	125,638	1,222,179	128,729	1,262,226
A. Land	42,893	401,275	41,818	336,449	43,599	345,065
1. Residential	10,810	169,673	9,466	160,554	14,736	203,932
(a) House	10,390	167,945	8,739	157,803	12,494	196,078
(b) Flat	420	1,728	727	2,750	2,242	7,854
2. Non-Residential	32,083	231,602	32,352	175,896	28,863	141,133
(a) Commercial	12,208	157,032	11,007	124,004	5,450	80,348
(b) Industrial	982	31,694	539	15,055	628	20,500
(c) Agriculture	18,313	26,815	20,589	32,706	22,575	36,375
(d) Others	580	16,061	217	4,131	210	3,909
B. Buildings:	81,886	916,916	83,820	885,730	85,130	917,161
1. Residential	71,947	546,437	75,332	536,412	76,738	565,314
(a) House	60,532	479,823	64,433	454,092	64,309	484,940
(b) Flat	11,415	66,614	10,899	82,320	12,429	80,374
2. Non-Residential	9,939	370,479	8,488	349,318	8,392	351,846
(a) Commercial	3,996	139,499	3,597	139,887	3,235	133,242
(b) Industrial	3,037	162,341	2,795	164,193	3,018	171,237
(c) Agriculture	1,436	39,371	1,111	31,087	877	24,173
(d) Others	1,470	29,268	985	14,151	1,262	23,194
VI. Fixed Deposits and Insurance Policies	30,813	516,575	24,706	429,067	26,549	478,926
A. Bank Deposits	30,694	514,673	24,641	427,794	26,488	478,483
1. Security Deposits	2,064	16,709	2,155	18,301	2,410	57,876
2. Term Deposits (TDRs)	20,033	427,380	16,966	384,928	18,895	392,669
3. Other Deposits	8,597	70,584	5,520	24,565	5,183	27,938
B. Insurance Policies	119	1,902	65	1,273	61	444
VII. Others	297,236	2,675,842	177,950	2,410,011	175,455	2,557,082
A. Other Secured Advances	125,881	1,116,301	114,558	1,124,855	122,026	1,189,341
1. Receivables	95,843	615,640	102,048	531,287	106,660	579,622
2. Employees Benefits	3,111	543	1,436	258	4,485	892
3. Others	26,927	500,118	11,074	593,311	10,881	608,827
B. Advances Secured by Guarantee(s)	171,355	1,559,541	63,392	1,285,156	53,429	1,367,741
1. Institutional Guarantee(s)	2,966	1,500,751	3,004	1,234,894	2,895	1,307,573
2. Individual Guarantee(s)	168,389	58,790	60,388	50,262	50,534	60,168
VIII. Unsecured Advances	2,233,173	183,180	2,478,121	201,090	2,124,642	202,887
1. Credit Cards	1,867,589	94,428	2,008,742	102,575	1,662,719	106,986
2. Personal Loan	160,465	39,871	453,863	93,072	452,283	91,796
3. Others	205,119	48,882	15,516	5,443	9,640	4,104
Total	3,134,807	9,243,500	3,203,019	8,457,378	2,843,120	8,911,571

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	22	2,200	13	1,600	21	1,132
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3	869	2	964	8	706
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40	-	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	-	-	1	-
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	830	2	964	7	706
(a) Indigenous	2	830	2	964	7	706
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	19	1,331	11	637	13	425
1. Cotton Textiles:	1	220	-	-	-	-
(a) Indigenous	1	220	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	-	-	-	-
(a) Indigenous	2	117	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	438	4	379	3	289
(a) Indigenous	6	438	4	379	3	289
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	297	1	-	1	-
(a) Indigenous	1	297	1	-	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	25	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	1	121	1	-
11. Chemicals & Dyes	1	18	1	14	1	12
12. Other Finished Goods:	7	216	4	123	7	123
(a) Indigenous	7	216	4	123	7	123
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	3,261	88	2,605	92	1,919
A. Transport Equipment	86	120	83	150	88	146
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	6	3,142	5	2,455	4	1,773
V. Real Estate	178	4,837	148	3,893	142	2,840
A. Land	25	1,384	4	820	4	800
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	25	1,384	4	820	4	800
(a) Commercial	4	796	2	140	4	800
(b) Industrial	-	-	2	680	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	21	588	-	-	-	-
B. Buildings:	153	3,453	144	3,073	138	2,040
1. Residential	150	429	141	416	136	402
(a) House	114	283	110	264	107	249
(b) Flat	36	146	31	152	29	153
2. Non-Residential	3	3,024	3	2,657	2	1,637
(a) Commercial	3	3,024	3	2,657	2	1,637
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	143	3	389	3	371
A. Bank Deposits	3	143	3	389	3	371
1. Security Deposits	3	143	3	389	3	371
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	176	86,029	142	435,009	127	418,799
A. Other Secured Advances	102	46,798	60	388,704	45	370,621
1. Receivables	7	377	5	438	6	3,045
2. Employees Benefits	27	10	34	16	32	15
3. Others	68	46,410	21	388,251	7	367,562
B. Advances Secured by Guarantee(s)	74	39,231	82	46,305	82	48,178
1. Institutional Guarantee(s)	74	39,231	82	46,305	82	48,178
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	22	8	18	5	18	6
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	20	6	17	4	17	3
3. Others	2	1	1	1	1	3
Total	493	96,478	412	443,502	403	425,067

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	237,421	98,199	241,426	102,143	243,657	112,764
II. Securities, Shares and Other						
Financial Instruments:	1,015	137,603	914	141,576	804	139,080
A. Quoted on the Stock Exchange:	577	54,307	492	67,811	498	71,863
1. To Stock Brokers and Dealers:	305	36,670	274	41,600	294	45,575
(a) Government and Other Trustee Securities	158	10,763	145	16,250	166	16,568
(b) Shares and Debentures	141	22,813	124	23,059	124	26,981
(c) Participation Term Certificates			-	-	-	-
(d) Others	6	3,094	5	2,290	4	2,027
2. To Others:	272	17,637	218	26,212	204	26,288
(a) Government and Other Trustee Securities	81	1,109	62	741	52	648
(b) Shares and Debentures	155	16,170	125	16,263	123	16,803
(c) Participation Term Certificates	5	9	4	8	4	8
(d) Others	31	349	27	9,199	25	8,829
B. Unquoted on the Stock Exchange:	438	83,296	422	73,765	306	67,217
1. To Stock Brokers and Dealers:	126	12,765	120	11,061	118	11,494
(a) Government and Other Trustee Securities	1	0	1	0	-	-
(b) Shares and Debentures	117	12,379	116	10,901	115	11,420
(c) Participation Term Certificates			-	-	-	-
(d) Others	8	385	3	160	3	74
2. To Others:	312	70,531	302	62,704	188	55,723
(a) Government and Other Trustee Securities	123	29,112	80	8,630	66	7,419
(b) Shares and Debentures	49	3,127	32	2,092	26	2,176
(c) Participation Term Certificates	3	1	-	-	-	-
(d) Others	137	38,291	190	51,982	96	46,128
III. Merchandise	52,186	2,098,691	51,159	2,027,635	52,393	2,171,788
A. Food Items:	16,846	593,108	15,137	616,897	15,903	695,192
1. Wheat	9,020	221,222	7,868	323,097	8,002	330,923
2. Rice and Paddy	2,696	142,353	2,146	96,188	2,666	120,205
3. Other Grains & Pulses:	330	4,298	399	4,432	601	5,361
(a) Indigenous	301	3,982	387	4,269	584	4,664
(b) Imported	29	316	12	163	17	697
4. Edible Oils:	910	42,454	998	42,351	1,063	50,058
(a) Indigenous	855	40,247	900	38,086	1,008	47,248
(b) Imported	55	2,206	98	4,265	55	2,810
5. Sugar:	868	110,082	716	87,807	800	118,762
(a) Indigenous	865	108,118	714	87,807	798	117,780
(b) Imported	3	1,964	2	-	2	982
6. Kariana And Spices	219	2,057	173	1,612	141	1,261
7. Fish And Fish Preparations	24	1,152	20	397	22	424
8. Other Food Items:	2,779	69,489	2,817	61,012	2,608	68,198
(a) Indigenous	2,734	68,487	2,793	60,520	2,573	67,556
(b) Imported	45	1,002	24	493	35	642
B. Raw Materials:	20,010	565,690	19,272	474,937	19,035	512,306
1. Cotton Raw:	13,478	140,483	13,517	127,853	13,239	130,779
(a) Indigenous	2,188	126,888	2,018	111,489	1,691	114,663
(b) Imported	11,290	13,596	11,499	16,364	11,548	16,116
2. Synthetic Fibers:	102	15,800	86	15,317	81	12,233
(a) Indigenous	93	13,666	61	14,745	58	11,740
(b) Imported	9	2,135	25	571	23	493
3. Fertilizers:	1,214	67,497	1,124	31,638	1,037	33,954
(a) Indigenous	1,202	61,800	1,112	27,018	1,029	30,227
(b) Imported	12	5,697	12	4,621	8	3,728
4. Petroleum Crude:	897	130,967	1,052	104,794	1,079	123,551
(a) Indigenous	855	97,425	1,015	75,969	1,043	92,142
(b) Imported	42	33,541	37	28,826	36	31,409
5. Iron and Steel:	2,125	99,939	1,583	86,927	1,727	95,749
(a) Indigenous	1,524	73,207	1,270	61,932	1,341	65,738
(b) Imported	601	26,733	313	24,995	386	30,011
6. Wool & Goat Hair	24	1,035	1	15	2	15
7. Hides & Skins	80	2,472	76	1,717	75	1,758
8. Oil Seeds	131	5,703	106	5,429	111	5,135
9. Pesticides & Insecticides:	354	4,000	349	3,871	363	4,830
(a) Indigenous	352	3,993	348	3,857	360	4,288
(b) Imported	2	7	1	15	3	542
10. Other Raw Materials:	1,605	97,793	1,378	97,375	1,321	104,302
(a) Indigenous	1,426	88,012	1,241	89,091	1,209	96,818
(b) Imported	179	9,781	137	8,284	112	7,484

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	15,330	939,893	16,750	935,801	17,455	964,289
1. Cotton Textiles:	2,687	202,173	3,062	234,701	3,173	242,356
(a) Indigenous	2,607	195,747	2,987	227,604	3,103	230,947
(b) Imported	80	6,426	75	7,097	70	11,409
2. Cotton Yarn:	1,262	65,218	1,157	64,736	909	67,587
(a) Indigenous	1,224	64,310	1,122	64,253	886	66,367
(b) Imported	38	907	35	483	23	1,220
3. Other Textiles:	1,907	157,167	2,406	183,855	2,507	186,029
(a) Indigenous	1,882	155,458	2,381	180,501	2,485	182,367
(b) Imported	25	1,709	25	3,354	22	3,662
4. Machinery:	654	26,507	667	21,180	652	24,222
(a) Indigenous	471	18,878	493	14,652	470	18,133
(b) Imported	183	7,629	174	6,528	182	6,090
5. Handloom Products	1	16	-	-	1	8
6. Carpets & Rugs	32	1,018	32	842	32	834
7. Readymade Garments	1,068	68,140	1,175	72,947	1,189	70,637
8. Cement and Cement Products:	497	108,294	495	94,809	508	95,058
(a) Indigenous	489	105,201	489	91,904	503	93,139
(b) Imported	8	3,093	6	2,905	5	1,918
9. Sports Goods	112	1,848	92	1,450	80	1,449
10. Surgical Instruments	87	2,379	78	1,647	103	1,525
11. Chemicals & Dyes	1,052	46,510	1,063	39,380	1,300	45,221
12. Other Finished Goods:	5,971	260,624	6,523	220,253	7,001	229,362
(a) Indigenous	5,635	230,189	6,302	210,265	6,764	216,008
(b) Imported	336	30,434	221	9,988	237	13,355
IV. Fixed Assets Including Machinery	273,852	1,666,884	246,217	1,427,943	231,356	1,378,001
A. Transport Equipment	256,052	557,733	230,731	495,754	217,201	496,656
B. Furniture & Fixtures	75	10,707	101	11,110	104	10,484
C. Office Equipment	244	43,861	267	35,194	275	29,642
D. Other Machinery & Equipment	17,481	1,054,583	15,118	885,885	13,776	841,218
V. Real Estate	630,234	1,208,202	569,932	1,150,019	558,339	1,244,519
A. Land	531,844	503,322	467,899	447,785	455,883	494,320
1. Residential	9,262	176,348	7,878	145,398	13,175	214,787
(a) House	8,862	174,963	7,433	143,667	12,714	213,019
(b) Flat	400	1,385	445	1,730	461	1,768
2. Non-Residential	522,582	326,973	460,021	302,387	442,708	279,534
(a) Commercial	16,111	175,488	13,968	139,187	7,882	102,061
(b) Industrial	631	7,430	469	8,392	536	8,468
(c) Agriculture	505,504	134,891	445,373	148,600	434,098	163,107
(d) Others	336	9,163	211	6,208	192	5,897
B. Buildings:	98,390	704,880	102,033	702,235	102,456	750,199
1. Residential	88,319	405,754	92,963	417,003	93,772	452,042
(a) House	81,261	369,365	85,742	377,081	86,415	411,398
(b) Flat	7,058	36,389	7,221	39,922	7,357	40,644
2. Non-Residential	10,071	299,126	9,070	285,231	8,684	298,157
(a) Commercial	4,323	166,179	4,208	161,009	3,897	164,761
(b) Industrial	1,683	66,713	1,710	76,213	1,796	79,283
(c) Agriculture	2,599	37,766	2,164	34,415	1,727	31,820
(d) Others	1,466	28,468	988	13,595	1,264	22,293
VI. Fixed Deposits and Insurance Policies	30,500	475,156	24,260	382,761	26,011	433,884
A. Bank Deposits	30,289	472,204	24,156	381,376	25,915	433,334
1. Security Deposits	2,222	23,232	2,211	25,357	2,190	31,073
2. Term Deposits (TDRs)	19,695	391,477	16,579	333,977	18,645	378,335
3. Other Deposits	8,372	57,495	5,366	22,042	5,080	23,926
B. Insurance Policies	211	2,952	104	1,385	96	549
VII. Others	536,951	2,532,628	440,747	2,918,134	440,548	2,937,193
A. Other Secured Advances	109,647	803,588	116,411	1,109,563	125,152	1,123,433
1. Receivables	93,113	459,223	99,474	401,535	103,875	432,342
2. Employees Benefits	2,010	379	45	16	4,503	791
3. Others	14,524	343,986	16,892	708,013	16,774	690,300
B. Advances Secured by Guarantee(s)	427,304	1,729,040	324,336	1,808,571	315,396	1,813,760
1. Institutional Guarantee(s)	6,339	1,520,196	6,389	1,611,855	4,694	1,603,855
2. Individual Guarantee(s)	420,965	208,845	317,947	196,716	310,702	209,904
VIII. Unsecured Advances	2,153,151	185,426	2,328,137	194,143	1,983,206	196,408
1. Credit Cards	1,728,654	88,208	1,818,657	90,884	1,478,345	94,789
2. Personal Loan	211,869	46,607	486,775	95,739	486,746	94,927
3. Others	212,628	50,610	22,705	7,521	18,115	6,693
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	118	10,917	97	12,730	83	14,347
A. Quoted on the Stock Exchange:	65	6,551	54	6,972	56	7,043
1. To Stock Brokers and Dealers:	52	4,151	44	4,320	48	4,132
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	52	4,151	44	4,320	48	4,132
(c) Others	-	-	-	-	-	-
2. To Others:	13	2,400	10	2,652	8	2,911
(a) Government and Other Trustee Securities	-	-	1	15	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	11	1,700	7	1,937	6	2,211
(c) Others	2	700	2	700	2	700
B. Unquoted on the Stock Exchange:	53	4,366	43	5,759	27	7,304
1. To Stock Brokers and Dealers:	2	177	1	100	3	100
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	2	177	1	100	3	100
(c) Others	-	-	-	-	-	-
2. To Others:	51	4,189	42	5,659	24	7,204
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	1	406	-	-	-	-
(c) Others	49	3,731	41	5,607	23	7,152
III. Merchandise	16,767	802,157	17,798	852,621	17,718	1,005,941
A. Food Items:	3,800	247,745	4,928	229,987	4,060	339,772
1. Wheat	559	101,196	503	89,453	510	117,956
2. Rice and Paddy	712	27,977	301	12,187	539	23,497
3. Other Grains & Pulses:	213	5,353	148	12,197	182	14,731
(a) Indigenous	120	4,194	139	12,015	173	14,674
(b) Imported	93	1,159	9	182	9	57
4. Edible Oils:	653	46,896	548	53,309	541	52,716
(a) Indigenous	633	46,488	545	53,025	540	52,657
(b) Imported	20	407	3	284	1	58
5. Sugar:	565	43,941	587	38,994	871	102,163
(a) Indigenous	561	43,295	583	38,577	867	101,814
(b) Imported	4	646	4	417	4	349
6. Kariana And Spices	10	1,770	13	1,386	64	1,610
7. Fish And Fish Preparations	23	1,350	-	-	-	-
8. Other Food Items:	1,065	19,264	2,828	22,461	1,353	27,099
(a) Indigenous	1,065	19,264	2,828	22,461	1,353	27,099
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,781	195,751	3,071	205,972	3,414	225,028
1. Cotton Raw:	1,278	53,783	855	42,554	994	42,209
(a) Indigenous	1,190	50,952	760	40,203	896	39,827
(b) Imported	88	2,831	95	2,351	98	2,382
2. Synthetic Fibers:	49	1,540	44	1,185	41	1,286
(a) Indigenous	30	1,048	20	595	19	588
(b) Imported	19	492	24	590	22	698
3. Fertilizers:	352	12,800	193	13,400	186	11,787
(a) Indigenous	349	11,833	192	13,399	186	11,787
(b) Imported	3	967	1	1	-	-
4. Petroleum Crude:	328	31,427	255	37,486	245	49,208
(a) Indigenous	295	22,888	229	23,686	219	23,915
(b) Imported	33	8,539	26	13,800	26	25,293
5. Iron and Steel:	651	43,272	556	35,473	611	40,397
(a) Indigenous	392	25,581	410	28,692	433	33,006
(b) Imported	259	17,691	146	6,781	178	7,391
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	86	4,073	81	3,569	67	3,313
8. Oil Seeds	90	5,099	167	7,483	266	6,775
9. Pesticides & Insecticides:	180	1,104	90	1,212	94	1,064
(a) Indigenous	176	903	79	815	88	839
(b) Imported	4	200	11	397	6	225
10. Other Raw Materials:	767	42,653	830	63,609	910	68,988
(a) Indigenous	663	38,200	737	60,809	808	66,153
(b) Imported	104	4,453	93	2,800	102	2,835

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	9,186	358,662	9,799	416,663	10,244	441,141
1. Cotton Textiles:	1,199	57,488	1,958	76,868	2,209	88,342
(a) Indigenous	1,049	52,763	1,824	71,079	2,062	82,620
(b) Imported	150	4,725	134	5,789	147	5,722
2. Cotton Yarn:	1,154	29,664	1,116	49,937	1,341	48,749
(a) Indigenous	1,151	28,908	1,111	49,268	1,338	47,932
(b) Imported	3	756	5	670	3	817
3. Other Textiles:	1,093	43,972	1,043	53,696	1,131	56,655
(a) Indigenous	1,093	43,972	1,043	53,696	1,131	56,655
(b) Imported	-	-	-	-	-	-
4. Machinery:	551	34,462	504	31,979	502	35,440
(a) Indigenous	178	18,188	183	17,370	198	19,084
(b) Imported	373	16,274	321	14,609	304	16,356
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	3	98	2	71	1	68
7. Readymade Garments	458	34,539	357	30,352	249	28,751
8. Cement and Cement Products:	175	31,819	158	41,846	157	39,305
(a) Indigenous	159	31,259	134	41,289	129	38,505
(b) Imported	16	560	24	557	28	800
9. Sports Goods	3	465	3	241	2	92
10. Surgical Instruments	102	8,404	87	5,063	99	5,088
11. Chemicals & Dyes	750	24,485	669	23,164	619	24,502
12. Other Finished Goods:	3,698	93,265	3,902	103,446	3,934	114,150
(a) Indigenous	3,419	89,637	3,576	97,224	3,742	109,316
(b) Imported	279	3,628	326	6,222	192	4,835
IV. Fixed Assets Including Machinery	181,856	706,922	158,290	624,773	163,057	654,408
A. Transport Equipment	177,919	298,893	155,276	268,303	159,264	263,757
B. Furniture & Fixtures	271	5,588	243	5,293	300	5,148
C. Office Equipment	137	15,798	108	12,577	118	12,839
D. Other Machinery & Equipment	3,529	386,643	2,663	338,600	3,375	372,663
V. Real Estate	40,051	569,456	38,837	533,991	39,842	526,723
A. Land	6,954	127,035	6,743	118,363	7,159	110,098
1. Residential	4,290	63,878	4,834	80,802	5,135	63,232
(a) House	4,269	63,530	4,551	79,554	3,352	56,913
(b) Flat	21	348	283	1,247	1,783	6,319
2. Non-Residential	2,664	63,157	1,909	37,562	2,024	46,866
(a) Commercial	443	20,069	321	20,828	283	25,858
(b) Industrial	406	25,530	152	10,398	171	15,165
(c) Agriculture	1,535	6,973	1,425	6,295	1,547	5,705
(d) Others	280	10,585	11	42	23	138
B. Buildings:	33,097	442,420	32,094	415,628	32,683	416,625
1. Residential	29,191	245,286	28,707	229,458	29,144	231,619
(a) House	24,761	214,727	24,719	186,169	23,732	190,754
(b) Flat	4,430	30,559	3,988	43,290	5,412	40,865
2. Non-Residential	3,906	197,134	3,387	186,170	3,539	185,006
(a) Commercial	1,927	71,690	1,669	75,534	1,631	67,993
(b) Industrial	1,639	111,244	1,355	100,679	1,486	105,757
(c) Agriculture	288	10,785	344	7,663	403	8,323
(d) Others	52	3,415	19	2,294	19	2,933
VI. Fixed Deposits and Insurance Policies	725	58,684	802	61,130	813	79,315
A. Bank Deposits	724	58,679	798	61,118	810	79,308
1. Security Deposits	58	8,274	149	5,729	349	43,710
2. Term Deposits (TDRs)	394	36,774	437	52,779	304	31,508
3. Other Deposits	272	13,631	212	2,610	157	4,091
B. Insurance Policies	1	5	4	12	3	7
VII. Others	29,187	999,809	11,576	988,088	11,912	1,057,477
A. Other Secured Advances	27,132	498,634	9,481	515,729	9,760	556,894
1. Receivables	2,739	156,821	2,582	130,440	2,796	150,769
2. Employees Benefits	1,128	174	1,425	258	1,514	279
3. Others	23,265	341,639	5,474	385,031	5,450	405,846
B. Advances Secured by Guarantee(s)	2,055	501,175	2,095	472,359	2,152	500,583
1. Institutional Guarantee(s)	662	495,234	533	464,970	556	491,915
2. Individual Guarantee(s)	1,393	5,942	1,562	7,389	1,596	8,669
VIII. Unsecured Advances	154,972	13,298	235,083	24,519	233,256	25,621
1. Credit Cards	141,962	6,345	197,931	12,233	195,105	12,954
2. Personal Loan	8,703	4,826	32,143	10,291	34,203	10,863
3. Others	4,307	2,127	5,009	1,994	3,948	1,804
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2023

Security	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	224,048	99,635	11,582	6,128	7,998	6,044	29	957	243,657	112,764
Ornaments and Precious Metals	-	-	-	-	-	-	-	-	-	-
II. Securities, Shares and Other Financial Instruments:	341	13,926	45	173	2	14	499	139,315	887	153,428
A. Quoted on the Stock Exchange:	248	8,338	35	109	-	-	271	70,460	554	78,907
1. To Stock Brokers and Dealers:	155	5,408	5	14	-	-	182	44,285	342	49,707
(a) Government and Other Trustee Securities	132	150	4	11	-	-	30	16,407	166	16,568
(b) Shares and Debentures	22	5,258	-	-	-	-	150	25,855	172	31,112
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	1	4	-	-	2	2,023	4	2,027
2. To Others:	93	2,930	30	95	-	-	89	26,174	212	29,199
(a) Government and Other Trustee Securities	18	12	22	14	-	-	12	622	52	648
(b) Shares and Debentures	55	2,900	8	80	-	-	66	16,035	129	19,014
(c) Participation Term Certificates	4	8	-	-	-	-	-	-	4	8
(d) Others	16	11	-	-	-	-	11	9,518	27	9,529
B. Unquoted on the Stock Exchange:	93	5,588	10	64	2	14	228	68,855	333	74,521
1. To Stock Brokers and Dealers:	9	802	1	17	-	-	111	10,775	121	11,594
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	9	802	1	17	-	-	108	10,701	118	11,520
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	3	74	3	74
2. To Others:	84	4,786	9	47	2	14	117	58,080	212	62,927
(a) Government and Other Trustee Securities	54	1,055	7	4	1	9	5	6,403	67	7,471
(b) Shares and Debentures	14	935	2	43	1	5	9	1,193	26	2,176
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	16	2,796	-	-	-	-	103	50,484	119	53,280
III. Merchandise	28,870	275,803	696	3,331	55	677	40,490	2,897,917	70,111	3,177,729
A. Food Items:	10,047	47,554	447	1,047	8	82	9,461	986,281	19,963	1,034,964
1. Wheat	6,896	8,372	341	258	-	-	1,275	440,249	8,512	448,879
2. Rice and Paddy	834	29,690	18	395	-	-	2,353	113,617	3,205	143,702
3. Other Grains & Pulses:	418	1,230	28	76	-	-	337	18,786	783	20,092
(a) Indigenous	408	1,063	18	18	-	-	331	18,257	757	19,338
(b) Imported	10	167	10	58	-	-	6	528	26	754
4. Edible Oils:	172	1,123	3	4	2	3	1,427	101,643	1,604	102,774
(a) Indigenous	162	1,067	3	4	2	3	1,381	98,831	1,548	99,905
(b) Imported	10	56	-	-	-	-	46	2,812	56	2,868
5. Sugar:	163	1,185	3	0	-	-	1,505	219,739	1,671	220,925
(a) Indigenous	163	1,185	3	0	-	-	1,499	218,409	1,665	219,594
(b) Imported	-	-	-	-	-	-	6	1,331	6	1,331
6. Kariana And Spices	58	101	1	0	-	-	146	2,770	205	2,871
7. Fish And Fish Preparations	4	5	-	-	-	-	18	419	22	424
8. Other Food Items:	1,502	5,848	53	313	6	79	2,400	89,056	3,961	95,297
(a) Indigenous	1,500	5,791	53	313	6	79	2,367	88,471	3,926	94,655
(b) Imported	2	57	-	-	-	-	33	586	35	642
B. Raw Materials:	13,575	123,733	58	1,369	24	169	8,792	612,063	22,449	737,334
1. Cotton Raw:	11,798	18,226	25	32	-	-	2,410	154,730	14,233	172,988
(a) Indigenous	303	11,238	20	29	-	-	2,264	143,222	2,587	154,489
(b) Imported	11,495	6,987	5	3	-	-	146	11,508	11,646	18,498
2. Synthetic Fibers:	7	20	-	-	-	-	115	13,499	122	13,519
(a) Indigenous	6	15	-	-	-	-	71	12,312	77	12,328
(b) Imported	1	5	-	-	-	-	44	1,187	45	1,191
3. Fertilizers:	699	6,874	4	12	22	148	498	38,707	1,223	45,741
(a) Indigenous	696	6,867	4	12	22	148	493	34,986	1,215	42,014
(b) Imported	3	7	-	-	-	-	5	3,721	8	3,728
4. Petroleum Crude:	65	51,142	-	-	2	21	1,257	121,596	1,324	172,759
(a) Indigenous	49	50,563	-	-	2	21	1,211	65,474	1,262	116,057
(b) Imported	16	579	-	-	-	-	46	56,122	62	56,701
5. Iron and Steel:	239	10,098	6	1,284	-	-	2,093	124,764	2,338	136,146
(a) Indigenous	186	2,858	5	1,266	-	-	1,583	94,620	1,774	98,744
(b) Imported	53	7,241	1	17	-	-	510	30,144	564	37,402
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	9	21	-	-	-	-	133	5,050	142	5,071
8. Oil Seeds	16	301	1	7	-	-	360	11,602	377	11,910
9. Pesticides & Insecticides:	32	200	1	1	-	-	424	5,694	457	5,894
(a) Indigenous	32	200	1	1	-	-	415	4,928	448	5,128
(b) Imported	-	-	-	-	-	-	9	766	9	766
10. Other Raw Materials:	709	36,836	21	34	-	-	1,501	136,420	2,231	173,290
(a) Indigenous	659	36,463	21	34	-	-	1,337	126,474	2,017	162,971
(b) Imported	50	373	-	-	-	-	164	9,947	214	10,320

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2023

Security	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,248	104,516	191	915	23	426	22,237	1,299,573	27,699	1,405,431
1. Cotton Textiles:	714	37,977	18	120	1	16	4,649	292,585	5,382	330,698
(a) Indigenous	674	30,546	18	120	1	16	4,472	282,885	5,165	313,566
(b) Imported	40	7,431	-	-	-	-	177	9,700	217	17,131
2. Cotton Yarn:	252	1,055	2	2	-	-	1,996	115,280	2,250	116,336
(a) Indigenous	252	1,055	2	2	-	-	1,970	113,243	2,224	114,300
(b) Imported	-	-	-	-	-	-	26	2,037	26	2,037
3. Other Textiles:	386	15,204	21	89	-	-	3,231	227,391	3,638	242,684
(a) Indigenous	384	15,204	20	89	-	-	3,212	223,730	3,616	239,022
(b) Imported	2	0	1	0	-	-	19	3,661	22	3,662
4. Machinery:	222	1,583	9	5	-	-	923	58,074	1,154	59,662
(a) Indigenous	201	279	8	4	-	-	459	36,933	668	37,217
(b) Imported	21	1,303	1	1	-	-	464	21,141	486	22,446
5. Handloom Products	-	-	-	-	-	-	-	-	1	8
6. Carpets & Rugs	6	-	-	-	-	-	27	894	33	902
7. Readymade Garments	194	20,190	3	4	3	2	1,238	79,193	1,438	99,389
8. Cement and Cement Products:	18	77	1	2	-	-	646	134,284	665	134,362
(a) Indigenous	17	73	1	2	-	-	614	131,570	632	131,644
(b) Imported	1	4	-	-	-	-	32	2,714	33	2,718
9. Sports Goods	13	51	1	16	-	-	68	1,474	82	1,541
10. Surgical Instruments	76	1,919	4	24	-	4	121	4,666	202	6,612
11. Chemicals & Dyes	153	1,987	14	65	-	-	1,752	67,671	1,919	69,723
12. Other Finished Goods:	3,214	24,466	118	589	18	404	7,585	318,054	10,935	343,513
(a) Indigenous	3,153	23,988	114	549	18	404	7,221	300,383	10,506	325,323
(b) Imported	61	478	4	40	-	-	364	17,671	429	18,190
IV. Fixed Assets Including Machinery	321,668	343,793	41,171	43,818	207	348	31,367	1,644,449	394,413	2,032,409
A. Transport Equipments	313,658	325,097	40,044	42,709	195	323	22,568	392,285	376,465	760,414
B. Furniture & Fixtures	178	164	7	2	1	0	218	15,466	404	15,632
C. Office Equipments	31	95	-	-	-	-	362	42,387	393	42,482
D. Other Machinery & Equipments	7,801	18,438	1,120	1,108	11	25	8,219	1,194,312	17,151	1,213,882
V. Real Estate	535,970	738,919	38,111	63,888	3,625	30,755	20,475	937,681	598,181	1,771,243
A. Land	432,398	244,930	19,889	9,753	762	3,573	9,993	346,162	463,042	604,419
1. Residential	13,660	75,677	702	1,908	509	3,067	3,439	197,367	18,310	278,019
(a) House	11,994	72,020	587	1,574	76	2,350	3,409	193,987	16,066	269,932
(b) Flat	1,666	3,657	115	333	433	716	30	3,380	2,244	8,087
2. Non-Residential	418,738	169,253	19,187	7,845	253	507	6,554	148,795	444,732	326,400
(a) Commercial	2,608	12,075	51	228	17	55	5,489	115,562	8,165	127,920
(b) Industrial	32	579	3	28	-	-	672	23,026	707	23,633
(c) Agriculture	415,986	154,252	19,128	7,551	236	452	295	6,557	435,645	168,813
d) Other	112	2,347	5	38	-	-	98	3,649	215	6,035
B. Buildings:	103,572	493,988	18,222	54,135	2,863	27,182	10,482	591,519	135,139	1,166,824
1. Residential	97,735	404,141	18,087	52,878	2,659	21,002	4,435	205,639	122,916	683,660
(a) House	87,211	348,158	17,193	48,278	1,628	12,948	4,115	192,769	110,147	602,152
(b) Flat	10,524	55,983	894	4,600	1,031	8,054	320	12,871	12,769	81,509
2. Non-Residential	5,837	89,847	135	1,257	204	6,180	6,047	385,880	12,223	483,164
(a) Commercial	2,892	62,058	69	968	173	5,990	2,394	163,738	5,528	232,754
(b) Industrial	475	5,645	14	92	30	190	2,763	179,113	3,282	185,040
(c) Agriculture	1,595	18,260	32	36	1	0	502	21,847	2,130	40,143
d) Other	875	3,885	20	160	-	-	388	21,181	1,283	25,226
VI. Fixed Deposits and Insurance Policies	15,648	41,283	1,181	1,579	25	181	9,970	470,155	26,824	513,198
A. Bank Deposits	15,609	41,163	1,177	1,574	25	181	9,914	469,724	26,725	512,642
1. Security Deposits	1,843	3,587	222	283	4	44	470	70,869	2,539	74,783
2. Term Deposits (TDRs)	9,314	32,190	534	625	4	43	9,097	376,986	18,949	409,843
3. Other Deposits	4,452	5,387	421	667	17	94	347	21,869	5,237	28,016
B. Insurance Policies	39	120	4	5	-	-	56	432	99	556
VII. Others	391,710	292,095	29,258	10,200	712	3,341	30,800	3,689,035	452,460	3,994,670
A. Other Secured Advances	103,958	123,892	4,467	3,952	118	2,797	26,369	1,549,686	134,912	1,680,327
1. Receivables	83,181	63,417	3,142	2,397	-	-	20,348	517,296	106,671	583,110
2. Employees Benefits	5,193	916	823	139	-	-	1	16	6,017	1,071
3. Others	15,584	59,559	502	1,416	118	2,797	6,020	1,032,375	22,224	1,096,146
B. Advances Secured by Guarantee(s)	287,752	168,202	24,771	6,248	594	545	4,431	2,139,348	317,548	2,314,343
1. Institutional Guarantee(s)	2,798	12,846	293	112	-	-	2,159	2,082,812	5,250	2,095,770
2. Individual Guarantee(s)	284,954	155,356	24,478	6,136	594	545	2,272	56,537	312,298	218,573
VIII. Unsecured Advances	1,991,700	198,157	218,321	21,750	60	10	6,381	2,112	2,216,462	222,029
1. Credit Cards	1,516,407	98,172	157,043	9,571	-	-	-	-	1,673,450	107,743
2. Personal Loan	460,291	93,767	60,658	12,023	-	-	-	-	520,949	105,790
3. Others	15,002	6,219	620	156	60	10	6,381	2,112	22,063	8,497
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	8	1	11	1	14
1) Official	1	8	1	11	1	14
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,338,985	11,564,024	4,365,274	11,442,196	4,002,994	11,977,455
I. GOVERNMENT	266	1,212,958	230	1,726,654	300	1,464,477
A. Federal Government	175	560,568	147	1,045,277	163	845,289
1) Commodity Operations*	55	477,992	55	634,736	-	-
2) Others	120	82,576	92	410,542	-	-
B. Provincial Governments	91	652,391	83	681,376	137	619,187
1) Commodity Operations*	46	640,828	47	674,499	-	-
2) Others	45	11,562	36	6,877	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	772	1,350,364	713	1,562,421	685	1,813,841
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	13	812	14	800	10	799
Utilities	457	548,619	416	589,044	403	572,345
Transport, storage and communications	111	398,096	116	430,534	120	598,411
Manufacturing	96	54,209	73	72,537	65	105,881
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	35	18,411	19	9,061	14	7,613
Commerce and Trade	47	263,455	33	390,944	54	458,590
Others	12	1,987	41	4,603	18	5,303
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,448	514,267	1,245	295,642	1,214	298,647
Mutual Funds and AMCs	110	5,655	96	1,546	94	3,505
Insurance & Pension Funds	588	3,258	487	4,582	455	3,958
MFIs and DFIs	138	423,148	139	192,892	132	196,574
Stock Exchange & Brokerage Houses	263	15,831	210	16,711	219	19,724
Modarabas	123	5,869	94	4,755	92	5,964
Other NBFIs	226	60,506	219	75,156	222	68,921
IV. PRIVATE SECTOR (BUSINESS)	1,125,929	7,324,259	1,060,584	6,717,658	1,059,361	7,262,556
A. Agriculture, forestry and fishing	770,158	349,555	716,796	374,411	714,762	416,842
1. Crop and animal production, hunting and related service activities	769,306	347,495	715,952	372,429	713,939	415,140
Growing of Wheat, Rice, Sugar Cane & Cotton	333,042	169,460	312,581	168,991	310,429	180,748
Growing of tropical, subtropical, pome and stone fruits & vegetables	36,184	12,859	26,363	10,332	23,124	10,041
Growing of other fruits, vegetables and crops	23,013	12,908	22,795	17,157	21,765	16,617
Raising of livestock and other related activities	287,917	115,212	261,230	120,325	260,917	132,714
Other agricultural support activities	89,146	37,048	92,980	55,618	97,699	75,013
Hunting, trapping and related service activities	4	8	3	5	5	8
02 - Forestry and logging	128	517	135	28	122	20
03 - Fishing and aquaculture	724	1,543	709	1,954	701	1,682
B. Mining and quarrying	958	63,898	937	69,750	928	79,318
05 - Mining of coal and lignite	73	45,617	75	44,042	84	54,778
06 - Extraction of crude petroleum and natural gas	671	15,372	658	19,928	649	19,011
07 - Mining of metal ores	16	719	23	620	26	643
08-Other mining and quarrying	194	2,164	179	5,150	163	4,873
09 - Mining support service activities	4	26	2	10	6	13
C. Manufacturing	141,639	4,834,794	129,649	4,315,326	132,094	4,752,567
10 - Manufacture of food products	63,433	1,029,268	57,895	890,179	59,318	1,087,355
11 - Manufacture of beverages	1,002	46,426	1,012	53,609	1,165	61,027
12 - Manufacture of tobacco products	700	3,641	628	1,457	610	1,508
13 - Manufacture of textiles	26,833	1,618,023	26,183	1,603,870	26,011	1,637,109
Preparation and spinning of textile fibres	9,486	556,308	9,072	571,644	8,922	578,202
Weaving of textiles	5,191	328,701	5,369	328,648	5,654	344,182
Finishing of textiles	4,219	303,083	4,203	293,033	3,906	295,325
Manufacture of knitted and crocheted fabrics	833	55,424	703	55,860	698	57,349
Manufacture of made-up textile articles, except apparel	3,480	204,827	3,192	189,348	3,105	194,435
Manufacture of carpets and rugs	147	1,400	142	1,149	126	1,193
Manufacture of other textiles n.e.c.	3,477	168,281	3,502	164,188	3,600	166,423
14 - Manufacture of wearing apparel	5,106	232,451	4,586	215,221	4,493	221,591
15 - Manufacture of leather and related products	2,073	49,592	2,040	46,886	2,083	48,792

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	417	8,223	378	7,310	387	6,887
Manufacture of luggage, handbags and the like, saddlery and harness	98	2,531	96	2,076	96	2,770
Manufacture of footwear	1,558	38,838	1,566	37,500	1,600	39,135
a. Leather wear	1,240	31,626	1,226	29,287	1,216	30,818
b. Rubber and Plastic wear	318	7,212	340	8,213	384	8,317
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	506	7,277	458	8,926	490	9,266
17 - Manufacture of paper and paper products	1,676	112,525	1,570	97,436	1,721	111,791
18 - Printing and reproduction of recorded media	972	15,081	869	18,662	921	21,231
Printing and other service activities related to printing	962	13,860	858	17,041	899	18,983
Reproduction of recorded media	10	1,221	11	1,621	22	2,248
19 - Manufacture of coke and refined petroleum products	1,304	140,659	1,465	130,605	1,559	155,953
20 - Manufacture of chemicals and chemical products	9,352	410,029	8,309	273,319	8,102	314,847
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,897	100,872	5,218	111,416	5,201	113,445
22 - Manufacture of rubber and plastics products	3,127	89,514	2,606	78,615	2,842	87,990
23 - Manufacture of other non-metallic mineral products	2,082	314,085	1,983	285,497	1,942	285,759
24 - Manufacture of basic metals	5,403	246,914	4,626	201,031	4,951	236,343
25 - Manufacture of fabricated metal products, except machinery and equipment	1,116	34,457	881	28,198	936	31,260
26 - Manufacture of computer, electronic and optical products	291	10,223	301	11,869	308	14,891
27 - Manufacture of electrical equipment	2,709	170,976	1,931	119,493	2,222	142,039
28 - Manufacture of machinery and equipment	1,027	23,837	852	14,058	897	20,073
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,010	100,688	1,761	61,828	1,843	81,757
30 - Manufacture of other transport equipment	648	15,600	526	12,547	565	13,418
31 - Manufacture of furniture	825	6,929	819	5,645	789	5,763
32 - Other manufacturing	3,436	53,141	3,029	43,366	3,037	48,396
Manufacture of jewellery and related articles	279	416	282	350	279	419
Manufacture of imitation jewellery and related articles	6	9	6	33	7	36
Manufacture of musical instruments	69	1,225	53	886	52	974
Manufacture of sports goods	376	7,782	310	6,705	326	6,225
Manufacture of games and toys	13	6	5	1	5	1
supplies	361	5,632	343	5,436	342	5,133
Manufacture of Handicrafts	142	48	144	58	144	38
Other manufacturing n.e.c.	2,190	38,024	1,886	29,897	1,882	35,570
33 - Repair and installation of machinery and equipment	111	2,587	101	1,590	88	964
D. Electricity, gas, steam and air conditioning supply	2,523	619,137	2,270	538,192	2,271	515,336
Electric power generation, transmission and distribution	2,278	607,467	2,069	527,727	2,090	505,562
a) Hydal	526	39,692	472	23,261	461	23,151
b) Thermal	236	170,402	219	136,351	430	135,298
c) Coal Based	85	115,869	91	124,130	85	116,187
d) Wind	185	64,004	173	59,516	162	57,052
e) Solar	113	7,718	105	8,522	76	12,127
f) Other	1,133	209,781	1,009	175,947	876	161,748
Manufacture of gas; distribution of gaseous fuels through mains	225	11,623	171	10,420	152	9,733
Steam and air conditioning supply	20	47	30	45	29	41
E. Water supply; sewerage, waste management and remediation activities	209	16,358	133	17,858	128	20,058
36 - Water collection, treatment and supply	56	300	41	172	29	128
37 - Sewerage	10	13	7	6	6	5
38 - Waste collection, treatment and disposal activities; materials recovery	138	15,866	82	17,677	90	19,921
services	5	179	3	4	3	4
F. Construction	3,981	198,746	3,704	193,452	3,692	200,159
41 - Construction of buildings	2,545	150,516	2,368	143,249	2,358	146,785
42 - Civil engineering	1,213	44,586	1,188	47,259	1,178	50,364
43 - Specialized construction activities	223	3,643	148	2,944	156	3,010

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	131,749	500,477	138,894	465,958	140,757	518,095
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,033	39,459	4,871	26,524	4,843	27,269
46 - Wholesale trade, except of motor vehicles and motorcycles	32,981	280,304	34,653	279,729	33,016	297,466
47 - Retail trade, except of motor vehicles and motorcycles	93,735	180,714	99,370	159,704	102,898	193,360
H. Transportation and storage	25,330	119,540	23,198	116,689	23,399	124,155
49 - Land transport and transport via pipelines	8,459	62,915	7,820	56,181	7,896	60,571
50 - Water transport	80	692	69	495	70	953
51 - Air transport	167	1,759	116	1,361	99	918
52 - Warehousing and support activities for transportation	16,252	48,469	14,822	52,255	14,967	54,591
53 - Courier activities other than national post activities	372	5,705	371	6,397	367	7,123
I. Accommodation and food service activities	2,038	40,489	2,085	35,785	1,951	39,945
55 - Accommodation	570	23,356	553	21,581	498	25,158
56 - Food and beverage service activities	1,468	17,133	1,532	14,204	1,453	14,786
J. Information and communication	2,976	301,525	2,891	338,055	2,885	343,243
58 - Publishing activities	837	2,908	759	2,196	688	2,607
59 - Motion picture, video and television programme production, sound recording and music publishing activities	118	2,647	81	2,362	74	2,258
60 - Programming and broadcasting activities	76	635	50	1,752	54	1,646
61 - Telecommunications	786	277,975	1,020	314,514	1,044	318,767
62 - Computer programming, consultancy and related activities	975	12,664	795	11,855	838	13,116
63 - Information service activities	184	4,695	186	5,376	187	4,848
K. Real estate activities	767	37,661	809	34,154	793	31,528
L. Professional, scientific and technical activities	5,931	62,549	9,119	55,054	9,534	62,797
69 - Legal and accounting activities	192	1,009	162	867	151	989
71 - Architectural and engineering activities; technical testing and analysis	92	1,357	86	1,378	86	1,387
72 - Scientific research and development	534	5,950	426	5,605	409	5,379
73 - Advertising and market research	194	4,275	191	4,875	194	5,914
74 - Other professional, scientific and technical activities	1,275	5,233	1,087	4,292	1,147	5,845
75 - Veterinary activities	3,613	44,220	7,141	37,907	7,518	43,142
76 - Veterinary activities	31	504	26	130	29	141
M. Administrative and support service activities	8,375	58,149	8,293	51,198	5,976	49,474
77 - Rental and leasing activities	654	2,170	584	2,152	568	2,253
78 - Employment activities	44	391	37	272	38	234
79 - Travel agency, tour operator, reservation service and related activities	918	14,134	841	14,009	851	14,549
80 - Security and investigation activities	828	2,910	656	2,826	650	2,795
81 - Services to buildings and landscape activities	42	223	32	160	37	169
82 - Office administrative, office support and other business support activities	5,889	38,320	6,143	31,778	3,832	29,474
N. Education	2,137	35,810	1,961	32,485	2,035	32,274
O. Human health and social work activities	1,444	18,535	1,382	18,004	1,407	18,013
86 - Human health activities	1,412	18,485	1,361	17,892	1,384	17,790
87 - Residential care activities	5	22	2	18	2	17
88 - Social work activities with and without accommodation	27	28	19	95	21	207
P. Arts, entertainment and recreation	123	1,790	107	1,894	104	1,800
Q. Other service activities	25,591	65,245	18,356	59,393	16,645	56,952
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	186	16,337	5,928	13,051	5,918	16,124
A. Government Trusts and Non-profit Organizations	64	1,460	59	683	61	1,067
B. Private Trusts and Non-profit Organizations	116	14,668	5,820	11,892	149	13,977
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	209	49	476	5,708	1,080
VI. PERSONAL	3,204,612	1,142,683	3,296,481	1,125,437	2,935,416	1,120,454
A. Bank Employees	153,476	241,879	164,505	285,437	168,302	301,631
1) For house building	74,121	188,299	77,488	224,883	79,193	239,667
2) For transport i.e. purchase of car etc.	49,062	48,500	51,789	53,528	52,149	54,158
3) Other purposes	30,293	5,080	35,228	7,025	36,960	7,806
B. Consumer Financing	3,046,578	900,050	3,127,484	839,342	2,762,626	818,206
1) For house building	35,222	214,956	34,375	208,280	34,313	208,148
2) For transport i.e. purchase of car etc	335,121	337,471	289,163	272,289	282,254	251,246
3) Credit cards	1,941,905	86,553	2,017,565	103,196	1,673,827	107,786
4) Consumers durable	37,398	6,869	36,687	7,103	35,869	6,626
5) Personal loans	696,932	254,201	749,694	248,473	736,363	244,400
C) Other	4,558	753	4,492	659	4,488	618
VII. OTHER	5,772	3,156	93	1,333	100	1,356
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,203,686	2,224,053	1,161,844	2,541,326	1,159,472	2,640,832
I. GOVERNMENT	53	228,239	58	471,014	86	276,321
A. Federal Government	36	70,280	35	89,328	21	113,629
1) Commodity Operations	9	34,293	8	77,859	-	-
2) Others	27	35,987	27	11,469	-	-
B. Provincial Governments	17	157,959	23	381,686	65	162,692
1) Commodity Operations	14	157,929	18	381,238	-	-
2) Others	3	31	5	448	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	113	399,567	140	523,963	107	653,383
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	8	11	4	10
Utilities	46	146,009	42	165,214	26	160,748
Transport, storage and communications	27	104,459	31	129,530	33	197,358
Manufacturing	23	43,783	23	42,011	23	72,691
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	5	3,935	5	3,322	4	2,500
Commerce and Trade	3	36,106	4	118,490	12	154,877
Others	1	486	26	486	4	300
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	115	22,295	107	24,117	94	38,518
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	10	54	1	94	1	239
MFIs and DFIs	12	12,354	11	11,906	17	14,757
Stock Exchange & Brokerage Houses	14	1,017	13	1,011	14	1,572
Modarabas	2	217	2	217	2	217
Other NBFIs	75	8,653	78	10,890	58	21,734
IV. PRIVATE SECTOR (BUSINESS)	820,441	1,297,442	765,697	1,237,359	755,452	1,384,078
A. Agriculture, forestry and fishing	669,812	204,828	617,589	213,888	610,675	238,509
1. Crop and animal production, hunting and related service activities	669,138	204,636	616,910	213,458	610,012	238,066
Growing of Wheat, Rice, Sugar Cane & Cotton	256,530	94,701	237,935	93,354	232,220	96,405
Growing of tropical, subtropical, pome and stone fruits & vegetables	34,188	9,717	24,546	7,645	21,224	7,126
Growing of other fruits, vegetables and crops	17,099	6,030	15,833	7,883	15,396	8,513
Raising of livestock and other related activities	281,621	78,110	255,601	79,948	255,299	94,277
Other agricultural support activities	79,700	16,078	82,995	24,628	85,873	31,744
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	119	16	126	17	118	15
03 - Fishing and aquaculture	555	176	553	412	545	428
B. Mining and quarrying	150	18,787	139	20,544	134	23,943
05 - Mining of coal and lignite	16	14,394	17	14,474	18	17,953
06 - Extraction of crude petroleum and natural gas	55	4,149	55	5,927	55	5,901
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	77	230	65	133	59	80
09 - Mining support service activities	1	13	1	10	1	9
C. Manufacturing	56,475	706,280	52,917	655,179	50,833	745,829
10 - Manufacture of food products	45,188	190,318	41,903	168,354	41,273	195,364
11 - Manufacture of beverages	87	2,340	84	2,028	79	2,337
12 - Manufacture of tobacco products	222	45	174	32	166	31
13 - Manufacture of textiles	3,614	207,580	3,692	215,034	2,729	237,530
Preparation and spinning of textile fibres	1,666	84,183	1,631	93,682	1,198	111,335
Weaving of textiles	675	41,360	698	44,814	535	51,925
Finishing of textiles	654	48,215	677	48,155	383	48,215
Manufacture of knitted and crocheted fabrics	44	1,220	42	996	37	807
Manufacture of made-up textile articles, except apparel	262	18,757	258	12,744	161	11,523
Manufacture of carpets and rugs	53	488	58	429	53	415
Manufacture of other textiles n.e.c.	260	13,358	328	14,214	362	13,311
14 - Manufacture of wearing apparel	1,478	31,226	1,504	29,299	1,350	35,594
15 - Manufacture of leather and related products	441	4,603	436	4,628	425	5,127

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	50	676	46	584	41	692
Manufacture of luggage, handbags and the like, saddlery and harness	14	170	14	112	15	177
Manufacture of footwear	377	3,757	376	3,932	369	4,259
a. Leather wear	346	2,718	341	3,096	335	3,486
b. Rubber and Plastic wear	31	1,039	35	837	34	773
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	132	398	136	775	138	1,014
17 - Manufacture of paper and paper products	98	5,504	108	5,152	103	7,501
18 - Printing and reproduction of recorded media	154	4,160	164	3,532	160	3,490
Printing and other service activities related to printing	152	4,149	162	3,521	157	3,477
Reproduction of recorded media	2	12	2	12	3	13
19 - Manufacture of coke and refined petroleum products	54	59,388	58	48,227	67	65,553
20 - Manufacture of chemicals and chemical products	1,111	32,099	1,002	22,940	881	25,099
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	269	8,828	235	11,058	195	11,637
22 - Manufacture of rubber and plastics products	387	9,628	405	9,840	374	10,048
23 - Manufacture of other non-metallic mineral products	461	70,775	453	70,940	408	72,242
24 - Manufacture of basic metals	459	30,938	398	28,586	346	31,856
25 - Manufacture of fabricated metal products, except machinery and equipment	75	1,302	72	1,309	72	2,020
26 - Manufacture of computer, electronic and optical products	22	151	27	977	27	976
27 - Manufacture of electrical equipment	409	26,832	267	15,090	278	19,122
28 - Manufacture of machinery and equipment	120	322	116	660	119	724
29 - Manufacture of motor vehicles, trailers and semi-trailers	188	9,721	175	8,151	172	9,105
30 - Manufacture of other transport equipment	4	36	2	19	2	59
31 - Manufacture of furniture	511	2,297	492	1,148	471	1,617
32 - Other manufacturing	991	7,789	1,014	7,400	998	7,782
Manufacture of jewellery and related articles	207	151	210	103	208	170
Manufacture of imitation jewellery and related articles	3	2	4	27	4	27
Manufacture of musical instruments	1	-	2	1	2	1
Manufacture of sports goods	73	2,647	74	2,854	84	2,245
Manufacture of games and toys	11	5	4	-	4	-
supplies	37	206	41	328	32	215
Manufacture of Handicrafts	128	28	126	17	126	17
Other manufacturing n.e.c.	531	4,750	553	4,071	538	5,108
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	354	143,985	353	125,712	311	128,064
Electric power generation, transmission and distribution	328	141,228	335	123,110	294	125,481
a) Hydal	129	12,855	129	7,505	136	9,367
b) Thermal	94	64,757	90	50,497	87	49,193
c) Coal Based	14	42,198	24	44,017	16	44,795
d) Wind	21	13,438	21	12,425	16	11,739
e) Solar	34	3,127	34	3,435	11	5,344
f) Other	36	4,853	37	5,230	28	5,042
Manufacture of gas; distribution of gaseous fuels through mains	26	2,757	18	2,602	17	2,583
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	38	179	21	163	9	157
36 - Water collection, treatment and supply	26	10	15	27	3	8
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	10	164	6	136	6	149
services	2	4	-	-	-	-
F. Construction	1,066	35,102	1,104	37,886	1,113	37,509
41 - Construction of buildings	671	22,745	675	22,206	696	21,291
42 - Civil engineering	371	11,903	397	15,222	383	15,717
43 - Specialized construction activities	24	454	32	458	34	501

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	61,276	75,771	63,470	79,596	64,573	98,983
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,320	8,250	2,470	6,903	2,504	7,045
46 - Wholesale trade, except of motor vehicles and motorcycles	14,297	40,625	15,089	47,166	15,559	59,436
47 - Retail trade, except of motor vehicles and motorcycles	44,659	26,895	45,911	25,527	46,510	32,501
H. Transportation and storage	17,825	22,917	17,160	20,221	17,685	27,505
49 - Land transport and transport via pipelines	4,082	6,097	4,387	4,801	4,789	9,265
50 - Water transport	1	-	1	-	1	6
51 - Air transport	38	144	33	85	15	75
52 - Warehousing and support activities for transportation	13,698	14,766	12,731	13,915	12,872	16,194
53 - Courier activities other than national post activities	6	1,909	8	1,420	8	1,965
I. Accommodation and food service activities	797	12,186	814	11,149	819	10,956
55 - Accommodation	249	9,870	252	9,177	251	8,843
56 - Food and beverage service activities	548	2,316	562	1,972	568	2,113
J. Information and communication	446	43,147	464	41,048	444	43,429
58 - Publishing activities	179	70	184	98	187	133
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	1,918	38	1,673	36	1,583
60 - Programming and broadcasting activities	3	4	4	6	4	2
61 - Telecommunications	114	38,388	150	38,769	123	40,955
62 - Computer programming, consultancy and related activities	78	2,474	59	250	64	435
63 - Information service activities	30	293	29	251	30	322
K. Real estate activities	65	4,755	77	4,582	85	4,428
L. Professional, scientific and technical activities	88	1,116	104	1,272	112	1,418
69 - Legal and accounting activities	21	21	21	16	21	18
71 - Architectural and engineering activities; technical testing and analysis	11	1	13	0	13	-
72 - Scientific research and development	19	959	16	1,051	16	1,049
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	16	24	24	47	26	119
75 - Veterinary activities	15	108	26	156	31	222
M. Administrative and support service activities	5	3	3	1	4	11
77 - Rental and leasing activities	4,279	5,191	4,775	5,344	2,431	2,964
78 - Employment activities	190	904	233	910	232	835
79 - Travel agency, tour operator, reservation service and related activities	1	53	2	92	3	48
80 - Security and investigation activities	29	746	34	687	36	681
81 - Services to buildings and landscape activities	34	134	34	60	31	43
82 - Office administrative, office support and other business support activities	14	38	14	19	15	25
N. Education	4,011	3,317	4,458	3,575	2,114	1,331
625	4,132	647	3,606	692	3,633	
O. Human health and social work activities	622	6,507	652	5,513	633	5,643
86 - Human health activities	611	6,486	644	5,511	625	5,641
87 - Residential care activities	3	21	1	1	1	1
88 - Social work activities with and without accommodation	8	1	7	1	7	1
P. Arts, entertainment and recreation	34	35	33	21	36	39
Q. Other service activities	6,489	12,525	5,378	11,635	4,867	11,068
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	9	2,291	5,658	1,920	5,661	1,938
A. Government Trusts and Non-profit Organizations	-	-	1	-	1	210
B. Private Trusts and Non-profit Organizations	9	2,291	5,657	1,920	8	1,259
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	5,652	469
VI. PERSONAL	377,301	272,102	390,176	282,251	398,064	285,895
A. Bank Employees	69,899	84,602	73,430	97,203	75,205	102,149
1) For house building	41,662	66,997	42,627	77,932	43,257	82,187
2) For transport i.e. purchase of car etc.	18,188	16,046	19,103	16,663	19,472	16,792
3) Other purposes	10,049	1,559	11,700	2,608	12,476	3,170
B. Consumer Financing	307,401	187,500	316,745	185,048	322,858	183,746
1) For house building	2,774	19,703	2,721	19,455	2,840	20,732
2) For transport i.e. purchase of car etc	40,282	24,063	38,247	20,885	37,592	19,678
3) Credit cards	3,027	124	7,857	544	10,751	759
4) Consumers durable	31,967	5,894	32,627	5,939	32,839	5,317
5) Personal loans	229,351	137,716	235,293	138,224	238,836	137,261
C) Other	1	0	1	0	1	0
VII. OTHER	5,654	2,117	8	702	8	699
Total	1,203,686	2,224,053	1,161,844	2,541,326	1,159,472	2,640,832

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,134,807	9,243,500	3,203,019	8,457,378	2,843,120	8,911,571
I. GOVERNMENT	212	983,719	170	881,579	213	821,737
A. Federal Government	138	489,288	110	581,889	141	365,242
1) Commodity Operations	46	443,699	47	556,877	-	-
2) Others	92	45,589	63	25,013	-	-
B. Provincial Governments	74	494,431	60	299,690	72	456,495
1) Commodity Operations	32	482,900	29	293,261	-	-
2) Others	42	11,531	31	6,429	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	659	950,797	573	1,038,458	578	1,160,458
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	798	6	788	6	788
Utilities	411	402,610	374	423,830	377	411,598
Transport, storage and communications	84	293,638	85	301,004	87	401,054
Manufacturing	73	10,427	50	30,526	42	33,189
Mining and Quarrying	-	-	-	-	-	-
Construction	30	14,476	14	5,739	10	5,113
Commerce and Trade	44	227,348	29	272,454	42	303,713
Others	11	1,501	15	4,117	14	5,003
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,333	491,972	1,138	271,524	1,120	260,128
Mutual Funds and AMCs	108	5,655	94	1,546	92	3,505
Insurance & Pension Funds	578	3,204	486	4,488	454	3,719
MFIs and DFIs	126	410,795	128	180,986	115	181,817
Stock Exchange & Brokerage Houses	249	14,814	197	15,700	205	18,152
Modarabas	121	5,652	92	4,538	90	5,747
Other NBFIs	151	51,853	141	64,266	164	47,188
IV. PRIVATE SECTOR (BUSINESS)	305,290	5,931,924	294,764	5,411,465	303,782	5,820,416
A. Agriculture, forestry and fishing	100,344	144,727	99,205	155,250	104,085	167,309
1. Crop and animal production, hunting and related service activities	100,166	142,858	99,040	153,697	103,925	166,050
Growing of Wheat, Rice, Sugar Cane & Cotton	76,512	74,759	74,646	75,637	78,209	84,343
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,996	3,142	1,817	2,688	1,900	2,915
Growing of other fruits, vegetables and crops	5,913	6,877	6,961	9,272	6,368	8,101
Raising of livestock and other related activities	6,296	37,102	5,629	40,377	5,618	38,436
Other agricultural support activities	9,445	20,970	9,984	25,719	11,825	32,248
Hunting, trapping and related service activities	4	8	3	5	5	8
02 - Forestry and logging	9	501	9	11	4	5
03 - Fishing and aquaculture	169	1,367	156	1,542	156	1,254
B. Mining and quarrying	808	45,112	798	49,206	794	55,375
05 - Mining of coal and lignite	57	31,223	58	29,568	66	36,825
06 - Extraction of crude petroleum and natural gas	616	11,223	603	14,001	594	13,110
07 - Mining of metal ores	15	719	22	620	25	643
08-Other mining and quarrying	117	1,934	114	5,016	104	4,793
09 - Mining support service activities	3	13	1	-	5	3
C. Manufacturing	85,008	4,066,241	76,636	3,623,732	81,159	3,972,312
10 - Manufacture of food products	18,233	836,228	15,974	716,194	18,025	886,729
11 - Manufacture of beverages	913	44,076	924	51,563	1,083	58,653
12 - Manufacture of tobacco products	475	3,579	450	1,411	439	1,477
13 - Manufacture of textiles	23,183	1,398,043	22,485	1,388,368	23,278	1,399,259
Preparation and spinning of textile fibres	7,814	471,594	7,439	477,659	7,722	466,651
Weaving of textiles	4,516	287,341	4,671	283,834	5,119	292,256
Finishing of textiles	3,542	243,344	3,525	244,819	3,523	247,110
Manufacture of knitted and crocheted fabrics	789	54,204	661	54,864	661	56,543
Manufacture of made-up textile articles, except apparel	3,215	185,883	2,932	176,501	2,942	182,809
Manufacture of carpets and rugs	94	912	84	720	73	778
Manufacture of other textiles n.e.c.	3,213	154,764	3,173	149,971	3,238	153,112
14 - Manufacture of wearing apparel	3,625	201,142	3,082	185,922	3,143	185,996
15 - Manufacture of leather and related products	1,629	44,906	1,604	42,257	1,658	43,665

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	367	7,547	332	6,725	346	6,196
Manufacture of luggage, handbags and the like, saddlery and harness	83	2,351	82	1,965	81	2,593
Manufacture of footwear	1,179	35,008	1,190	33,568	1,231	34,876
a. Leather wear	892	28,835	885	26,191	881	27,332
b. Rubber and Plastic wear	287	6,173	305	7,377	350	7,545
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	374	6,879	322	8,151	352	8,252
17 - Manufacture of paper and paper products	1,571	104,818	1,459	91,625	1,615	104,281
18 - Printing and reproduction of recorded media	818	10,921	705	15,129	761	17,741
Printing and other service activities related to printing	810	9,712	696	13,520	742	15,507
Reproduction of recorded media	8	1,209	9	1,609	19	2,234
19 - Manufacture of coke and refined petroleum products	1,249	80,271	1,407	82,378	1,491	90,400
20 - Manufacture of chemicals and chemical products	8,217	358,590	7,285	237,897	7,201	278,155
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,615	90,821	4,965	93,233	4,985	97,119
22 - Manufacture of rubber and plastics products	2,735	78,886	2,201	68,775	2,468	77,942
23 - Manufacture of other non-metallic mineral products	1,616	239,725	1,528	213,311	1,532	212,374
24 - Manufacture of basic metals	4,941	214,578	4,228	172,445	4,605	204,486
25 - Manufacture of fabricated metal products, except machinery and equipment	1,041	33,155	809	26,889	864	29,240
26 - Manufacture of computer, electronic and optical products	269	10,072	274	10,892	281	13,915
27 - Manufacture of electrical equipment	2,273	128,483	1,651	96,326	1,932	116,048
28 - Manufacture of machinery and equipment	906	23,501	735	13,384	777	19,334
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,817	90,082	1,582	52,997	1,665	68,848
30 - Manufacture of other transport equipment	643	15,564	524	12,529	563	13,359
31 - Manufacture of furniture	314	4,632	327	4,498	318	4,145
32 - Other manufacturing	2,440	44,701	2,014	35,966	2,035	39,930
Manufacture of jewellery and related articles	72	264	72	247	71	249
Manufacture of imitation jewellery and related articles	3	7	2	6	3	9
Manufacture of musical instruments	68	1,225	51	885	50	974
Manufacture of sports goods	303	5,135	236	3,851	242	3,980
Manufacture of games and toys	2	1	1	1	1	1
supplies	324	5,427	302	5,108	310	4,918
Manufacture of Handicrafts	14	20	18	40	18	21
Other manufacturing n.e.c.	1,654	32,623	1,332	25,826	1,340	29,778
33 - Repair and installation of machinery and equipment	111	2,587	101	1,590	88	964
D. Electricity, gas, steam and air conditioning supply	2,160	454,851	1,910	399,413	1,955	385,653
Electric power generation, transmission and distribution	1,944	447,262	1,730	392,795	1,794	379,624
a) Hydal	397	26,837	343	15,756	325	13,784
b) Thermal	142	105,645	129	85,854	343	86,104
c) Coal Based	67	58,609	64	68,862	68	71,392
d) Wind	164	50,566	152	47,091	146	45,312
e) Solar	79	4,591	71	5,086	65	6,783
f) Other	1,095	201,014	971	170,146	847	156,248
Manufacture of gas; distribution of gaseous fuels through mains	196	7,541	150	6,572	132	5,989
Steam and air conditioning supply	20	47	30	45	29	41
E. Water supply; sewerage, waste management and remediation activities	171	16,179	112	17,696	119	19,901
36 - Water collection, treatment and supply	30	289	26	145	26	120
37 - Sewerage	10	13	7	6	6	5
38 - Waste collection, treatment and disposal activities; materials recovery	128	15,703	76	17,541	84	19,773
services	3	174	3	4	3	4
F. Construction	2,912	163,442	2,598	155,425	2,577	162,530
41 - Construction of buildings	1,872	127,571	1,691	120,903	1,660	125,375
42 - Civil engineering	841	32,682	791	32,037	795	34,646
43 - Specialized construction activities	199	3,189	116	2,486	122	2,509

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	70,462	419,018	75,420	380,991	76,180	410,723
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,713	31,209	2,401	19,622	2,339	20,224
46 - Wholesale trade, except of motor vehicles and motorcycles	18,681	235,571	19,562	229,259	17,455	232,419
47 - Retail trade, except of motor vehicles and motorcycles	49,068	152,238	53,457	132,110	56,386	158,080
H. Transportation and storage	7,503	96,609	6,037	96,466	5,713	96,649
49 - Land transport and transport via pipelines	4,376	56,805	3,433	51,380	3,107	51,306
50 - Water transport	78	690	67	493	68	946
51 - Air transport	129	1,615	83	1,276	84	843
52 - Warehousing and support activities for transportation	2,554	33,703	2,091	38,340	2,095	38,397
53 - Courier activities other than national post activities	366	3,796	363	4,977	359	5,158
I. Accommodation and food service activities	1,239	26,346	1,269	22,999	1,130	27,352
55 - Accommodation	319	11,529	299	10,766	245	14,678
56 - Food and beverage service activities	920	14,817	970	12,232	885	12,674
J. Information and communication	2,525	254,154	2,424	290,424	2,438	299,344
58 - Publishing activities	658	2,838	575	2,098	501	2,474
59 - Motion picture, video and television programme production, sound recording and music publishing activities	76	729	43	689	38	676
60 - Programming and broadcasting activities	73	631	46	1,745	50	1,644
61 - Telecommunications	667	235,364	867	269,162	918	277,343
62 - Computer programming, consultancy and related activities	897	10,190	736	11,605	774	12,681
63 - Information service activities	154	4,402	157	5,125	157	4,526
K. Real estate activities	702	32,906	732	29,572	708	27,100
L. Professional, scientific and technical activities	5,836	61,208	9,009	53,437	9,416	61,000
69 - Legal and accounting activities	171	988	141	850	130	971
71 - Architectural and engineering activities; technical testing and analysis	79	1,351	71	1,374	71	1,376
72 - Scientific research and development	512	4,786	407	4,245	390	3,998
73 - Advertising and market research	193	4,275	190	4,875	193	5,914
74 - Other professional, scientific and technical activities	1,257	5,194	1,062	4,212	1,120	5,691
75 - Veterinary activities	3,598	44,112	7,115	37,751	7,487	42,921
M. Administrative and support service activities	26	501	23	129	25	130
77 - Rental and leasing activities	4,095	52,950	3,518	45,854	3,545	46,510
78 - Employment activities	464	1,267	351	1,242	336	1,418
79 - Travel agency, tour operator, reservation service and related activities	43	338	35	180	35	186
80 - Security and investigation activities	889	13,388	807	13,322	815	13,868
81 - Services to buildings and landscape activities	794	2,776	622	2,765	619	2,752
82 - Office administrative, office support and other business support activities	28	185	18	141	22	144
N. Education	1,877	34,996	1,685	28,203	1,718	28,142
O. Human health and social work activities	1,512	31,678	1,314	28,879	1,343	28,641
86 - Human health activities	822	12,027	730	12,491	774	12,371
87 - Residential care activities	801	11,999	717	12,380	759	12,149
88 - Social work activities with and without accommodation	2	1	1	17	1	15
P. Arts, entertainment and recreation	19	27	12	94	14	206
89	89	1,756	74	1,873	68	1,761
Q. Other service activities	19,102	52,721	12,978	47,758	11,778	45,885
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	177	14,045	270	11,131	257	14,187
A. Government Trusts and Non-profit Organizations	64	1,460	58	683	60	857
B. Private Trusts and Non-profit Organizations	107	12,377	163	9,972	141	12,719
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	209	49	476	56	611
VI. PERSONAL	2,827,018	870,004	2,906,020	842,590	2,537,079	833,992
A. Bank Employees	83,412	156,834	90,917	187,769	92,950	199,043
1) For house building	32,398	120,991	34,808	146,652	35,887	157,191
2) For transport i.e. purchase of car etc.	30,811	32,338	32,624	36,719	32,620	37,233
3) Other purposes	20,203	3,505	23,485	4,398	24,443	4,619
B. Consumer Financing	2,739,049	712,416	2,810,612	654,163	2,439,642	634,331
1) For house building	32,359	195,134	31,566	188,708	31,386	187,302
2) For transport i.e. purchase of car etc	294,808	313,394	250,885	251,390	244,631	231,554
3) Credit cards	1,938,878	86,429	2,009,708	102,652	1,663,076	107,027
4) Consumers durable	5,431	975	4,060	1,164	3,030	1,309
5) Personal loans	467,573	116,484	514,393	110,248	497,519	107,138
C) Other	4,557	753	4,491	659	4,487	618
VII. OTHER	118	1,039	84	630	91	654
Total	3,134,807	9,243,500	3,203,019	8,457,378	2,843,120	8,911,571

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	8	1	11	1	14
1) Official	1	8	1	11	1	14
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	492	96,470	411	443,491	402	425,052
I. GOVERNMENT	1	1,000	2	374,060	1	366,419
A. Federal Government	1	1,000	2	374,060	1	366,419
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	2	374,060	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMC's	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	198	94,893	123	68,834	127	58,063
A. Agriculture, forestry and fishing	2	1	2	5,273	2	11,024
1. Crop and animal production, hunting and related service activities	2	1	2	5,273	2	11,024
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	1	3	1	3
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	-	1	5,271	1	11,021
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	156	62,273	96	36,416	102	34,426
10 - Manufacture of food products	12	2,722	18	5,631	20	5,262
11 - Manufacture of beverages	2	9	4	18	3	38
12 - Manufacture of tobacco products	3	16	4	14	5	0
13 - Manufacture of textiles	36	12,401	6	468	4	320
Preparation and spinning of textile fibres	6	531	2	303	2	217
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	23	11,523	1	59	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	2	104	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	1	3	-	-
14 - Manufacture of wearing apparel	3	83	-	-	-	-
15 - Manufacture of leather and related products	3	83	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	10	-	-	-	-
Manufacture of footwear	2	73	-	-	-	-
a. Leather wear	2	73	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	2,203	3	660	3	10
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	1,000	-	-	1	-
20 - Manufacture of chemicals and chemical products	24	19,340	22	12,482	20	11,593
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,223	18	7,125	21	4,689
22 - Manufacture of rubber and plastics products	5	1,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	5	3,584	2	1,247	2	1,143
24 - Manufacture of basic metals	3	1,399	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	27	15,661	13	8,077	12	6,869
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	5	884	4	680	6	3,804
30 - Manufacture of other transport equipment	1	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	5	651	1	-	4	684
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	651	1	-	4	684
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	9	20,302	7	13,068	5	1,619
Electric power generation, transmission and distribution	6	18,977	4	11,823	2	457
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,062	3	11,251	1	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,914	1	571	1	457
Manufacture of gas; distribution of gaseous fuels through mains	3	1,325	3	1,245	3	1,162
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	3	201	2	140	2	120
41 - Construction of buildings	2	200	2	140	2	120
42 - Civil engineering	1	1	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	5,689	4	5,372	4	8,389
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	4,107	2	3,304	2	5,611
47 - Retail trade, except of motor vehicles and motorcycles	8	1,581	2	2,068	2	2,779
H. Transportation and storage	2	14	1	2	1	0
49 - Land transport and transport via pipelines	1	13	-	-	-	-
50 - Water transport	1	1	1	2	1	0
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,958	2	1,637	2	1,637
55 - Accommodation	2	1,958	2	1,637	2	1,637
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	5	4,223	3	6,582	3	469
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	5	4,223	3	6,582	3	469
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	7	225	6	345	6	378
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	5	2	3	2	11
72 - Scientific research and development	3	204	3	309	3	333
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	2	16	1	33	1	34
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	1	7	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	293	577	285	596	273	567
A. Bank Employees	165	444	158	465	147	439
1) For house building	61	311	53	300	49	289
2) For transport i.e. purchase of car etc.	63	116	62	147	57	132
3) Other purposes	41	17	43	19	41	18
B. Consumer Financing	128	134	127	131	126	129
1) For house building	89	119	88	116	87	114
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	1	1	1	3
Total	493	96,478	412	443,502	403	425,067

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.4 Advances Classified by Borrowers

Conventional Banking

Borrower	(Million Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	8	1	11	1	14
1) Official	1	8	1	11	1	14
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,915,309	8,402,780	3,902,791	8,344,343	3,536,313	8,613,623
I. GOVERNMENT	214	741,801	185	1,300,343	154	1,059,320
A. Federal Government	141	305,414	116	803,246	85	648,571
1) Commodity Operations	30	224,931	32	394,721	-	-
2) Others	111	80,483	84	408,525	-	-
B. Provincial Governments	73	436,387	69	497,097	69	410,749
1) Commodity Operations	36	424,856	34	490,271	-	-
2) Others	37	11,531	35	6,826	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	582	1,057,742	496	1,250,879	518	1,430,625
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	798	7	788	7	788
Utilities	321	431,545	283	453,014	289	440,633
Transport, storage and communications	81	282,859	80	305,958	83	432,204
Manufacturing	91	54,206	66	72,514	65	105,881
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	28	15,712	15	6,989	11	5,761
Commerce and Trade	43	206,486	29	342,695	48	375,626
Others	11	1,359	15	4,023	14	4,832
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	693	461,416	570	236,184	570	226,132
Mutual Funds and AMCs	8	5,384	5	1,268	6	3,212
Insurance & Pension Funds	165	2,500	116	3,887	115	3,365
MFIs and DFIs	135	387,095	113	159,720	105	163,413
Stock Exchange & Brokerage Houses	180	12,647	153	13,411	165	18,109
Modarabas	3	859	4	587	4	338
Other NBFIs	202	52,931	179	57,311	175	37,694
IV. PRIVATE SECTOR (BUSINESS)	1,066,925	5,360,633	1,003,171	4,777,392	1,000,993	5,114,538
A. Agriculture, forestry and fishing	765,947	330,049	711,969	351,818	709,024	391,141
1. Crop and animal production, hunting and related service activities	765,109	328,127	711,139	350,008	708,210	389,627
Growing of Wheat, Rice, Sugar Cane & Cotton	332,213	167,945	311,698	167,016	309,383	178,486
Growing of tropical, subtropical, pome and stone fruits & vegetables	36,143	12,566	26,288	10,158	23,031	9,762
Growing of other fruits, vegetables and crops	22,829	12,360	22,638	16,791	21,580	16,099
Raising of livestock and other related activities	286,910	105,433	260,210	109,017	259,797	121,426
Other agricultural support activities	87,011	29,819	90,302	47,021	94,415	63,848
Hunting, trapping and related service activities	3	4	3	5	4	5
02 - Forestry and logging	123	505	132	21	121	18
03 - Fishing and aquaculture	715	1,417	698	1,789	693	1,496
B. Mining and quarrying	753	46,550	719	45,004	717	47,893
05 - Mining of coal and lignite	51	35,410	50	32,602	58	35,762
06 - Extraction of crude petroleum and natural gas	521	9,731	516	11,540	509	11,282
07 - Mining of metal ores	15	319	18	198	21	224
08-Other mining and quarrying	163	1,077	134	663	124	621
09 - Mining support service activities	3	13	1	-	5	3
C. Manufacturing	109,681	3,430,981	100,401	2,950,361	100,348	3,193,732
10 - Manufacture of food products	56,619	754,647	51,856	637,274	52,215	744,433
11 - Manufacture of beverages	419	17,646	396	16,851	413	17,554
12 - Manufacture of tobacco products	251	2,425	202	134	196	102
13 - Manufacture of textiles	18,655	1,180,089	17,834	1,131,422	17,197	1,148,671
Preparation and spinning of textile fibres	7,002	442,240	6,729	437,417	6,301	439,453
Weaving of textiles	3,360	248,203	3,250	245,803	3,271	256,234
Finishing of textiles	3,197	221,033	3,131	200,381	2,778	199,763
Manufacture of knitted and crocheted fabrics	445	37,281	376	39,673	375	40,905
Manufacture of made-up textile articles, except apparel	2,380	123,038	2,103	106,741	2,061	107,823
Manufacture of carpets and rugs	111	1,134	108	908	95	863
Manufacture of other textiles n.e.c.	2,160	107,159	2,137	100,498	2,316	103,631
14 - Manufacture of wearing apparel	3,822	132,877	3,527	137,269	3,366	139,436
15 - Manufacture of leather and related products	1,555	34,818	1,604	31,513	1,589	32,095

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	274	6,172	251	5,256	246	4,881
Manufacture of luggage, handbags and the like, saddlery and harness	68	1,831	65	1,454	60	1,496
Manufacture of footwear	1,213	26,815	1,288	24,803	1,283	25,718
a. Leather wear	919	20,377	990	18,507	957	18,941
b. Rubber and Plastic wear	294	6,437	298	6,296	326	6,777
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	422	5,998	376	7,417	392	7,752
17 - Manufacture of paper and paper products	1,249	73,567	1,010	60,893	1,064	72,349
18 - Printing and reproduction of recorded media	647	8,305	511	7,176	535	8,080
Printing and other service activities related to printing	640	8,136	504	7,004	517	7,248
Reproduction of recorded media	7	170	7	172	18	832
19 - Manufacture of coke and refined petroleum products	1,100	118,866	1,231	106,618	1,269	130,647
20 - Manufacture of chemicals and chemical products	5,424	292,318	4,713	169,456	4,447	185,873
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,305	51,905	2,972	53,629	3,018	52,986
22 - Manufacture of rubber and plastics products	2,061	60,408	1,725	49,748	1,827	54,565
23 - Manufacture of other non-metallic mineral products	1,416	232,855	1,361	196,635	1,328	198,221
24 - Manufacture of basic metals	4,006	169,699	3,519	143,951	3,714	164,423
25. Manufacture of fabricated metal products, except machinery and equipment	911	24,852	688	19,709	724	22,352
26 - Manufacture of computer, electronic and optical products	185	2,871	156	3,981	155	4,371
27 - Manufacture of electrical equipment	1,830	132,199	1,339	92,878	1,445	106,397
28 - Manufacture of machinery and equipment	660	13,556	583	8,554	595	9,241
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,275	61,151	1,133	28,364	1,187	40,042
30 - Manufacture of other transport equipment	459	12,171	401	9,922	403	10,924
31 - Manufacture of furniture	730	5,929	740	4,690	744	4,849
32. Other manufacturing	2,600	39,446	2,439	30,836	2,453	37,544
Manufacture of jewellery and related articles	275	330	276	259	273	331
Manufacture of imitation jewellery and related articles	6	9	6	33	6	31
Manufacture of musical instruments	69	1,225	53	886	52	974
Manufacture of sports goods	318	6,910	266	5,936	265	5,212
Manufacture of games and toys	13	6	5	1	5	1
supplies	220	3,991	185	3,187	185	2,756
Manufacture of Handicrafts	141	47	140	50	141	33
Other manufacturing n.e.c.	1,558	26,927	1,508	20,485	1,526	28,206
33 - Repair and installation of machinery and equipment	80	2,381	85	1,441	72	824
D. Electricity, gas, steam and air conditioning supply	1,229	451,580	1,105	376,242	1,050	350,346
Electric power generation, transmission and distribution	1,058	443,272	977	368,732	938	343,242
a) Hydal	163	34,450	146	19,418	155	20,242
b) Thermal	195	124,721	172	96,284	178	94,190
c) Coal Based	54	86,442	56	87,345	51	75,338
d) Wind	109	33,211	105	30,193	95	28,413
e) Solar	90	6,058	86	6,446	59	9,069
f) Other	447	158,389	412	129,046	400	115,988
Manufacture of gas; distribution of gaseous fuels through mains	159	8,279	117	7,482	100	7,076
Steam and air conditioning supply	12	29	11	28	12	28
E. Water supply; sewerage, waste management and remediation activities	171	12,451	111	13,746	103	12,879
36 - Water collection, treatment and supply	51	63	39	57	28	44
37 - Sewerage	10	13	7	6	6	5
38 - Waste collection, treatment and disposal activities; materials recovery	108	12,370	65	13,683	69	12,830
services	2	4	-	-	-	-
F. Construction	3,022	137,853	2,838	135,028	2,867	147,450
41 - Construction of buildings	1,923	103,099	1,783	96,452	1,802	104,055
42 - Civil engineering	983	33,270	935	37,210	936	41,954
43 - Specialized construction activities	116	1,485	120	1,366	129	1,441

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	121,773	383,796	127,052	353,468	131,054	403,102
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,264	33,395	4,306	23,795	4,273	24,546
46 - Wholesale trade, except of motor vehicles and motorcycles	28,125	213,938	27,284	211,859	27,577	232,665
47 - Retail trade, except of motor vehicles and motorcycles	89,384	136,462	95,462	117,815	99,204	145,891
H. Transportation and storage	21,466	89,623	20,299	86,045	20,812	93,887
49 - Land transport and transport via pipelines	6,332	49,257	6,264	44,778	6,590	49,681
50 - Water transport	53	110	44	163	45	166
51 - Air transport	61	1,481	48	995	40	584
52 - Warehousing and support activities for transportation	14,872	34,614	13,786	36,239	13,982	38,873
53 - Courier activities other than national post activities	148	4,162	157	3,870	155	4,583
I. Accommodation and food service activities	1,695	30,141	1,636	25,705	1,572	29,746
55 - Accommodation	484	19,059	472	17,898	417	21,537
56 - Food and beverage service activities	1,211	11,082	1,164	7,808	1,155	8,209
J. Information and communication	1,929	226,893	1,936	249,057	1,881	248,463
58 - Publishing activities	466	1,954	405	1,431	414	1,907
59 - Motion picture, video and television programme production, sound recording and music publishing activities	80	2,543	81	2,362	74	2,258
60 - Programming and broadcasting activities	67	345	43	1,080	48	1,003
61 - Telecommunications	560	211,858	767	233,643	694	231,605
62 - Computer programming, consultancy and related activities	650	8,223	543	8,440	554	9,562
63 - Information service activities	106	1,969	97	2,100	97	2,127
K. Real estate activities	496	22,580	560	19,606	521	21,571
L. Professional, scientific and technical activities	4,913	53,734	8,204	45,956	8,639	52,965
69 - Legal and accounting activities	80	503	74	455	68	587
71 - Architectural and engineering activities; technical testing and analysis	19	702	15	583	14	610
72 - Scientific research and development	262	4,675	233	5,038	218	4,847
73 - Advertising and market research	50	3,004	36	2,585	41	2,699
74 - Other professional, scientific and technical activities	1,042	3,846	873	3,029	945	3,104
75 - Veterinary activities	3,439	40,533	6,956	34,208	7,333	41,048
M. Administrative and support service activities	21	471	17	58	20	70
77 - Rental and leasing activities	6,930	51,212	7,191	43,776	4,898	41,373
78 - Employment activities	328	1,547	354	1,579	361	1,752
79 - Travel agency, tour operator, reservation service and related activities	20	157	22	153	22	117
80 - Security and investigation activities	695	12,775	662	12,593	688	12,497
81. Services to buildings and landscape activities	209	2,277	168	2,061	156	2,007
82 - Office administrative, office support and other business support activities	37	219	29	134	34	146
N. Education	5,641	34,238	5,956	27,256	3,637	24,854
O. Human health and social work activities	1,355	23,787	1,266	20,551	1,329	21,137
86 - Human health activities	1,156	11,661	1,114	11,183	1,115	11,290
87 - Residential care activities	1,124	11,611	1,094	11,087	1,093	11,082
88. Social work activities with and without accommodation	5	22	1	1	1	1
P. Arts, entertainment and recreation	27	28	19	95	21	207
85 - Arts, entertainment and recreation	85	475	84	449	92	813
Q. Other service activities	24,324	57,267	16,686	49,397	14,971	46,752
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	116	12,656	5,767	9,661	5,779	12,257
A. Government Trusts and Non-profit Organizations	36	1,264	36	607	40	1,036
B. Private Trusts and Non-profit Organizations	75	11,192	5,728	8,675	84	10,364
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5	200	3	379	5,655	857
VI. PERSONAL	2,841,125	766,414	2,892,593	769,180	2,528,290	770,050
A. Bank Employees	134,791	198,090	143,535	231,911	146,691	243,990
1) For house building	66,194	153,949	68,632	182,066	69,921	192,968
2) For transport i.e. purchase of car etc.	41,085	39,531	43,323	43,524	43,654	43,997
3) Other purposes	27,512	4,611	31,580	6,321	33,116	7,025
B. Consumer Financing	2,701,794	567,572	2,744,586	536,613	2,377,131	525,444
1) For house building	15,443	86,535	15,267	82,892	15,361	83,086
2) For transport i.e. purchase of car etc	182,550	150,356	157,587	119,174	146,189	108,901
3) Credit cards	1,799,932	80,199	1,819,630	90,962	1,478,718	94,831
4) Consumers durable	32,675	6,273	33,486	6,523	33,049	5,995
5) Personal loans	671,194	244,209	718,616	237,062	703,814	232,632
C) Other	4,540	752	4,472	657	4,468	616
VII. OTHER	5,654	2,117	9	703	9	702
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.5 Advances Classified by Borrowers

Islamic Banking

Borrower	(Million Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832
I. GOVERNMENT	52	471,157	45	426,311	146	405,157
A. Federal Government	34	255,154	31	242,032	78	196,719
1) Commodity Operations	25	253,061	23	240,015	-	-
2) Others	9	2,093	8	2,017	-	-
B. Provincial Governments	18	216,003	14	184,279	68	208,438
1) Commodity Operations	10	215,972	13	184,228	-	-
2) Others	8	31	1	51	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	190	292,622	217	311,542	167	383,216
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	11	3	10
Utilities	136	117,074	133	136,031	114	131,713
Transport, storage and communications	30	115,237	36	124,576	37	166,207
Manufacturing	5	3	7	23	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	7	2,698	4	2,073	3	1,851
Commerce and Trade	4	56,969	4	48,249	6	82,964
Others	1	627	26	580	4	471
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	755	52,850	675	59,457	644	72,515
Mutual Funds and AMCs	102	271	91	278	88	293
Insurance & Pension Funds	423	759	371	695	340	593
MFIs and DFIs	3	36,053	26	33,172	27	33,161
Stock Exchange & Brokerage Houses	83	3,183	57	3,299	54	1,615
Modarabas	120	5,010	90	4,168	88	5,626
Other NBFIs	24	7,574	40	17,845	47	31,227
IV. PRIVATE SECTOR (BUSINESS)	59,004	1,963,626	57,413	1,940,266	58,368	2,148,018
A. Agriculture, forestry and fishing	4,211	19,506	4,827	22,593	5,738	25,701
1. Crop and animal production, hunting and related service activities	4,197	19,368	4,813	22,421	5,729	25,513
Growing of Wheat, Rice, Sugar Cane & Cotton	829	1,515	883	1,975	1,046	2,262
Growing of tropical, subtropical, pome and stone fruits & vegetables	41	293	75	174	93	279
Growing of other fruits, vegetables and crops	184	548	157	366	185	518
Raising of livestock and other related activities	1,007	9,778	1,020	11,308	1,120	11,287
Other agricultural support activities	2,135	7,229	2,678	8,597	3,284	11,165
Hunting, trapping and related service activities	1	5	-	-	1	2
02 - Forestry and logging	5	11	3	7	1	2
03 - Fishing and aquaculture	9	126	11	165	8	186
B. Mining and quarrying	205	17,348	218	24,746	211	31,426
05 - Mining of coal and lignite	22	10,207	25	11,440	26	19,015
06 - Extraction of crude petroleum and natural gas	150	5,641	142	8,387	140	7,729
07 - Mining of metal ores	1	400	5	422	5	419
08-Other mining and quarrying	31	1,087	45	4,487	39	4,253
09 - Mining support service activities	1	13	1	10	1	9
C. Manufacturing	31,958	1,403,814	29,248	1,364,965	31,746	1,558,836
10 - Manufacture of food products	6,814	274,621	6,039	252,905	7,103	342,922
11 - Manufacture of beverages	583	28,780	616	36,758	752	43,473
12 - Manufacture of tobacco products	449	1,216	426	1,323	414	1,406
13 - Manufacture of textiles	8,178	437,934	8,349	472,448	8,814	488,438
Preparation and spinning of textile fibres	2,484	114,069	2,343	134,227	2,621	138,749
Weaving of textiles	1,831	80,498	2,119	82,846	2,383	87,948
Finishing of textiles	1,022	82,050	1,072	92,651	1,128	95,561
Manufacture of knitted and crocheted fabrics	388	18,143	327	16,187	323	16,444
Manufacture of made-up textile articles, except apparel	1,100	81,788	1,089	82,607	1,044	86,613
Manufacture of carpets and rugs	36	266	34	241	31	330
Manufacture of other textiles n.e.c.	1,317	61,122	1,365	63,690	1,284	62,792
14 - Manufacture of wearing apparel	1,284	99,574	1,059	77,952	1,127	82,155
15 - Manufacture of leather and related products	518	14,774	436	15,373	494	16,698

3.2.5 Advances Classified by Borrowers

Islamic Banking

Borrower	(Million Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	143	2,051	127	2,054	141	2,006
Manufacture of luggage, handbags and the like, saddlery and harness	30	700	31	622	36	1,274
Manufacture of footwear	345	12,023	278	12,697	317	13,417
a. Leather wear	321	11,249	236	10,780	259	11,877
b. Rubber and Plastic wear	24	775	42	1,918	58	1,540
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	84	1,279	82	1,509	98	1,514
17 - Manufacture of paper and paper products	427	38,958	560	36,543	657	39,443
18 - Printing and reproduction of recorded media	325	6,776	358	11,486	386	13,151
Printing and other service activities related to printing	322	5,725	354	10,037	382	11,735
Reproduction of recorded media	3	1,051	4	1,449	4	1,416
19 - Manufacture of coke and refined petroleum products	204	21,793	234	23,987	290	25,306
20 - Manufacture of chemicals and chemical products	3,928	117,711	3,596	103,864	3,655	128,974
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,592	48,968	2,246	57,787	2,183	60,459
22 - Manufacture of rubber and plastics products	1,066	29,106	881	28,868	1,015	33,425
23 - Manufacture of other non-metallic mineral products	666	81,229	622	88,863	614	87,538
24 - Manufacture of basic metals	1,397	77,215	1,107	57,080	1,237	71,920
25 - Manufacture of fabricated metal products, except machinery and equipment	205	9,606	193	8,489	212	8,908
26 - Manufacture of computer, electronic and optical products	106	7,352	145	7,888	153	10,520
27 - Manufacture of electrical equipment	879	38,777	592	26,616	777	35,642
28 - Manufacture of machinery and equipment	367	10,281	269	5,504	302	10,831
29 - Manufacture of motor vehicles, trailers and semi-trailers	735	39,537	628	33,464	656	41,715
30 - Manufacture of other transport equipment	189	3,428	125	2,625	162	2,493
31 - Manufacture of furniture	95	1,000	79	955	45	914
32 - Other manufacturing	836	13,696	590	12,530	584	10,852
Manufacture of jewellery and related articles	4	85	6	91	6	88
Manufacture of imitation jewellery and related articles	-	-	-	-	1	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	58	872	44	770	61	1,013
Manufacture of games and toys	-	-	-	-	-	-
supplies	141	1,641	158	2,248	157	2,377
Manufacture of Handicrafts	1	0	4	8	3	4
Other manufacturing n.e.c.	632	11,097	378	9,413	356	7,364
33 - Repair and installation of machinery and equipment	31	206	16	149	16	139
D. Electricity, gas, steam and air conditioning supply	1,294	167,558	1,165	161,950	1,221	164,990
Electric power generation, transmission and distribution	1,220	164,195	1,092	158,995	1,152	162,320
a) Hydal	363	5,242	326	3,843	306	2,908
b) Thermal	41	45,681	47	40,067	252	41,107
c) Coal Based	31	29,427	35	36,786	34	40,848
d) Wind	76	30,793	68	29,323	67	28,638
e) Solar	23	1,660	19	2,075	17	3,058
f) Other	686	51,391	597	46,901	476	45,760
Manufacture of gas; distribution of gaseous fuels through mains	66	3,345	54	2,937	52	2,657
Steam and air conditioning supply	8	18	19	18	17	13
E. Water supply; sewerage, waste management and remediation activities	38	3,907	22	4,113	25	7,179
36 - Water collection, treatment and supply	5	237	2	115	1	84
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	30	3,497	17	3,994	21	7,092
services	3	174	3	4	3	4
F. Construction	959	60,892	866	58,424	825	52,709
41 - Construction of buildings	622	47,417	585	46,797	556	42,730
42 - Civil engineering	230	11,316	253	10,049	242	8,410
43 - Specialized construction activities	107	2,158	28	1,577	27	1,569

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	9,976	116,681	11,842	112,490	9,703	114,994
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	769	6,063	565	2,730	570	2,723
46 - Wholesale trade, except of motor vehicles and motorcycles	4,856	66,366	7,369	67,871	5,439	64,801
47 - Retail trade, except of motor vehicles and motorcycles	4,351	44,252	3,908	41,889	3,694	47,469
H. Transportation and storage	3,864	29,917	2,899	30,644	2,587	30,267
49 - Land transport and transport via pipelines	2,127	13,659	1,556	11,403	1,306	10,890
50 - Water transport	27	582	25	332	25	786
51 - Air transport	106	278	68	366	59	334
52 - Warehousing and support activities for transportation	1,380	13,855	1,036	16,016	985	15,718
53 - Courier activities other than national post activities	224	1,543	214	2,526	212	2,539
I. Accommodation and food service activities	343	10,348	449	10,079	379	10,198
55 - Accommodation	86	4,297	81	3,683	81	3,621
56 - Food and beverage service activities	257	6,051	368	6,396	298	6,577
J. Information and communication	1,047	74,632	955	88,998	1,004	94,781
58 - Publishing activities	371	954	354	765	274	700
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	9	290	7	671	6	643
61 - Telecommunications	226	66,117	253	80,871	350	87,162
62 - Computer programming, consultancy and related activities	325	4,441	252	3,415	284	3,553
63 - Information service activities	116	2,830	89	3,276	90	2,721
K. Real estate activities	271	15,081	249	14,548	272	9,957
L. Professional, scientific and technical activities	1,018	8,814	915	9,098	895	9,832
69 - Legal and accounting activities	112	506	88	412	83	402
71 - Architectural and engineering activities; technical testing and analysis	73	654	71	795	72	776
72 - Scientific research and development	272	1,274	193	567	191	532
73 - Advertising and market research	144	1,271	155	2,290	153	3,215
74 - Other professional, scientific and technical activities	233	1,387	214	1,263	202	2,741
75 - Veterinary activities	174	3,687	185	3,699	185	2,095
76 - Veterinary activities	10	34	9	73	9	71
M. Administrative and support service activities	1,445	6,937	1,102	7,422	1,078	8,101
77 - Rental and leasing activities	326	623	230	573	207	501
78 - Employment activities	24	235	15	119	16	117
79 - Travel agency, tour operator, reservation service and related activities	223	1,360	179	1,416	163	2,052
80 - Security and investigation activities	619	634	488	765	494	788
81 - Services to buildings and landscape activities	5	4	3	26	3	23
82 - Office administrative, office support and other business support activities	248	4,082	187	4,522	195	4,619
N. Education	782	12,024	695	11,935	706	11,137
O. Human health and social work activities	288	6,874	268	6,821	292	6,724
86 - Human health activities	288	6,874	267	6,804	291	6,708
87 - Residential care activities	-	-	1	17	1	15
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	38	1,315	23	1,445	12	987
Q. Other service activities	1,267	7,979	1,670	9,996	1,674	10,200
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	70	3,681	161	3,390	139	3,867
A. Government Trusts and Non-profit Organizations	28	196	23	76	21	31
B. Private Trusts and Non-profit Organizations	41	3,476	92	3,217	65	3,614
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	9	46	97	53	223
VI. PERSONAL	363,487	376,269	403,888	356,257	407,126	350,405
A. Bank Employees	18,685	43,789	20,970	53,526	21,611	57,641
1) For house building	7,927	34,350	8,856	42,817	9,272	46,699
2) For transport i.e. purchase of car etc.	7,977	8,969	8,466	10,004	8,495	10,161
3) Other purposes	2,781	470	3,648	704	3,844	781
B. Consumer Financing	344,784	332,478	382,898	302,729	385,495	292,761
1) For house building	19,779	128,422	19,108	125,388	18,952	125,062
2) For transport i.e. purchase of car etc	152,571	187,115	131,576	153,116	136,065	142,345
3) Credit cards	141,973	6,354	197,935	12,234	195,109	12,955
4) Consumers durable	4,723	596	3,201	580	2,820	631
5) Personal loans	25,738	9,992	31,078	11,411	32,549	11,768
C) Other	18	2	20	2	20	2
VII. OTHER	118	1,039	84	630	91	654
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	14	1	14
1) Official	-	-	-	-	-	-	1	14	1	14
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,509,955	2,002,611	340,245	150,868	12,684	41,371	140,010	9,781,606	4,002,994	11,977,455
I. GOVERNMENT	-	-	-	-	-	-	300	1,464,477	300	1,464,477
A. Federal Government	-	-	-	-	-	-	163	845,289	163	845,289
B. Provincial Governments	-	-	-	-	-	-	137	619,187	137	619,187
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	685	1,813,841	685	1,813,841
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	10	799	10	799
Utilities	-	-	-	-	-	-	403	572,345	403	572,345
Transport, storage and communications	-	-	-	-	-	-	120	598,411	120	598,411
Manufacturing	-	-	-	-	-	-	65	105,881	65	105,881
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,613	14	7,613
Commerce and Trade	-	-	-	-	-	-	54	428,590	54	428,590
Others	-	-	-	-	-	-	18	5,303	18	5,303
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,214	298,647	1,214	298,647
Mutual Funds and AMCs	-	-	-	-	-	-	94	3,505	94	3,505
Insurance & Pension Funds	-	-	-	-	-	-	455	3,958	455	3,958
MFIs and DFIs	-	-	-	-	-	-	132	196,574	132	196,574
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	219	19,724	219	19,724
Madrasah	-	-	-	-	-	-	92	5,964	92	5,964
Other NBFIs	-	-	-	-	-	-	222	68,921	222	68,921
IV. PRIVATE SECTOR (BUSINESS)	877,206	1,022,719	40,514	30,278	9,764	21,684	131,877	6,187,875	1,059,361	7,262,556
A. Agriculture, forestry and fishing	672,775	328,801	27,851	13,976	8,768	7,224	5,368	66,841	714,762	416,842
I. Crop and animal production, hunting and related service activities	672,002	328,130	27,830	13,966	8,756	7,215	5,351	65,828	713,939	415,140
Growing of Wheat, Rice, Sugar Cane & Cotton	296,742	167,123	5,126	3,925	6,049	6,240	2,512	3,459	310,429	180,748
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,244	9,265	700	324	27	88	153	363	23,124	10,041
Growing of other fruits, vegetables and crops	20,919	14,975	385	323	17	23	444	1,297	21,765	16,617
Raising of livestock and other related activities	238,564	92,886	18,666	6,341	2,176	84	1,511	33,403	260,917	132,714
Other agricultural support activities	93,528	43,874	2,953	3,052	487	780	731	27,306	97,699	75,013
Hunting, trapping and related service activities	5	8	-	-	-	-	-	-	5	8
02 - Forestry and logging	122	20	-	-	-	-	-	-	122	20
03 - Fishing and aquaculture	651	650	21	10	12	9	17	1,013	701	1,682
B. Mining and quarrying	215	5,762	-	-	3	7	710	73,609	928	79,318
05 - Mining of coal and lignite	35	4,976	-	-	1	-	48	49,801	84	54,778
06 - Extraction of crude petroleum and natural gas	78	353	-	-	-	-	571	18,658	649	19,011
07 - Mining of metal ores	11	81	-	-	-	-	15	562	26	643
08-Other mining and quarrying	85	279	-	-	2	7	76	4,588	163	4,873
09 - Mining support service activities	6	13	-	-	-	-	-	-	6	13
C. Manufacturing	49,484	390,872	3,489	3,602	366	7,568	78,755	4,350,526	132,094	4,752,567
10 - Manufacture of food products	39,217	112,455	2,708	1,387	109	2,771	17,284	970,742	59,318	1,087,355
11 - Manufacture of beverages	129	2,017	-	-	4	24	1,032	58,986	1,165	61,027
12 - Manufacture of tobacco products	163	37	4	1	-	-	443	1,470	610	1,508
13 - Manufacture of textiles	2,369	113,465	136	499	43	1,097	23,463	1,522,048	26,011	1,637,109
Preparation and spinning of textile fibres	994	63,813	6	7	-	-	7,922	514,383	8,922	578,202
Weaving of textiles	446	11,876	39	107	7	53	5,162	332,145	5,654	344,182
Finishing of textiles	294	29,411	15	75	3	9	3,594	265,830	3,906	295,325
Manufacture of knitted and crocheted fabrics	77	595	8	34	3	38	610	56,043	698	57,349
Manufacture of made-up textile articles, except apparel	166	4,512	21	217	3	966	2,915	188,741	3,105	194,435
Manufacture of carpets and rugs	46	82	10	1	2	0	68	1,109	126	1,193
Manufacture of other textiles n.e.c.	346	3,176	37	58	25	31	3,192	163,157	3,600	166,423
14 - Manufacture of wearing apparel	1,266	29,705	310	195	46	15	2,871	191,675	4,493	221,591
15 - Manufacture of leather and related products	438	1,277	66	508	7	22	1,572	46,984	2,083	48,792

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	38	89	14	462	3	22	332	6,315	387	6,387
Manufacture of luggage, handbags and the like, saddlery and harness	23	143	2	8	-	-	71	2,619	96	2,770
Manufacture of footwear	377	1,046	50	38	4	0	1,169	38,051	1,600	39,135
a. Leather wear	349	627	46	16	4	0	817	30,175	1,216	30,818
b. Rubber and Plastic wear	28	419	4	22	-	-	352	7,876	384	8,317
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	138	345	8	8	4	1	340	8,912	490	9,266
17 - Manufacture of paper and paper products	180	2,427	3	21	5	24	1,533	109,320	1,721	111,791
18 - Printing and reproduction of recorded media	239	1,100	15	275	1	12	666	19,844	921	21,231
Printing and other service activities related to printing	236	1,094	15	275	-	-	648	17,615	899	18,983
Reproduction of recorded media	3	7	-	-	1	12	18	2,229	22	2,248
19 - Manufacture of coke and refined petroleum products	85	59,684	-	-	-	-	1,474	96,269	1,559	155,953
20 - Manufacture of chemicals and chemical products	821	8,355	50	154	22	24	7,299	306,314	8,102	314,847
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	178	817	8	44	6	1,885	5,009	110,698	5,201	113,445
22 - Manufacture of rubber and plastics products	489	2,844	17	72	13	10	2,323	85,064	2,842	87,990
23 - Manufacture of other non-metallic mineral products	291	7,199	4	9	24	791	1,623	277,760	1,942	285,759
24 - Manufacture of basic metals	701	25,112	4	34	25	813	4,221	210,383	4,951	236,343
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,474	3	1	1	1	729	28,784	936	31,260
26 - Manufacture of computer, electronic and optical products	61	228	-	-	-	-	247	14,663	308	14,891
27 - Manufacture of electrical equipment	243	10,872	11	86	18	31	1,950	131,050	2,222	142,039
28 - Manufacture of machinery and equipment	227	582	8	35	1	6	661	19,450	897	20,073
29 - Manufacture of motor vehicles, trailers and semi-trailers	172	2,275	4	48	1	1	1,666	79,432	1,843	81,757
30 - Manufacture of other transport equipment	65	272	1	0	-	-	499	13,146	565	13,418
31 - Manufacture of furniture	458	535	15	64	11	11	305	5,153	789	5,763
32 - Other manufacturing	1,296	7,716	114	159	25	29	1,602	40,493	3,037	48,396
Manufacture of jewellery and related articles	250	209	6	3	2	0	21	206	279	419
Manufacture of imitation jewellery and related articles	4	30	1	0	1	-	1	5	7	36
Manufacture of musical instruments	1	1	-	-	1	-	50	974	52	974
Manufacture of sports goods	106	2,152	1	7	1	-	218	4,066	326	6,225
Manufacture of games and toys	2	-	-	-	1	-	2	1	5	1
Manufacture of medical and dental instruments and supplies	124	637	7	43	-	-	211	4,453	342	5,133
Manufacture of Handicrafts	73	22	68	10	1	0	2	6	144	38
Other manufacturing n.e.c.	736	4,665	31	95	18	28	1,097	30,782	1,882	35,570
33 - Repair and installation of machinery and equipment	55	79	-	-	-	-	33	884	88	964
D. Electricity, gas, steam and air conditioning supply	3	52	-	-	-	-	2,268	515,264	2,271	515,336
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,090	505,562	2,090	505,562
a) Hydel	-	-	-	-	-	-	461	23,151	461	23,151
b) Thermal	-	-	-	-	-	-	430	135,298	430	135,298
c) Coal Based	-	-	-	-	-	-	85	116,187	85	116,187
d) Wind	-	-	-	-	-	-	162	57,052	162	57,052
e) Solar	-	-	-	-	-	-	76	12,127	76	12,127
f) Other	-	-	-	-	-	-	876	161,748	876	161,748
Manufacture of gas, distribution of gaseous fuels through mains	3	52	-	-	-	-	149	9,681	152	9,733
Steam and air conditioning supply	-	-	-	-	-	-	29	41	29	41
E. Water supply; sewerage, waste management and remediation activities	55	8,470	1	1,266	-	-	72	10,322	128	20,058
Water collection, treatment and supply	13	24	-	-	-	-	16	104	29	128
Sewerage	6	5	-	-	-	-	-	-	6	5
Waste collection, treatment and disposal activities; materials recovery	34	8,437	1	1,266	-	-	55	10,218	90	19,921
Remediation activities and other waste management services	2	3	-	-	-	-	1	0	3	4
F. Construction	1,541	18,705	41	399	17	3,137	2,093	177,918	3,692	200,159
Construction of buildings	988	15,794	33	327	17	3,137	1,320	127,527	2,358	146,785
Civil engineering	471	2,407	4	65	-	-	703	47,892	1,178	50,364
Specialized construction activities	82	504	4	6	-	-	70	2,500	156	3,010

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,444	170,259	5,293	5,049	515	929	25,505	341,858	140,757	518,095
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,401	10,489	78	80	20	20	1,344	16,681	4,843	27,269
46 - Wholesale trade, except of motor vehicles and motorcycles	25,051	103,741	498	2,095	63	679	7,404	190,951	33,016	297,466
47 - Retail trade, except of motor vehicles and motorcycles	80,992	56,029	4,717	2,874	432	230	16,757	134,227	102,898	193,360
H. Transportation and storage	17,899	33,670	1,036	1,154	7	50	4,457	89,281	23,399	124,155
49 - Land transport and transport via pipelines	5,364	15,768	127	292	4	8	2,401	44,583	7,896	66,571
50 - Water transport	5	69	1	-	-	-	64	883	70	953
51 - Air transport	10	17	-	-	-	-	89	901	99	918
52 - Warehousing and support activities for transportation	12,493	15,778	908	861	3	42	1,563	37,909	14,967	54,591
53 - Courier activities other than national post activities	27	2,039	-	-	-	-	340	5,084	367	7,123
I. Accommodation and food service activities	1,150	5,875	77	199	23	71	701	33,800	1,951	39,945
55 - Accommodation	254	2,969	10	12	17	70	217	22,107	498	25,158
56 - Food and beverage service activities	896	2,905	67	187	6	484	11,693	14,453	14,786	30,923
J. Information and communication	546	1,281	43	45	4	1	2,292	341,915	2,885	343,243
58 - Publishing activities	231	376	11	3	4	1	442	2,228	688	2,607
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	12	4	2	-	-	42	2,244	74	2,258
60 - Programming and broadcasting activities	4	5	-	-	-	-	50	1,641	54	1,646
61 - Telecommunications	69	171	8	10	-	-	967	318,586	1,044	318,767
62 - Computer programming, consultancy and related activities	172	534	15	19	-	-	651	12,563	838	13,116
63 - Information service activities	42	183	5	12	-	-	140	4,653	187	4,848
K. Real estate activities	220	1,849	14	121	5	1,501	554	28,056	793	31,528
L. Professional, scientific and technical activities	6,626	13,112	270	479	8	1,007	2,630	48,199	9,534	62,797
69 - Legal and accounting activities	50	115	1	6	-	-	100	869	151	989
70 - Activities of head offices; management consultancy activities	8	56	-	-	-	-	78	1,331	86	1,387
71 - Architectural and engineering activities; technical testing and analysis	89	401	12	27	6	1,006	302	3,945	409	5,379
72 - Scientific research and development	10	75	1	2	2	1	181	5,837	194	5,914
73 - Advertising and market research	118	317	6	22	-	-	1,023	5,505	1,147	5,845
74 - Other professional, scientific and technical activities	6,335	12,072	250	423	-	-	933	30,647	7,518	43,142
75 - Veterinary activities	16	77	-	-	-	-	13	64	29	141
M. Administrative and support service activities	2,673	6,128	88	182	15	4	3,200	43,160	5,976	49,474
77 - Rental and leasing activities	136	269	4	13	-	-	428	1,970	568	2,253
78 - Employment activities	7	44	-	-	-	-	31	191	38	234
79 - Travel agency, tour operator, reservation service and related activities	234	1,078	5	28	1	0	611	13,443	851	14,549
80 - Security and investigation activities	19	420	3	2	-	-	628	2,372	650	2,795
81 - Services to buildings and landscape activities	12	114	2	5	13	3	10	47	37	169
82 - Office administrative, office support and other business support activities	2,265	4,203	74	134	1	0	1,492	25,136	3,832	29,474
N. Education	520	1,707	230	811	12	12	1,273	29,745	2,035	32,274
O. Human health and social work activities	684	2,223	110	113	10	27	603	15,650	1,407	18,013
86 - Human health activities	676	2,220	106	111	9	27	593	15,432	1,384	17,790
87 - Residential care activities	1	1	-	-	-	-	1	15	2	17
88 - Social work activities with and without accommodation	7	2	4	2	1	0	9	203	21	207
P. Arts, entertainment and recreation	38	111	21	29	-	-	45	1,660	104	1,800
Q. Other service activities	13,333	33,903	1,950	2,853	11	146	1,351	20,050	16,645	56,952
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,918	16,124	5,918	16,124
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	61	1,067	61	1,067
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	149	13,977	149	13,977
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,708	1,080	5,708	1,080
VI. PERSONAL	2,632,670	980,203	299,826	120,564	2,920	19,687	-	2,935,416	1,120,454	-
A. Bank - Employees	135,388	250,089	32,914	51,542	-	-	-	168,302	301,631	-
1) For house building	65,986	208,026	13,207	31,641	-	-	-	79,193	239,667	-
2) For transport i.e. purchase of car etc.	36,163	34,979	15,986	19,178	-	-	-	52,149	54,158	-
3) Other purposes	33,239	7,083	3,721	723	-	-	-	36,960	7,806	-
B. Consumer Financing	2,492,826	729,516	266,880	69,003	2,920	19,687	-	2,762,626	818,206	-
1) For house building	26,787	168,179	4,819	20,633	2,707	19,335	-	34,313	208,148	-
2) For transport i.e. purchase of car etc	258,920	230,408	23,142	20,441	192	318	-	282,254	251,246	-
3) Credit cards	1,516,663	98,199	157,164	9,587	-	-	-	1,673,827	107,786	-
4) Consumers durable	23,014	5,261	12,852	1,360	3	5	-	35,869	6,626	-
5) Personal loans	667,442	227,388	68,903	16,983	18	29	-	736,363	244,400	-
C) Other	4,456	599	32	20	-	-	-	4,488	618	-
VII. OTHER	79	688	5	25	-	-	16	643	100	1,356
Total	3,509,955	2,883,611	340,345	150,868	12,684	41,371	140,811	9,781,628	4,082,995	11,977,469

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

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Dec-22		Sep-23		Dec-23							
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
00.00	553,797	858,241	28,740	7,180	265,845	123,179	232,955	39,801	169,397	12,516	879,613	
01.00*	7,622	9,942	-	206	2,386	1,799	3,086	1,144	2,583	-	11,204	
02.00*	163,233	194,231	-	1,247	78,469	57,663	16,185	14,862	6,066	150	174,642	
03.00*	263,131	331,640	122	1,065	137,031	68,705	89,434	23,548	28,807	436	349,149	
04.00*	237,394	206,218	286	703	57,697	54,001	56,664	14,049	17,199	10	200,608	
05.00*	412,262	364,812	135	454	69,060	73,088	189,802	15,133	19,979	4,589	372,241	
06.00*	54,260	71,162	1,813	487	32,457	13,431	6,345	6,790	7,024	474	68,821	
07.00*	44,941	117,152	-	594	15,234	12,911	51,747	372	15,112	3	95,972	
08.00*	46,604	132,757	-	293	14,804	6,038	1,709	5,209	10,818	1	38,872	
08.25	7,128	396,610	-	-	1,536	4	58	1	366,819	0	368,418	
08.50	4,642	1,987	-	-	1,173	568	241	37	214	-	2,234	
08.75	5,777	488	-	-	-	37	26	7	229	-	299	
09.00	23,696	12,577	-	-	5,183	2,541	1,744	2,331	12,901	1,183	25,883	
09.25	53,934	2,623	-	-	222	266	137	2	0	2	629	
09.50	76,035	1,692	-	50	132	154	196	20	2,079	0	2,632	
09.75	50,029	719	-	-	627	521	249	469	27	5	1,897	
10.00	414,224	56,822	-	41	5,340	3,308	3,210	1,535	13,146	0	26,580	
10.25	8,530	886	-	-	-	13,143	375	22	-	1	13,541	
10.50	8,029	1,205	-	-	10,247	152	127	383	16	-	10,925	
10.75	55,151	41,659	-	-	207	283	503	3	37,978	3	38,977	
11.00	128,494	16,029	-	-	427	13,185	3,560	149	32,137	75	49,533	
11.25	28,517	1,099	-	-	-	1,956	121	3	143	38	2,260	
11.50	33,069	116,157	-	-	11,199	1,394	1,165	6	136,921	1	150,686	
11.75	13,258	2,618	-	-	17	9,855	153	28	4	1	10,057	
12.00	36,827	21,721	-	-	3,929	1,447	21,347	224	1,044	208	28,199	
12.25	9,185	2,291	-	-	0	482	350	60	10,596	1	11,488	
12.50	8,983	2,841	-	2	334	7,953	1,363	35	9,332	-	19,020	
12.75	11,683	3,558	-	-	169	2,089	582	921	21,063	0	24,824	
13.00	88,469	21,729	543	-	4,890	2,195	16,082	14	260	123	24,107	
13.25	77,515	67,762	-	70	159	66,911	662	23	1	4	67,830	

*01.00 stands for 00.25 to 01.24

*08,00 stands for 07,25 to 08,24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-22	Sep-23	Securities, Shares & Other					Fixed Assets	Dec-23				
			Precious Metals	Financial Instruments	Merchandise	Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total		
	Total	Total											
00.00	123,108	296,419	27,514	2,354	66,407	40,238	66,256	54	67,876	791	271,490		
01.00*	569	298	-	-	99	-	12	441	-	-	553		
02.00*	9,978	9,416	-	250	4,754	2,243	799	1,409	91	-	9,546		
03.00*	24,608	22,743	119	23	10,347	3,063	5,495	-	3,401	-	22,448		
04.00*	15,243	14,820	284	499	3,956	5,629	2,253	-	1,729	-	14,350		
05.00*	130,356	147,340	75	1	21,629	19,833	106,372	193	4,186	2,447	154,736		
06.00*	15,925	8,724	1,813	157	4,142	968	2,209	25	1,455	-	10,768		
07.00*	7,626	16,062	-	-	1,649	7,952	12,413	-	425	-	22,440		
08.00*	11,610	10,167	-	11	2,074	1,005	21	7	9,753	-	12,870		
08.25	171	105	-	-	104	-	-	-	-	-	104		
08.50	342	279	-	-	87	191	-	4	-	-	281		
08.75	4	-	-	-	-	-	-	-	-	-	-		
09.00	4,947	3,937	-	-	198	1,948	4	350	5,962	-	8,461		
09.25	5,947	-	-	-	-	-	7	-	-	-	7		
09.50	2,792	54	-	-	-	-	1	-	-	-	1		
09.75	1,847	-	-	-	-	-	3	-	-	-	3		
10.00	21,015	291	-	41	322	180	4	-	-	-	547		
10.25	116	20	-	-	20	0	-	8	-	-	8		
10.50	1,026	1	-	-	-	2	10	-	-	-	12		
10.75	34,727	40,681	-	-	205	-	74	-	37,940	-	38,219		
11.00	3,301	437	-	-	60	89	268	-	-	-	418		
11.25	43	41	-	-	-	-	-	-	-	-	-		
11.50	21,286	102,733	-	-	-	1	46	-	136,702	-	136,749		
11.75	11	1	-	-	-	0	1	5	-	-	6		
12.00	26,148	18,803	-	-	1,236	320	19,838	-	898	-	22,293		
12.25	203	81	-	-	0	1	67	51	8	-	126		
12.50	1,652	122	-	-	-	1	68	26	5	-	100		
12.75	125	29	-	-	0	0	3	916	-	-	920		
13.00	11,233	10,775	543	-	-	897	10,787	-	-	-	12,226		
13.25	65,051	64,980	-	70	5	64,899	0	-	-	-	64,974		
13.50	152	21	-	-	-	0	14	-	-	-	15		
13.75	255	47,413	-	-	63,902	0	1	-	-	-	63,904		
14.00	28,546	8,948	8,866	0	-	2	211	-	-	0	9,079		
14.25	1,203	81	-	-	-	0	53	-	-	-	53		
14.50	125	8	4	-	-	-	76	-	-	-	81		
14.75	7,815	5,637	-	-	6,354	2	1,591	-	0	-	7,946		
15.00	1,531	5,557	5,060	-	-	10	3,927	-	1,138	-	10,135		
15.25	79,962	48,332	-	-	8,137	1	2	-	19,495	-	27,635		
15.50	7,004	5,893	5,140	-	-	2	298	-	409	-	5,848		
15.75	51,872	7,251	-	-	-	0	6,621	3	0	0	6,626		
16.00	73,656	29,336	-	-	701	1,296	7,003	-	20,217	-	29,216		
16.25	43,822	3,347	-	-	-	3,078	869	-	100	-	4,048		
16.50	88,844	38,805	388	-	2,717	1,506	10,406	-	23,889	-	38,906		
16.75	45,427	4,726	-	-	-	0	2,251	-	1,704	-	3,955		
17.00	39,822	9,225	108	-	138	1,907	626	29	5,261	0	8,069		
17.25	84,315	42,578	-	1,888	13,324	43	5,889	-	20,083	-	41,227		
17.50	353,568	188,600	8,037	0	89,218	31,176	17,282	6	68,488	-	214,208		
17.75	63,949	22,308	20,325	-	2,908	12	2,660	-	3,992	-	29,898		
18.00	170,363	80,958	2,115	130	23,480	4,200	10,150	850	40,663	-	81,588		
18.25	27,746	13,990	-	301	5,213	1,505	5,716	-	2,882	-	15,616		
18.50	24,799	19,451	-	-	11,807	1,347	4,598	-	4,731	-	22,483		
18.75	34,867	2,077	-	-	844	15	26	-	191	-	1,076		
19.00	47,111	80,900	5,519	420	17,344	5,188	10,146	219	48,507	8	87,351		
19.25	29,406	13,640	-	-	15,287	506	22	19	-	-	15,834		
19.50	4,587	503	-	-	-	26	207	-	209	-	441		
19.75	10,835	1,391	12	-	21	610	87	-	0	-	731		
20.00	12,867	5,783	273	-	1,670	1,763	3,005	32	274	-	7,017		
20.25	12,173	4,618	376	-	683	714	1,502	1	-	-	3,275		
20.50	5,566	1,771	-	-	5	16	1,047	10	824	-	1,902		
20.75	12,981	516	-	-	2	312	99	-	-	-	413		
21.00	46,683	18,387	5,292	-	12,673	43	881	292	2,364	399	21,945		
21.25	7,067	4,832	416	-	1,101	560	570	22	15,090	-	17,759		
21.50	960	625	1,365	6,000	1,520	9,689	491	-	3	-	19,069		
21.75	2,656	88	-	1,146	4,989	3,027	689	9	0	-	9,860		
22.00	35,730	22,998	4,543	-	14,045	955	15,528	39	35,728	2,687	73,526		
22.25	27,847	18,256	174	4,374	12,990	7,042	1,275	2,255	3,469	-	31,579		
22.50	5,743	44,661	4,034	9,758	7,797	6,684	1,070	237	5,561	2	35,144		
22.75	1,081	16,263	-	2,157	10,117	9,369	751	313	3,301	500	26,509		
23.00	230	342,632	-	1,551	9,649	7,301	2,649	279	105,246	0	126,675		
23.25	4,623	59,002	1,350	16,051	12,274	11,623	3,949	475	90,006	-	135,728		
23.50	125,864	154,348	-	5,646	10,785	7,996	5,674	493	184,677	-	215,270		
23.75	14,687	88,403	-	6,852	13,336	2,630	3,587	750	13,001	-	40,155		
24.00	16,309	48,036	-	258	8,257	4,240	3,744	118	2,463	-	19,080		
24.25	55	15,891	-	802	5,906	4,200	3,078	18,635	1,802	-	34,424		
24.50	207	20,105	-	81	4,652	2,326	5,534	1,465	415	30	14,502		
24.75	15	10,623	-	16	7,484	3,586	3,854	2,587	458	-	17,986		
25.00 & above	28,118	213,156	1	397	57,676	35,598	129,454	1,275	21,717	12,271	258,388		
Total	2,224,053	2,541,326	103,747	61,234	576,281	321,566	506,177	33,901	1,018,789	19,136	2,640,832		
Weighted Average	15.44	16.49	12.92	21.48	16.10	15.23	15.08	22.01	17.72	25.96	16.57		

*01.00 stands for 00.25 to 01.24

* * * * *

*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

(Million Rupees)											
Rate of Interest/Return	Dec-22		Sep-23		Dec-23						
	Total	Total	Precious Metals	Securities, Shares & Other	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
				Financial Instruments							
00.00	428,792	561,055	1,225	4,826	199,014	82,913	166,585	39,746	101,422	11,722	607,453
01.00*	7,053	9,644	-	206	2,287	1,799	3,074	703	2,583	-	10,651
02.00*	153,255	184,815	-	997	73,715	55,420	15,386	13,453	5,976	150	165,096
03.00*	238,171	308,538	3	1,041	126,684	65,519	83,723	23,548	25,406	436	326,362
04.00*	222,103	191,344	2	204	53,740	48,369	54,380	14,049	15,455	8	186,208
05.00*	281,873	217,439	60	452	47,431	53,248	83,405	14,940	15,793	2,142	217,472
06.00*	38,326	62,422	-	330	28,315	12,463	4,120	6,765	5,569	474	58,037
07.00*	37,315	101,090	-	594	13,584	4,959	39,334	372	14,687	3	73,532
08.00*	34,993	122,590	-	282	12,730	5,033	1,688	5,203	1,065	1	26,002
08.25	6,958	22,444	-	-	1,432	4	58	1	400	0	1,895
08.50	4,300	1,708	-	-	1,086	378	241	33	214	-	1,952
08.75	5,774	488	-	-	-	37	26	7	229	-	299
09.00	18,749	8,640	-	-	4,985	594	1,740	1,981	6,940	1,183	17,422
09.25	47,987	2,623	-	-	222	266	130	2	0	2	622
09.50	73,243	1,638	-	50	132	154	195	20	2,079	0	2,631
09.75	48,182	719	-	-	627	521	246	469	27	5	1,894
10.00	393,209	56,531	-	-	5,017	3,128	3,206	1,535	13,146	0	26,033
10.25	8,414	866	-	-	-	13,143	375	14	-	1	13,533
10.50	7,003	1,204	-	-	10,247	149	117	383	16	-	10,912
10.75	20,425	978	-	-	1	283	429	3	38	3	758
11.00	125,193	15,591	-	-	366	13,096	3,292	149	32,137	75	49,116
11.25	28,471	1,058	-	-	-	1,956	121	3	143	38	2,260
11.50	11,783	13,424	-	-	11,199	1,393	1,120	6	219	1	13,937
11.75	13,247	2,616	-	-	17	9,855	152	23	4	1	10,051
12.00	10,679	2,918	-	-	2,693	1,127	1,509	224	146	208	5,906
12.25	6,983	2,210	-	-	-	481	283	9	10,588	1	11,362
12.50	7,332	2,719	-	2	334	7,952	1,296	9	9,327	-	18,920
12.75	10,713	3,529	-	-	169	2,088	579	5	21,063	0	23,904
13.00	77,236	10,954	-	-	4,890	1,298	5,296	14	260	123	11,881
13.25	12,464	2,782	-	-	154	2,011	662	23	1	4	2,856
13.50	14,523	5,412	-	-	11,590	10,532	1,678	340	927	0	25,067
13.75	26,144	6,445	-	-	35	3,103	457	58	50	0	3,703
14.00	42,469	13,437	-	-	6,807	14,395	2,803	1	43,120	43	67,171
14.25	10,454	1,587	-	-	584	913	297	1	2	-	1,796
14.50	147,830	3,728	-	-	91	2,426	992	1,447	12	181	5,149
14.75	161,458	1,986	-	-	3	1,003	428	241	189	2	1,866
15.00	50,696	9,704	-	7	3,081	2,124	2,561	685	678	252	9,387
15.25	46,704	33,159	-	-	138	508	2,576	-	5	3	3,230
15.50	94,425	3,283	-	-	1	1,940	1,915	323	5	4	4,189
15.75	692,118	39,396	-	0	35,001	2,315	1,256	39	34,105	4	72,721
16.00	564,123	7,374	-	3	709	1,767	1,960	2,888	10,188	1,424	18,939
16.25	508,424	51,527	-	940	4,759	19,162	19,124	22,653	45	9	66,694
16.50	615,270	64,527	-	0	33,457	9,478	11,273	8,735	275	25	63,243
16.75	526,152	10,035	-	-	603	5,498	1,236	1,509	1,430	0	10,276
17.00	476,141	21,912	-	-	2,178	3,511	3,654	30	993	1,051	11,417
17.25	472,686	10,078	-	-	195	423	1,462	121	2,071	0	4,272
17.50	358,989	13,623	-	-	1,005	1,532	3,406	2,079	213	2	8,238
17.75	326,469	17,331	-	-	451	5,350	2,894	1,909	770	0	11,374
18.00	444,784	71,303	-	9	4,482	3,322	4,438	924	19,525	875	33,574
18.25	200,970	36,730	-	-	26,578	3,970	4,544	4,387	1,077	3	40,559
18.50	118,137	45,889	-	400	33,902	2,830	4,262	2,846	4,860	6	49,105
18.75	163,441	41,261	-	4	21,668	5,810	5,745	729	9,822	-	43,778
19.00	95,034	361,876	-	1,251	214,602	51,003	57,310	30,157	79,985	392	434,699
19.25	100,194	17,647	-	-	130	2,169	3,589	31	1,231	1,367	8,516
19.50	37,339	6,866	-	0	178	2,119	1,412	11	251	28	3,999
19.75	53,021	14,802	-	5	1,127	3,111	1,570	540	529	3	6,884
20.00	44,764	38,981	361	1,581	5,734	11,479	8,851	254	2,864	5,903	37,026
20.25	32,106	16,686	-	-	834	2,157	2,099	5	359	48	5,501
20.50	41,863	8,647	-	-	6,258	763	2,670	156	640	14	10,502
20.75	32,803	16,872	-	-	726	5,835	3,079	25	5,623	21	15,310
21.00	15,084	15,841	-	9	4,623	4,759	1,923	53	2,621	955	14,943
21.25	56,110	18,743	-	-	19,083	23,139	5,958	2,553	21,393	29	72,154
21.50	24,699	11,186	-	2,303	56,125	67,917	8,496	2,891	95,070	16	232,819
21.75	21,611	24,293	-	1,500	90,566	89,804	19,928	5,928	53,631	14	261,371
22.00	21,244	84,444	50	2,529	43,452	133,766	20,305	8,055	78,921	2,647	289,723
22.25	20,768	170,176	-	-	15,823	111,139	86,800	13,555	98,384	54	354,623
22.50	2,462	243,426	-	1,169	148,944	59,506	50,510	27,278	228,991	180	516,579
22.75	5,741	384,915	-	10,515	217,465	56,434	31,962	27,415	125,639	17	469,447
23.00	5,872	528,020	-	3,728	227,037	81,330	55,328	19,580	327,498	3,524	718,025
23.25	6,656	581,786	-	17,760	134,170	111,464	58,208	15,501	328,507	142	665,752
23.50	4,156	755,519	2	3,045	98,340	63,596	41,174	17,860	138,841	152	363,009
23.75	4,048	441,457	-	4,375	102,077	51,136	37,880	28,648	198,656	163	422,935
24.00	7,773	531,854	5	1,035	101,200	56,659	37,361	29,923	30,475	3,381	260,040
24.25	2,128	236,882	-	2,037	57,029	28,783	36,023	13,823	59,741	264	197,702
24.50	536	286,089	-	1,457	29,695	24,440	20,596	13,628	24,040	119	113,975
24.75	4,017	151,738	18	3,647	34,166	15,338	27,792	7,857	11,807	458	101,084
25.00 & above	160,840	1,084,325	7,292	8,076	107,225	183,872	147,405	37,764	226,087	162,530	880,251
Total	9,243,500	8,457,378	9,017	92,194	2,600,316	1,708,923	1,262,226	478,926	2,557,082	202,887	8,911,571
Weighted Average	14.45	18.86	26.15	20.96	17.68	18.30	15.37	17.21	20.90	32.69	18.75

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Dec-22		Sep-23		Dec-23							
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
00.00	1,897	766	-	-	424	28	114	1	99	4	671	
01.00*	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	
03.00*	352	360	-	-	-	123	216	-	-	-	339	
04.00*	48	55	-	-	-	3	31	-	15	2	50	
05.00*	33	33	-	-	-	6	25	-	-	1	33	
06.00*	8	17	-	-	-	-	16	-	-	-	16	
07.00*	-	-	-	-	-	-	-	-	-	-	-	
08.00*	-	-	-	-	-	-	-	-	-	-	-	
08.25	-	374,060	-	-	-	-	-	-	366,419	-	366,419	
08.50	-	-	-	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	-	-	-	-	-	
10.25	-	-	-	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	-	-	-	
11.25	3	-	-	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	-	-	-	
12.25	2,000	-	-	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	-	-	-	-	-	
12.75	845	-	-	-	-	-	-	-	-	-	-	
13.00	-	-	-	-	-	-	-	-	-	-	-	
13.25	-	-	-	-	-	-	-	-	-	-	-	
13.50	-	-	-	-	-	-	-	-	-	-	-	
13.75	3,000	-	-	-	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	-	-	-	-	-	
14.25	-	-	-	-	-	-	-	-	-	-	-	
14.50	-	-	-	-	-	-	-	-	-	-	-	
14.75	-	-	-	-	-	-	-	-	-	-	-	
15.00	-	-	-	-	-	-	-	-	-	-	-	
15.25	-	-	-	-	-	-	-	-	-	-	-	
15.50	1,500	-	-	-	-	-	-	-	-	-	-	
15.75	17,951	-	-	-	-	-	-	-	-	-	-	
16.00	2,958	-	-	-	-	-	-	-	-	-	-	
16.25	4,900	-	-	-	-	-	-	-	-	-	-	
16.50	10,286	-	-	-	-	-	-	-	-	-	-	
16.75	10,686	-	-	-	-	-	-	-	-	-	-	
17.00	6,873	-	-	-	-	-	-	-	-	-	-	
17.25	5,608	-	-	-	-	-	-	-	-	-	-	
17.50	12,802	-	-	-	-	-	-	-	-	-	-	
17.75	166	-	-	-	-	-	-	-	-	-	-	
18.00	11,256	5,400	-	-	-	-	-	-	-	-	-	
18.25	400	-	-	-	-	-	-	-	-	-	-	
18.50	281	-	-	-	-	-	-	-	-	-	-	
18.75	1,558	-	-	-	-	-	-	-	-	-	-	
19.00	-	-	-	-	-	-	-	-	-	-	-	
19.25	1,066	-	-	-	-	-	-	-	-	-	-	
19.50	-	-	-	-	-	-	-	-	-	-	-	
19.75	-	-	-	-	-	-	-	-	-	-	-	
20.00	-	-	-	-	-	-	-	-	-	-	-	
20.25	-	-	-	-	-	-	-	-	-	-	-	
20.50	-	59	-	-	-	-	-	-	-	-	-	
20.75	-	-	-	-	-	-	-	-	-	-	-	
21.00	-	-	-	-	-	-	-	-	1,500	-	1,500	
21.25	-	3,304	-	-	-	-	-	-	5,611	-	5,611	
21.50	-	-	-	-	-	-	-	-	1,500	-	1,500	
21.75	-	-	-	-	-	-	-	-	-	-	-	
22.00	-	-	-	-	-	-	-	-	-	-	-	
22.25	-	3,047	-	-	1	1,759	1,637	-	4,426	-	7,822	
22.50	-	5,233	-	-	-	-	-	369	5,600	-	5,969	
22.75	-	6,531	-	-	706	-	-	-	12,577	-	13,283	
23.00	-	14,480	-	-	-	-	-	-	950	-	950	
23.25	-	0	-	-	-	-	-	-	9,692	-	9,692	
23.50	-	13,824	-	-	-	-	-	-	34	-	34	
23.75	-	6,330	-	-	-	-	-	-	5,446	-	5,446	
24.00	-	2,693	-	-	-	-	-	-	1,081	-	1,081	
24.25	-	-	-	-	-	-	-	-	-	-	-	
24.50	-	150	-	-	-	-	-	-	150	-	150	
24.75	-	3,680	-	-	-	-	800	-	3,500	-	4,300	
25.00 & above	-	3,480	-	-	-	-	-	-	200	-	200	
Total	96,478	443,502	-	-	1,132	1,919	2,840	371	418,799	6	425,067	
Weighted Average	16.22	10.48	-	-	14.22	20.61	20.14	22.42	10.06	1.57	10.20	

*01.00 stands for 00.25 to 01.24

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01.00 stands for 00.25 to 0
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*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-22	Sep-23	Dec-23									
	Domestic Constituents											Total
	Total	Total	Non-Residents	Government	Non-financial	NBFI	Private Sector (Business)	Trust Funds and	Personal	Others	Sub Total	
					Public Sector Enterprises			Non-profit Organizations				
00.00	553,797	858,241	14	274	53,016	15,395	766,826	1,380	42,700	7	879,599	879,613
01.00*	7,622	9,942	-	166	-	206	7,757	850	2,224	-	11,204	11,204
02.00*	163,233	194,231	-	19	-	1,140	163,525	463	9,495	2	174,642	174,642
03.00*	263,131	331,640	-	-	-	-	286,609	367	62,171	1	349,149	349,149
04.00*	237,394	206,218	-	-	51	5	147,250	135	53,166	2	200,608	200,608
05.00*	412,262	364,812	-	645	197	-	190,490	454	180,415	41	372,241	372,241
06.00*	54,260	71,162	-	25	38	144	58,942	158	9,514	-	68,821	68,821
07.00*	44,941	117,152	-	-	-	-	60,531	-	35,441	-	95,972	95,972
08.00*	46,604	132,757	-	-	-	9,275	28,802	-	795	-	38,872	38,872
08.25	7,128	396,610	-	366,552	-	-	1,865	-	1	-	368,418	368,418
08.50	4,642	1,987	-	-	-	-	2,198	-	36	-	2,234	2,234
08.75	5,777	488	-	-	-	-	282	-	17	-	299	299
09.00	23,696	12,577	-	-	-	-	25,495	-	388	-	25,883	25,883
09.25	53,934	2,623	-	-	-	-	552	-	77	-	629	629
09.50	76,035	1,692	-	-	-	-	2,420	-	180	33	2,632	2,632
09.75	50,029	719	-	-	-	-	1,523	-	374	-	1,897	1,897
10.00	414,224	56,822	-	-	12,810	14	11,551	-	2,204	-	26,580	26,580
10.25	8,530	886	-	-	13,064	-	69	-	408	-	13,541	13,541
10.50	8,029	1,205	-	-	10,220	-	462	-	243	-	10,925	10,925
10.75	55,151	41,659	-	-	37,940	-	337	-	700	-	38,977	38,977
11.00	128,494	16,029	-	-	31,705	-	6,568	-	11,260	-	49,533	49,533
11.25	28,517	1,099	-	-	-	-	1,716	-	544	-	2,260	2,260
11.50	33,069	116,157	-	-	147,800	-	1,414	-	1,472	-	150,686	150,686
11.75	13,258	2,618	-	-	8,354	-	1,404	-	299	-	10,057	10,057
12.00	36,827	21,721	-	-	-	-	26,241	-	1,958	-	28,199	28,199
12.25	9,185	2,291	-	51	10,588	-	250	-	599	-	11,488	11,488
12.50	8,983	2,841	-	-	16,359	-	1,008	-	1,652	-	19,020	19,020
12.75	11,683	3,558	-	-	20,806	-	1,662	450	1,906	-	24,824	24,824
13.00	88,469	21,729	-	-	-	-	17,853	-	6,173	82	24,107	24,107
13.25	77,515	67,762	-	70	64,899	-	671	-	2,189	-	67,830	67,830
13.50	14,674	5,432	-	-	8,501	399	13,009	-	3,173	-	25,082	25,082
13.75	29,399	53,858	-	-	63,902	20	217	28	3,439	-	67,607	67,607
14.00	71,015	22,385	-	-	41,429	-	25,980	-	8,841	-	76,250	76,250
14.25	11,657	1,668	-	-	-	-	758	-	1,091	-	1,850	1,850
14.50	147,955	3,736	-	-	-	-	1,849	-	3,381	-	5,230	5,230
14.75	169,273	7,623	-	-	-	0	8,674	-	1,138	-	9,812	9,812
15.00	52,227	15,261	-	-	706	3,924	11,180	-	3,676	36	19,522	19,522
15.25	126,666	81,491	-	-	27,633	-	380	-	2,852	-	30,865	30,865
15.50	102,929	9,176	-	-	-	-	7,403	-	2,634	-	10,037	10,037
15.75	761,941	46,647	-	35,000	-	34,037	8,107	-	2,203	-	79,346	79,346
16.00	640,736	36,710	-	-	29,018	-	15,067	0	3,924	146	48,155	48,155
16.25	557,146	54,874	-	-	9,132	10	42,375	-	19,224	-	70,742	70,742
16.50	714,399	103,332	-	30,005	16,013	370	53,222	-	2,540	-	102,150	102,150
16.75	582,266	14,761	-	53	998	-	11,475	-	1,705	-	14,231	14,231
17.00	522,836	31,136	-	-	4,501	317	9,436	-	4,692	541	19,487	19,487
17.25	562,609	52,656	-	25	1,704	208	42,459	-	1,103	-	45,499	45,499
17.50	725,359	202,223	-	51,464	24,178	3	143,690	-	3,111	-	222,446	222,446
17.75	390,584	39,639	-	-	-	166	38,915	-	2,190	-	41,271	41,271
18.00	626,402	157,661	-	7,431	48,830	-	55,315	-	3,586	-	115,162	115,162
18.25	229,116	50,721	-	-	-	318	52,631	-	3,225	-	56,175	56,175
18.50	143,218	65,340	-	-	-	111	67,665	-	3,812	-	71,588	71,588
18.75	199,867	43,338	-	-	-	162	38,445	-	6,090	157	44,853	44,853
19.00	142,145	442,776	-	-	73,012	4,556	436,871	-	7,611	-	522,050	522,050
19.25	130,666	31,286	-	200	-	9	18,184	15	5,943	-	24,350	24,350
19.50	41,926	7,369	-	-	-	-	860	212	3,368	-	4,440	4,440
19.75	63,856	16,193	-	-	-	4	3,142	-	4,468	-	7,615	7,615
20.00	57,631	44,764	-	250	-	1,038	30,708	-	12,046	-	44,043	44,043
20.25	44,279	21,304	-	-	-	1	4,575	-	4,199	1	8,776	8,776
20.50	47,429	10,477	-	-	-	10	10,588	-	1,805	-	12,403	12,403
20.75	45,784	17,387	-	58	5,000	-	4,723	-	5,942	-	15,723	15,723
21.00	61,766	34,228	-	-	-	0	34,813	399	3,175	-	38,388	38,388
21.25	63,177	26,879	-	15,000	21,127	2,990	50,574	180	5,653	-	95,524	95,524
21.50	25,658	11,811	-	50,384	11,859	36,983	150,668	-	3,494	-	253,388	253,388
21.75	24,267	24,381	-	656	67,775	50,520	146,144	313	5,823	-	271,231	271,231
22.00	56,975	107,442	-	222	157,218	17,440	183,107	69	5,144	49	363,250	363,250
22.25	48,615	191,479	-	202	93,014	19,039	271,272	2,002	8,496	-	394,024	394,024
22.50	8,205	293,320	-	94,770	49,986	10,643	393,871	1,011	7,412	-	557,692	557,692
22.75	6,822	407,709	-	144,331	15,964	24,709	320,712	166	3,357	-	509,239	509,239
23.00	6,103	885,131	-	372,905	59,331	17,795	384,621	2,475	8,485	39	845,650	845,650
23.25	11,279	640,789	-	176,921	190,115	10,327	429,013	652	4,104	39	811,171	811,171
23.50	130,019	923,690	-	17,271	120,364	8,430	302,938	1,616	127,666	28	578,313	578,313
23.75	18,735	536,190	-	64,257	94,334	8,183	298,557	150	3,021	32	468,536	468,536
24.00	24,082	582,583	-	5,675	2,411	2,454	252,107	92	17,362	100	280,201	280,201
24.25	2,182	252,774	-	1,314	54,540	2,287	165,579	903	7,502	1	232,126	232,126
24.50	742	306,344	-	766	72,990	1,023	112,065	257	7,223	4	128,627	128,627
24.75	4,032	166,041	-	2,481	3,235	3,168	106,299	1,241	6,942	3	123,370	123,370
25.00 & above	188,957	1,300,962	-	25,033	82,875	10,812	686,039	87	333,979	13	1,138,839	1,138,839
Total	11,564,031	11,442,207	14	1,464,477	1,813,841	298,647	7,262,556	16,124	1,120,454	1,356	11,977,455	11,977,469

*01.00 stands for 00.25 to 01.24

[illegible]

*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-22	Sep-23	Dec-23									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	123,108	296,419	-	-	39,456	2,312	227,391	-	2,330	-	271,490	271,490
01.00*	569	298	-	-	-	-	553	-	-	-	553	553
02.00*	9,978	9,416	-	-	-	250	9,205	-	91	-	9,546	9,546
03.00*	24,608	22,743	-	-	-	-	17,825	-	4,623	-	22,448	22,448
04.00*	15,243	14,820	-	-	-	-	12,983	-	1,367	-	14,350	14,350
05.00*	130,356	147,340	-	645	-	-	51,385	-	102,707	-	154,736	154,736
06.00*	15,925	8,724	-	-	-	-	10,349	-	419	-	10,768	10,768
07.00*	7,626	16,062	-	-	-	-	14,825	-	7,614	-	22,440	22,440
08.00*	11,610	10,167	-	-	-	9,275	3,397	-	198	-	12,870	12,870
08.25	171	105	-	-	-	-	104	-	-	-	104	104
08.50	342	279	-	-	-	-	281	-	-	-	281	281
08.75	4	-	-	-	-	-	-	-	-	-	-	-
09.00	4,947	3,937	-	-	-	-	8,461	-	-	-	8,461	8,461
09.25	5,947	-	-	-	-	-	7	-	-	-	7	7
09.50	2,792	54	-	-	-	-	-	-	1	-	1	1
09.75	1,847	-	-	-	-	-	3	-	-	-	3	3
10.00	21,015	291	-	-	-	14	531	-	2	-	547	547
10.25	116	20	-	-	-	-	8	-	0	-	8	8
10.50	1,026	1	-	-	-	-	1	-	11	-	12	12
10.75	34,727	40,681	-	-	37,940	-	279	-	-	-	38,219	38,219
11.00	3,301	437	-	-	-	-	415	-	2	-	418	418
11.25	43	41	-	-	-	-	-	-	-	-	-	-
11.50	21,286	102,733	-	-	136,701	-	46	-	1	-	136,749	136,749
11.75	11	1	-	-	-	-	6	-	0	-	6	6
12.00	26,148	18,803	-	-	-	-	22,292	-	1	-	22,293	22,293
12.25	203	81	-	51	-	-	75	-	-	-	126	126
12.50	1,652	122	-	-	-	-	99	-	1	-	100	100
12.75	125	29	-	-	-	-	919	-	0	-	920	920
13.00	11,233	10,775	-	-	-	-	12,202	-	24	-	12,226	12,226
13.25	65,051	64,980	-	70	64,899	-	5	-	0	-	64,974	64,974
13.50	152	21	-	-	-	-	5	-	9	-	15	15
13.75	255	47,413	-	-	63,902	-	1	-	0	-	63,904	63,904
14.00	28,546	8,948	-	-	-	-	9,073	-	7	-	9,079	9,079
14.25	1,203	81	-	-	-	-	43	-	11	-	53	53
14.50	125	8	-	-	-	-	81	-	-	-	81	81
14.75	7,815	5,637	-	-	-	-	7,945	-	1	-	7,946	7,946
15.00	1,531	5,557	-	-	706	3,920	5,509	-	1	-	10,135	10,135
15.25	79,962	48,332	-	-	27,633	-	0	-	3	-	27,635	27,635
15.50	7,004	5,893	-	-	-	-	5,846	-	3	-	5,848	5,848
15.75	51,872	7,251	-	-	-	-	6,625	-	0	-	6,626	6,626
16.00	73,656	29,336	-	-	18,871	-	10,252	-	93	-	29,216	29,216
16.25	43,822	3,347	-	-	-	-	4,045	-	3	-	4,048	4,048
16.50	88,844	38,805	-	-	10,000	86	28,814	-	6	-	38,906	38,906
16.75	45,427	4,726	-	-	998	-	2,952	-	5	-	3,955	3,955
17.00	39,822	9,225	-	-	798	317	6,300	-	113	541	8,069	8,069
17.25	84,315	42,578	-	-	-	-	41,204	-	23	-	41,227	41,227
17.50	353,568	188,600	-	51,318	24,178	-	138,678	-	34	-	214,208	214,208
17.75	63,949	22,308	-	-	-	-	29,885	-	12	-	29,898	29,898
18.00	170,363	80,958	-	7,431	30,278	-	43,773	-	106	-	81,588	81,588
18.25	27,746	13,990	-	-	-	318	14,558	-	740	-	15,616	15,616
18.50	24,799	19,451	-	-	-	-	22,309	-	173	-	22,483	22,483
18.75	34,867	2,077	-	-	-	-	875	-	43	157	1,076	1,076
19.00	47,111	80,900	-	-	43,373	4,556	39,188	-	234	-	87,351	87,351
19.25	29,406	13,640	-	-	-	-	15,780	-	54	-	15,834	15,834
19.50	4,587	503	-	-	-	-	266	-	175	-	441	441
19.75	10,835	1,391	-	-	-	-	71	-	660	-	731	731
20.00	12,867	5,783	-	-	-	-	6,827	-	190	-	7,017	7,017
20.25	12,173	4,618	-	-	-	-	2,818	-	457	-	3,275	3,275
20.50	5,566	1,771	-	-	-	-	1,853	-	49	-	1,902	1,902
20.75	12,981	516	-	-	-	-	100	-	313	-	413	413
21.00	46,683	18,387	-	-	-	-	21,186	399	359	-	21,945	21,945
21.25	7,067	4,832	-	15,000	-	-	2,026	-	733	-	17,759	17,759
21.50	960	625	-	-	-	-	19,034	-	35	-	19,069	19,069
21.75	2,656	88	-	-	-	-	9,844	-	16	-	9,860	9,860
22.00	35,730	22,998	-	-	35,496	5,880	31,755	69	326	-	73,526	73,526
22.25	27,847	18,256	-	-	8,755	195	21,779	-	851	-	31,579	31,579
22.50	5,743	44,661	-	200	3,800	787	25,327	-	5,030	-	35,144	35,144
22.75	1,081	16,263	-	2,701	-	1,400	22,353	-	55	-	26,509	26,509
23.00	230	342,632	-	102,746	1,917	572	20,686	351	403	-	126,675	126,675
23.25	4,623	59,002	-	80,000	10,000	-	44,067	583	1,078	-	135,728	135,728
23.50	125,864	154,348	-	-	61,866	1,739	27,655	-	124,011	-	215,270	215,270
23.75	14,687	88,403	-	10,431	-	3,003	26,630	-	91	-	40,155	40,155
24.00	16,309	48,036	-	1,292	-	1,553	16,195	-	39	-	19,080	19,080
24.25	55	15,891	-	1,294	18,555	200	12,887	210	1,277	-	34,424	34,424
24.50	207	20,105	-	660	138	750	12,106	251	598	-	14,502	14,502
24.75	15	10,623	-	2,481	428	286	13,284	74	1,433	-	17,986	17,986
25.00 & above	28,118	213,156	-	-	12,697	1,105	217,937	-	26,650	-	258,388	258,388
Total	2,224,053	2,541,326	-	276,321	653,383	38,518	1,384,078	1,938	285,895	699	2,640,832	2,640,832

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*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Dec-22	Sep-23	Dec-23									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total	Total	
00.00	428,792	561,055	-	274	13,560	13,083	538,910	1,380	40,241	4	607,453	607,453
01.00*	7,053	9,644	-	166	-	206	7,205	850	2,224	-	10,651	10,651
02.00*	153,255	184,815	-	19	-	890	154,319	463	9,404	2	165,096	165,096
03.00*	238,171	308,538	-	-	-	-	268,784	367	57,209	1	326,362	326,362
04.00*	222,103	191,344	-	-	51	5	134,267	135	51,749	2	186,208	186,208
05.00*	281,873	217,439	-	-	197	-	139,105	454	77,676	41	217,472	217,472
06.00*	38,326	62,422	-	25	38	144	48,592	158	9,079	-	58,037	58,037
07.00*	37,315	101,090	-	-	-	-	45,706	-	27,827	-	73,532	73,532
08.00*	34,993	122,590	-	-	-	-	25,405	-	597	-	26,002	26,002
08.25	6,958	22,444	-	133	-	-	1,761	-	1	-	1,895	1,895
08.50	4,300	1,708	-	-	-	-	1,916	-	36	-	1,952	1,952
08.75	5,774	488	-	-	-	-	282	-	17	-	299	299
09.00	18,749	8,640	-	-	-	-	17,034	-	388	-	17,422	17,422
09.25	47,987	2,623	-	-	-	-	545	-	77	-	622	622
09.50	73,243	1,638	-	-	-	-	2,420	-	178	33	2,631	2,631
09.75	48,182	719	-	-	-	-	1,520	-	374	-	1,894	1,894
10.00	393,209	56,531	-	-	12,810	-	11,020	-	2,203	-	26,033	26,033
10.25	8,414	866	-	-	13,064	-	61	-	407	-	13,533	13,533
10.50	7,003	1,204	-	-	10,220	-	461	-	232	-	10,912	10,912
10.75	20,425	978	-	-	-	-	58	-	700	-	758	758
11.00	125,193	15,591	-	-	31,705	-	6,153	-	11,258	-	49,116	49,116
11.25	28,471	1,058	-	-	-	-	1,716	-	544	-	2,260	2,260
11.50	11,783	13,424	-	-	11,099	-	1,368	-	1,471	-	13,937	13,937
11.75	13,247	2,616	-	-	8,354	-	1,399	-	299	-	10,051	10,051
12.00	10,679	2,918	-	-	-	-	3,949	-	1,958	-	5,906	5,906
12.25	6,983	2,210	-	-	10,588	-	175	-	599	-	11,362	11,362
12.50	7,332	2,719	-	-	16,359	-	910	-	1,651	-	18,920	18,920
12.75	10,713	3,529	-	-	20,806	-	743	450	1,906	-	23,904	23,904
13.00	77,236	10,954	-	-	-	-	5,651	-	6,149	82	11,881	11,881
13.25	12,464	2,782	-	-	-	-	666	-	2,189	-	2,856	2,856
13.50	14,523	5,412	-	-	8,501	399	13,003	-	3,163	-	25,067	25,067
13.75	26,144	6,445	-	-	-	20	216	28	3,439	-	3,703	3,703
14.00	42,469	13,437	-	-	41,429	-	16,907	-	8,834	-	67,171	67,171
14.25	10,454	1,587	-	-	-	-	716	-	1,081	-	1,796	1,796
14.50	147,830	3,728	-	-	-	-	1,768	-	3,381	-	5,149	5,149
14.75	161,458	1,986	-	-	-	0	729	-	1,137	-	1,866	1,866
15.00	50,696	9,704	-	-	-	4	5,671	-	3,676	36	9,387	9,387
15.25	46,704	33,159	-	-	-	-	380	-	2,850	-	3,230	3,230
15.50	94,425	3,283	-	-	-	-	1,557	-	2,631	-	4,189	4,189
15.75	692,118	39,396	-	35,000	-	34,037	1,482	-	2,202	-	72,721	72,721
16.00	564,123	7,374	-	-	10,147	-	4,815	0	3,831	146	18,939	18,939
16.25	508,424	51,527	-	-	9,132	10	38,330	-	19,222	-	66,694	66,694
16.50	615,270	64,527	-	30,005	6,013	285	24,407	-	2,534	-	63,243	63,243
16.75	526,152	10,035	-	53	-	-	8,523	-	1,700	-	10,276	10,276
17.00	476,141	21,912	-	-	3,703	-	3,135	-	4,579	-	11,417	11,417
17.25	472,686	10,078	-	25	1,704	208	1,255	-	1,080	-	4,272	4,272
17.50	358,989	13,623	-	146	-	3	5,013	-	3,077	-	8,238	8,238
17.75	326,469	17,331	-	-	-	166	9,030	-	2,178	-	11,374	11,374
18.00	444,784	71,303	-	-	18,552	-	11,542	-	3,480	-	33,574	33,574
18.25	200,970	36,730	-	-	-	-	38,073	-	2,486	-	40,559	40,559
18.50	118,137	45,889	-	-	-	111	45,355	-	3,639	-	49,105	49,105
18.75	163,441	41,261	-	-	-	162	37,570	-	6,046	-	43,778	43,778
19.00	95,034	361,876	-	-	29,639	0	397,683	-	7,377	-	434,699	434,699
19.25	100,194	17,647	-	200	-	9	2,404	15	5,889	-	8,516	8,516
19.50	37,339	6,866	-	-	-	-	594	212	3,193	-	3,999	3,999
19.75	53,021	14,802	-	-	-	4	3,072	-	3,808	-	6,884	6,884
20.00	44,764	38,981	-	250	-	1,038	23,881	-	11,857	-	37,026	37,026
20.25	32,106	16,686	-	-	-	1	1,757	-	3,743	1	5,501	5,501
20.50	41,863	8,647	-	-	-	10	8,736	-	1,756	-	10,502	10,502
20.75	32,803	16,872	-	58	5,000	-	4,623	-	5,629	-	15,310	15,310
21.00	15,084	15,841	-	-	-	0	12,127	-	2,816	-	14,943	14,943
21.25	56,110	18,743	-	-	21,127	2,990	42,937	180	4,920	-	72,154	72,154
21.50	24,699	11,186	-	50,384	11,859	36,983	130,133	-	3,459	-	232,819	232,819
21.75	21,611	24,293	-	656	67,775	50,520	136,300	313	5,807	-	261,371	261,371
22.00	21,244	84,444	-	222	121,722	11,560	151,351	-	4,818	49	289,723	289,723
22.25	20,768	170,176	-	202	84,259	18,844	241,671	2,002	7,645	-	354,623	354,623
22.50	2,462	243,426	-	94,570	46,186	9,856	362,575	1,011	2,382	-	516,579	516,579
22.75	5,741	384,915	-	141,630	15,964	23,309	285,076	166	3,303	-	469,447	469,447
23.00	5,872	528,020	-	270,160	57,414	17,223	362,985	2,123	8,082	39	718,025	718,025
23.25	6,656	581,786	-	96,921	180,115	10,327	375,255	68	3,026	39	665,752	665,752
23.50	4,156	755,519	-	17,271	58,498	6,692	275,249	1,616	3,655	28	363,009	363,009
23.75	4,048	441,457	-	53,826	94,334	5,180	266,482	150	2,931	32	422,935	422,935
24.00	7,773	531,854	-	4,382	2,411	901	234,831	92	17,323	100	260,040	260,040
24.25	2,128	236,882	-	20	35,986	2,086	152,692	693	6,225	1	197,702	197,702
24.50	536	286,089	-	106	7,152	273	99,809	6	6,625	4	113,975	113,975
24.75	4,017	151,738	-	-	2,807	2,882	88,715	1,167	5,510	3	101,084	101,084
25.00 & above	160,840	1,084,325	-	25,033	70,179	9,708	467,903	87	307,328	13	880,251	880,251
Total	9,243,500	8,457,378	-	821,737	1,160,458	260,128	5,820,416	14,187	833,992	654	8,911,571	8,911,571

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

	Dec-22	Sep-23	Dec-23										(Million Rupees)
	Domestic Constituents												
Rate of Interest/Return					Non-financial Public Sector Enterprises		Private Sector (Business)	Trust Funds and Non-profit Organizations					
	Total	Total	Non-Residents	Government		NBFIs			Personal	Others	Sub Total	Total	
00.00	1,897	766	14	-	-	-	525	-	129	3	656	671	
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	
03.00*	352	360	-	-	-	-	-	-	339	-	339	339	
04.00*	48	55	-	-	-	-	-	-	50	-	50	50	
05.00*	33	33	-	-	-	-	-	-	33	-	33	33	
06.00*	8	17	-	-	-	-	-	-	16	-	16	16	
07.00*	-	-	-	-	-	-	-	-	-	-	-	-	
08.00*	-	-	-	-	-	-	-	-	-	-	-	-	
08.25	-	374,060	-	366,419	-	-	-	-	-	-	366,419	366,419	
08.50	-	-	-	-	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	-	-	-	-	-	-	
10.25	-	-	-	-	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	-	-	-	-	
11.25	3	-	-	-	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	-	-	-	-	
12.25	2,000	-	-	-	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	-	-	-	-	-	-	
12.75	845	-	-	-	-	-	-	-	-	-	-	-	
13.00	-	-	-	-	-	-	-	-	-	-	-	-	
13.25	-	-	-	-	-	-	-	-	-	-	-	-	
13.50	-	-	-	-	-	-	-	-	-	-	-	-	
13.75	3,000	-	-	-	-	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	-	-	-	-	-	-	
14.25	-	-	-	-	-	-	-	-	-	-	-	-	
14.50	-	-	-	-	-	-	-	-	-	-	-	-	
14.75	-	-	-	-	-	-	-	-	-	-	-	-	
15.00	-	-	-	-	-	-	-	-	-	-	-	-	
15.25	-	-	-	-	-	-	-	-	-	-	-	-	
15.50	1,500	-	-	-	-	-	-	-	-	-	-	-	
15.75	17,951	-	-	-	-	-	-	-	-	-	-	-	
16.00	2,958	-	-	-	-	-	-	-	-	-	-	-	
16.25	4,900	-	-	-	-	-	-	-	-	-	-	-	
16.50	10,286	-	-	-	-	-	-	-	-	-	-	-	
16.75	10,686	-	-	-	-	-	-	-	-	-	-	-	
17.00	6,873	-	-	-	-	-	-	-	129	-	-	-	
17.25	5,608	-	-	-	-	-	-	-	-	-	-	-	
17.50	12,802	-	-	-	-	-	-	-	-	-	-	-	
17.75	166	-	-	-	-	-	-	-	-	-	-	-	
18.00	11,256	5,400	-	-	-	-	-	-	-	-	-	-	
18.25	400	-	-	-	-	-	-	-	-	-	-	-	
18.50	281	-	-	-	-	-	-	-	-	-	-	-	
18.75	1,558	-	-	-	-	-	-	-	-	-	-	-	
19.00	-	-	-	-	-	-	-	-	-	-	-	-	
19.25	1,066	-	-	-	-	-	-	-	-	-	-	-	
19.50	-	-	-	-	-	-	-	-	-	-	-	-	
19.75	-	-	-	-	-	-	-	-	-	-	-	-	
20.00	-	-	-	-	-	-	-	-	-	-	-	-	
20.25	-	-	-	-	-	-	-	-	-	-	-	-	
20.50	-	59	-	-	-	-	-	-	-	-	-	-	
20.75	-	-	-	-	-	-	-	-	-	-	-	-	
21.00	-	-	-	-	-	-	1,500	-	-	-	1,500	1,500	
21.25	-	3,304	-	-	-	-	5,611	-	-	-	5,611	5,611	
21.50	-	-	-	-	-	-	1,500	-	-	-	1,500	1,500	
21.75	-	-	-	-	-	-	-	-	-	-	-	-	
22.00	-	-	-	-	-	-	-	-	-	-	-	-	
22.25	-	3,047	-	-	-	-	7,822	-	-	-	7,822	7,822	
22.50	-	5,233	-	-	-	-	5,969	-	-	-	5,969	5,969	
22.75	-	6,531	-	-	-	-	13,283	-	-	-	13,283	13,283	
23.00	-	14,480	-	-	-	-	950	-	-	-	950	950	
23.25	-	0	-	-	-	-	9,692	-	-	-	9,692	9,692	
23.50	-	13,824	-	-	-	-	34	-	-	-	34	34	
23.75	-	6,330	-	-	-	-	5,446	-	-	-	5,446	5,446	
24.00	-	2,693	-	-	-	-	1,081	-	-	-	1,081	1,081	
24.25	-	-	-	-	-	-	-	-	-	-	-	-	
24.50	-	150	-	-	-	-	150	-	-	-	150	150	
24.75	-	3,680	-	-	-	-	4,300	-	-	-	4,300	4,300	
25.00 & above	-	3,480	-	-	-	-	200	-	-	-	200	200	
Total	96,478	443,502	14	366,419	-	-	58,063	-	567	3	425,052	425,076	

*01.00 stands for 00.25 to 01.24

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01.00 stands for 00.25 to
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*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Dec-22	Sep-23	Dec-23									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial	NBFI	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
					Public Sector Enterprises							
00.00	337,202	607,292	14	224	42,333	6,423	543,517	8	28,445	3	620,953	620,968
01.00*	6,330	8,912	-	166	-	206	4,384	850	1,924	-	7,530	7,530
02.00*	111,584	132,976	-	19	-	1,140	99,738	463	8,457	-	109,816	109,816
03.00*	193,844	252,453	-	-	-	-	219,634	105	48,539	-	268,277	268,277
04.00*	161,602	150,877	-	-	51	5	101,456	133	43,776	-	145,421	145,421
05.00*	316,928	263,733	-	645	197	-	133,287	4	139,617	-	273,750	273,750
06.00*	44,146	60,104	-	25	38	144	46,622	158	5,810	-	52,797	52,797
07.00*	22,756	93,020	-	-	-	-	57,603	-	16,242	-	73,844	73,844
08.00*	33,625	121,709	-	-	-	9,275	19,222	-	511	-	29,008	29,008
08.25	4,254	395,545	-	366,505	-	-	1,863	-	1	-	368,369	368,369
08.50	2,613	1,316	-	-	-	-	1,743	-	24	-	1,766	1,766
08.75	833	326	-	-	-	-	234	-	11	-	245	245
09.00	17,774	11,473	-	-	-	-	21,797	-	354	-	22,151	22,151
09.25	47,865	2,287	-	-	-	-	327	-	6	-	333	333
09.50	57,407	260	-	-	-	-	210	-	4	-	215	215
09.75	34,590	353	-	-	-	-	256	-	75	-	331	331
10.00	274,525	5,578	-	-	12,810	-	8,541	-	855	-	22,206	22,206
10.25	6,504	441	-	-	13,064	-	34	-	143	-	13,241	13,241
10.50	6,790	255	-	-	10,220	-	420	-	13	-	10,653	10,653
10.75	49,760	41,145	-	-	37,005	-	292	-	428	-	37,725	37,725
11.00	75,714	13,163	-	-	14,081	-	2,775	-	9,655	-	26,511	26,511
11.25	25,501	419	-	-	-	-	290	-	330	-	620	620
11.50	30,677	114,723	-	-	147,800	-	156	-	247	-	148,203	148,203
11.75	9,768	882	-	-	8,354	-	173	-	58	-	8,585	8,585
12.00	32,181	20,404	-	-	-	-	24,822	-	1,221	-	26,043	26,043
12.25	4,604	448	-	-	10,588	-	58	-	99	-	10,744	10,744
12.50	3,757	835	-	-	16,359	-	428	-	323	-	17,111	17,111
12.75	3,080	81	-	-	20,806	-	918	-	18	-	21,742	21,742
13.00	73,629	18,468	-	-	-	-	17,305	-	3,525	-	20,830	20,830
13.25	70,794	65,216	-	70	64,899	-	177	-	47	-	65,194	65,194
13.50	4,484	2,457	-	-	8,501	399	11,923	-	1,883	-	22,707	22,707
13.75	17,349	47,506	-	-	63,902	-	127	28	66	-	64,124	64,124
14.00	60,655	15,627	-	-	41,429	-	10,632	-	5,337	-	57,398	57,398
14.25	5,989	247	-	-	-	-	644	-	143	-	787	787
14.50	108,507	2,226	-	-	-	-	1,019	-	1,956	-	2,975	2,975
14.75	35,503	5,943	-	-	-	-	7,954	-	207	-	8,161	8,161
15.00	5,275	7,812	-	-	706	-	6,489	-	1,596	-	8,790	8,790
15.25	99,206	50,751	-	-	27,633	-	246	-	2,334	-	30,213	30,213
15.50	53,989	6,364	-	-	-	-	5,834	-	339	-	6,174	6,174
15.75	439,950	8,375	-	-	-	-	6,746	-	699	-	7,446	7,446
16.00	479,948	31,859	-	-	29,018	-	12,462	0	1,934	-	43,414	43,414
16.25	432,255	4,244	-	-	-	10	4,376	-	23	-	4,410	4,410
16.50	544,612	33,962	-	-	1,500	86	29,639	-	1,012	-	32,237	32,237
16.75	392,271	5,858	-	53	998	-	3,389	-	498	-	4,938	4,938
17.00	360,742	19,809	-	-	1,770	317	6,689	-	2,933	541	12,250	12,250
17.25	422,121	45,293	-	25	-	58	41,409	-	239	-	41,732	41,732
17.50	626,087	188,233	-	51,464	24,178	-	136,721	-	559	-	212,921	212,921
17.75	291,948	24,931	-	-	-	-	30,529	-	104	-	30,633	30,633
18.00	488,012	122,849	-	7,431	48,830	-	45,926	-	1,744	-	103,931	103,931
18.25	171,769	32,530	-	-	-	318	37,735	-	1,372	-	39,426	39,426
18.50	106,266	52,659	-	-	-	111	59,486	-	1,231	-	60,828	60,828
18.75	156,686	25,208	-	-	-	-	25,304	-	2,242	157	27,703	27,703
19.00	108,488	332,557	-	-	43,373	4,556	303,093	-	3,740	-	354,761	354,761
19.25	97,283	20,275	-	200	-	9	16,311	15	3,531	-	20,066	20,066
19.50	26,354	3,041	-	-	-	-	492	212	573	-	1,276	1,276
19.75	45,221	7,071	-	-	-	0	1,156	-	1,581	-	2,738	2,738
20.00	40,393	17,068	-	250	-	530	11,342	-	7,808	-	19,930	19,930
20.25	31,056	11,204	-	-	-	1	3,329	-	1,893	-	5,222	5,222
20.50	33,606	4,490	-	-	-	10	3,989	-	321	-	4,319	4,319
20.75	33,750	5,520	-	58	-	-	3,456	-	1,794	-	5,308	5,308
21.00	55,125	26,832	-	-	-	-	25,442	399	1,609	-	27,451	27,451
21.25	57,053	14,137	-	-	-	-	36,881	180	2,779	-	39,840	39,840
21.50	22,621	8,687	-	119	-	36,973	98,886	-	2,095	-	138,073	138,073
21.75	19,640	14,712	-	645	57,422	50,518	86,679	313	2,313	-	197,891	197,891
22.00	53,092	77,322	-	158	136,564	10,967	115,374	69	3,253	-	266,385	266,385
22.25	43,229	157,728	-	189	62,288	18,968	174,394	2,002	5,951	-	263,791	263,791
22.50	6,555	185,323	-	40,770	32,538	10,058	206,587	1,000	6,241	-	297,194	297,194
22.75	4,057	262,418	-	85,115	11,297	23,716	195,429	139	1,257	-	316,952	316,952
23.00	4,275	607,581	-	266,805	16,799	13,992	255,647	1,914	6,716	-	561,873	561,873
23.25	8,457	437,976	-	171,909	134,877	9,491	317,377	642	2,069	-	636,364	636,364
23.50	128,024	695,958	-	17,223	86,852	7,328	208,989	1,141	125,592	-	447,123	447,123
23.75	17,526	384,482	-	39,256	66,265	5,082	226,850	51	1,689	-	339,193	339,193
24.00	22,325	397,160	-	5,410	1,816	868	151,865	-	5,772	-	165,731	165,731
24.25	1,089	164,614	-	1,314	53,040	2,163	119,061	903	4,066	-	180,546	180,546
24.50	359	248,202	-	766	7,290	882	73,857	251	3,748	-	86,794	86,794
24.75	3,572	124,893	-	2,481	2,885	3,020	85,591	1,241	4,013	-	99,230	99,230
25.00 & above	175,377	1,015,668	-	25	70,250	8,511	598,900	36	230,437	-	908,159	908,159
Total	8,402,788	8,344,354	14	1,059,320	1,430,625	226,132	5,114,538	12,257	770,050	702	8,613,623	8,613,637

*01.00 stands for 00.25 to 01.24

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

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

Domestic Constituents													(in million Rupees)
Rate of Return	Dec-22		Sep-23		Dec-23								
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total	
00.00	216,595	250,949	-	50	10,684	8,972	223,309	1,371	14,254	4	258,645	258,645	
01.00*	1,292	1,031	-	-	-	-	3,373	-	300	-	3,674	3,674	
02.00*	51,648	61,255	-	-	-	-	63,787	-	1,037	2	64,826	64,826	
03.00*	69,287	79,187	-	-	-	-	66,975	263	13,632	1	80,871	80,871	
04.00*	75,793	55,341	-	-	-	-	45,793	2	9,390	2	55,187	55,187	
05.00*	95,486	101,079	-	-	-	-	57,203	450	40,797	41	98,491	98,491	
06.00*	10,114	11,058	-	-	-	-	12,320	-	3,704	-	16,024	16,024	
07.00*	22,033	24,132	-	-	-	-	2,928	-	19,200	-	22,128	22,128	
08.00*	12,978	11,048	-	-	-	-	9,581	-	284	-	9,864	9,864	
08.25	2,874	1,065	-	47	-	-	3	-	0	-	49	49	
08.50	2,030	671	-	-	-	-	455	-	12	-	467	467	
08.75	4,944	162	-	-	-	-	48	-	6	-	54	54	
09.00	5,922	1,103	-	-	-	-	3,698	-	34	-	3,732	3,732	
09.25	6,069	336	-	-	-	-	225	-	71	-	296	296	
09.50	18,628	1,432	-	-	-	-	2,209	-	176	33	2,418	2,418	
09.75	15,439	366	-	-	-	-	1,266	-	300	-	1,566	1,566	
10.00	139,699	51,245	-	-	-	14	3,010	-	1,350	-	4,374	4,374	
10.25	2,027	445	-	-	-	-	35	-	265	-	300	300	
10.50	1,239	951	-	-	-	-	42	-	230	-	272	272	
10.75	5,392	514	-	-	935	-	45	-	272	-	1,251	1,251	
11.00	52,780	2,865	-	-	17,625	-	3,793	-	1,605	-	23,023	23,023	
11.25	3,016	681	-	-	-	-	1,426	-	214	-	1,640	1,640	
11.50	2,392	1,435	-	-	-	-	1,258	-	1,225	-	2,483	2,483	
11.75	3,490	1,736	-	-	-	-	1,231	-	241	-	1,472	1,472	
12.00	4,646	1,317	-	-	-	-	1,420	-	737	-	2,157	2,157	
12.25	4,581	1,843	-	51	-	-	193	-	500	-	744	744	
12.50	5,226	2,006	-	-	-	-	580	-	1,329	-	1,909	1,909	
12.75	8,603	3,478	-	-	-	-	744	450	1,888	-	3,082	3,082	
13.00	14,840	3,261	-	-	-	-	547	-	2,648	82	3,277	3,277	
13.25	6,721	2,546	-	-	-	-	494	-	2,142	-	2,636	2,636	
13.50	10,190	2,975	-	-	-	-	1,085	-	1,290	-	2,375	2,375	
13.75	12,051	6,352	-	-	-	20	90	-	3,374	-	3,483	3,483	
14.00	10,360	6,759	-	-	-	-	15,348	-	3,504	-	18,851	18,851	
14.25	5,668	1,422	-	-	-	-	114	-	948	-	1,063	1,063	
14.50	39,448	1,510	-	-	-	-	830	-	1,425	-	2,255	2,255	
14.75	133,771	1,680	-	-	-	0	720	-	931	-	1,651	1,651	
15.00	46,952	7,449	-	-	-	3,924	4,691	-	2,080	36	10,731	10,731	
15.25	27,460	30,741	-	-	-	-	134	-	518	-	652	652	
15.50	48,940	2,811	-	-	-	-	1,569	-	2,295	-	3,863	3,863	
15.75	321,990	38,272	-	35,000	-	34,037	1,361	-	1,503	-	71,901	71,901	
16.00	160,789	4,850	-	-	-	-	2,605	-	1,990	146	4,741	4,741	
16.25	124,891	50,630	-	-	9,132	-	37,999	-	19,201	-	66,332	66,332	
16.50	169,787	69,370	-	30,005	14,513	285	23,583	-	1,528	-	69,913	69,913	
16.75	189,995	8,903	-	-	-	-	8,086	-	1,206	-	9,293	9,293	
17.00	162,095	11,327	-	-	2,731	-	2,747	-	1,759	-	7,237	7,237	
17.25	140,488	7,363	-	-	1,704	150	1,050	-	865	-	3,768	3,768	
17.50	99,272	13,990	-	0	-	3	6,970	-	2,552	-	9,525	9,525	
17.75	98,636	14,708	-	-	-	166	8,386	-	2,086	-	10,638	10,638	
18.00	138,390	34,812	-	-	-	-	9,390	-	1,841	-	11,231	11,231	
18.25	57,347	18,191	-	-	-	-	14,896	-	1,853	-	16,749	16,749	
18.50	36,952	12,681	-	-	-	-	8,179	-	2,581	-	10,760	10,760	
18.75	43,182	18,130	-	-	-	162	13,141	-	3,848	-	17,150	17,150	
19.00	33,657	110,219	-	-	29,639	0	133,778	-	3,871	-	167,288	167,288	
19.25	33,383	11,012	-	-	-	-	1,872	-	2,411	-	4,284	4,284	
19.50	15,573	4,327	-	-	-	-	368	-	2,796	-	3,164	3,164	
19.75	18,635	9,122	-	-	-	4	1,986	-	2,887	-	4,877	4,877	
20.00	17,238	27,696	-	-	-	508	19,366	-	4,238	-	24,113	24,113	
20.25	13,223	10,100	-	-	-	-	1,246	-	2,307	1	3,554	3,554	
20.50	13,824	5,987	-	-	-	-	6,599	-	1,485	-	8,084	8,084	
20.75	12,035	11,867	-	-	5,000	-	1,268	-	4,148	-	10,416	10,416	
21.00	6,641	7,396	-	-	-	0	9,371	-	1,565	-	10,937	10,937	
21.25	6,124	12,742	-	15,000	21,127	2,990	13,693	-	2,874	-	55,684	55,684	
21.50	3,037	3,124	-	50,265	11,859	9	51,782	-	1,399	-	115,314	115,314	
21.75	4,628	9,669	-	11	10,353	2	59,465	-	3,510	-	73,341	73,341	
22.00	3,883	30,120	-	64	20,654	6,474	67,733	-	1,891	49	96,864	96,864	
22.25	5,387	33,750	-	13	30,726	71	96,878	-	2,545	-	130,233	130,233	
22.50	1,650	107,997	-	54,000	17,448	585	187,284	11	1,171	-	260,498	260,498	
22.75	2,766	145,291	-	59,217	4,667	993	125,283	27	2,101	-	192,287	192,287	
23.00	1,828	277,551	-	106,101	42,531	3,803	128,974	560	1,768	39	283,776	283,776	
23.25	2,822	202,813	-	5,012	55,238	837	111,636	9	2,036	39	174,807	174,807	
23.50	1,996	227,732	-	49	33,512	1,103	93,949	475	2,075	28	131,190	131,190	
23.75	1,209	151,708	-	25,002	28,069	3,102	71,707	99	1,332	32	129,343	129,343	
24.00	1,757	185,423	-	264	595	1,586	100,242	92	11,590	100	114,470	114,470	
24.25	1,093	88,159	-	-	1,500	124	46,519	-	3,436	1	51,580	51,580	
24.50	384	58,142	-	-	-	141	38,207	6	3,474	4	41,833	41,833	
24.75	460	41,148	-	-	350	148	20,709	-	2,930	3	24,139	24,139	
25.00 & above	13,581	285,294	-	25,008	12,626	2,301	87,139	51	103,541	13	230,679	230,679	
Total	3,161,243	3,097,853	-	405,157	383,216	72,515	2,148,018	3,867	350,405	654	3,363,832	3,363,832	

*01.00 stands for 00.25 to 01.24

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

All Banks

All Banks
As on 31st December, 2023

(Million Rupees)

Rate of Return	(in million rupees)				
	Male	Female	Both Males and Females	Others	Total Deposits
00.00	233,721	6,827	3,100	635,965	879,613
01.00+	2,272	138	-	8,794	11,204
02.00+	11,234	771	-	162,637	174,642
03.00+	57,805	13,900	-	277,443	349,149
04.00+	54,858	11,335	10	134,406	200,608
05.00+	183,047	30,828	173	158,193	372,241
06.00+	17,117	1,532	55	50,118	68,821
07.00+	62,849	6,907	220	25,996	95,972
08.00+	2,476	178	-	36,218	38,872
08.25	1	3	-	368,415	368,418
08.50	42	2	-	2,189	2,234
08.75	14	3	-	282	299
09.00	12,030	343	23	13,487	25,883
09.25	85	1	-	544	629
09.50	106	66	49	2,411	2,632
09.75	371	24	54	1,448	1,897
10.00	2,255	296	16	24,013	26,580
10.25	336	80	-	13,124	13,541
10.50	228	14	6	10,676	10,925
10.75	975	5	-	37,997	38,977
11.00	10,366	1,313	18	37,836	49,533
11.25	546	34	-	1,680	2,260
11.50	1,334	139	6	149,208	150,686
11.75	298	8	-	9,751	10,057
12.00	23,036	264	80	4,820	28,199
12.25	574	42	5	10,867	11,488
12.50	1,872	166	53	16,929	19,020
12.75	1,835	100	-	22,889	24,824
13.00	6,055	797	45	17,211	24,107
13.25	2,004	175	22	65,630	67,830
13.50	2,824	457	17	21,784	25,082
13.75	3,188	270	37	64,112	67,607
14.00	16,316	1,782	126	58,027	76,250
14.25	1,000	75	65	709	1,850
14.50	2,795	517	110	1,809	5,230
14.75	8,974	133	7	698	9,812
15.00	8,868	298	67	10,289	19,522
15.25	2,233	341	297	27,994	30,865
15.50	7,796	150	556	1,535	10,037
15.75	8,577	180	111	70,479	79,346
16.00	8,876	451	3,839	34,989	48,155
16.25	5,740	576	14,510	49,916	70,742
16.50	7,570	513	67	94,000	102,150
16.75	2,850	277	73	11,031	14,231
17.00	4,329	692	24	14,441	19,487
17.25	8,671	82	-	36,746	45,499
17.50	56,702	854	12,837	152,053	222,446
17.75	22,521	1,865	71	16,814	41,271
18.00	20,602	538	89	93,934	115,162
18.25	9,018	203	13	46,941	56,175
18.50	21,171	328	24	50,065	71,588
18.75	5,847	485	343	38,178	44,853
19.00	25,043	1,247	632	495,128	522,050
19.25	20,814	412	138	2,986	24,350
19.50	3,288	223	19	910	4,440
19.75	3,958	475	298	2,884	7,615
20.00	18,923	1,084	131	23,906	44,043
20.25	6,261	376	118	2,022	8,776
20.50	2,952	113	66	9,272	12,403
20.75	5,836	372	55	9,461	15,723
21.00	22,583	1,964	16	13,825	38,388
21.25	6,575	499	2	88,448	95,524
21.50	5,129	187	0	248,071	253,388
21.75	5,803	451	14	264,963	271,231
22.00	31,676	740	26	330,809	363,250
22.25	12,802	931	5	380,287	394,024
22.50	14,402	1,448	32	541,810	557,692
22.75	12,634	318	87	496,200	509,239
23.00	13,587	710	358	830,994	845,650
23.25	11,741	704	9	798,717	811,171
23.50	132,913	2,845	6	442,549	578,313
23.75	18,321	706	994	448,515	468,536
24.00	30,408	1,717	8	248,067	280,201
24.25	18,046	1,115	281	212,684	232,126
24.50	18,006	978	4	109,639	128,627
24.75	20,791	704	26	101,849	123,370
25.00 & above	614,910	43,193	830	479,906	1,138,839
Total	2,003,611	150,866	41,371	9,781,620	11,977,469

*01.00 stands for 00.25 to 01.00

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	5
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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	20	0	31	-	48	-	33,519	17
5,000 to 10,000	-	-	-	-	-	-	1	0	17,042	113
10,000 to 20,000	-	-	-	-	-	-	-	-	45,778	671
20,000 to 25,000	-	-	1	0	-	-	-	-	8,416	184
25,000 to 50,000	-	-	3	0	-	-	1	0	92,779	3,530
50,000 to 100,000	-	-	1	0	4	0	6	0	90,348	6,510
100,000 to 150,000	-	-	1	0	-	-	-	-	84,487	11,007
150,000 to 200,000	-	-	1	0	3	1	7	1	50,369	8,668
200,000 to 300,000	-	-	-	-	5	1	7	2	98,005	23,913
300,000 to 400,000	-	-	1	0	3	1	15	5	152,465	49,224
400,000 to 500,000	-	-	-	-	1	0	15	6	48,803	21,771
500,000 to 750,000	-	-	1	1	5	3	32	21	70,899	42,749
750,000 to 1,000,000	-	-	1	1	4	4	65	54	41,364	36,661
1,000,000 to 2,000,000	-	-	15	25	13	19	316	466	70,934	99,609
2,000,000 to 3,000,000	-	-	17	40	17	43	92	234	40,599	100,151
3,000,000 to 4,000,000	-	-	12	44	7	25	44	150	17,284	58,311
4,000,000 to 5,000,000	-	-	12	54	8	38	52	224	11,092	50,096
5,000,000 to 6,000,000	-	-	35	182	12	68	15	78	7,221	38,807
6,000,000 to 7,000,000	-	-	8	50	8	52	41	186	5,885	38,379
7,000,000 to 8,000,000	-	-	14	103	7	52	4	30	8,339	62,513
8,000,000 to 9,000,000	-	-	2	17	5	61	10	133	4,428	41,662
9,000,000 to 10,000,000	-	-	1	10	7	66	5	48	4,043	38,940
10,000,000 to 100,000,000	1	14	34	1,729	132	5,399	208	9,702	42,944	1,396,104
100,000,000 to 500,000,000	-	-	45	11,108	130	36,180	118	28,252	9,833	2,068,045
500,000,000 to 1,000,000,000	-	-	15	9,775	73	55,191	43	29,604	1,533	1,041,652
1,000,000,000 to 5,000,000,000	-	-	16	35,865	112	272,246	57	116,297	903	1,692,144
5,000,000,000 to 10,000,000,000	-	-	9	55,841	48	320,291	9	53,155	42	247,663
10,000,000,000 & Over	-	-	35	1,349,632	50	1,124,100	3	59,997	7	83,462
Total	1	14	300	1,464,477	685	1,813,841	1,214	298,647	1,059,361	7,262,556

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

of Accounts and Borrowers
Banks
31st Dec, 2023

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations										
Personal		Other		Sub Total		Total				
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	0	243,756	142	-	-	277,379	158	277,379	158	Less Than 5000
-	-	47,740	375	-	-	64,783	489	64,783	489	5,000 to 10,000
-	-	122,404	1,787	-	-	168,182	2,458	168,182	2,458	10,000 to 20,000
515	9	25,751	569	-	-	34,683	762	34,683	762	20,000 to 25,000
822	149	552,115	20,788	-	-	645,720	24,468	645,720	24,468	25,000 to 50,000
1,761	15	865,443	54,741	-	-	957,563	61,266	957,563	61,266	50,000 to 100,000
1,412	5	149,428	18,152	-	-	235,328	29,164	235,328	29,164	100,000 to 150,000
205	23	102,062	17,673	-	-	152,647	26,366	152,647	26,366	150,000 to 200,000
461	93	151,247	36,605	8	2	249,733	60,617	249,733	60,617	200,000 to 300,000
129	51	78,681	27,117	26	9	231,320	76,408	231,320	76,408	300,000 to 400,000
166	56	51,948	23,205	19	8	100,952	45,047	100,952	45,047	400,000 to 500,000
77	39	220,215	141,291	6	4	291,235	184,108	291,235	184,108	500,000 to 750,000
16	12	72,286	62,765	5	4	113,741	99,500	113,741	99,500	750,000 to 1,000,000
186	173	160,550	227,518	2	3	232,016	327,814	232,016	327,814	1,000,000 to 2,000,000
22	43	37,511	91,247	-	-	78,258	191,758	78,258	191,758	2,000,000 to 3,000,000
13	34	14,377	49,923	2	6	31,739	108,493	31,739	108,493	3,000,000 to 4,000,000
18	67	9,814	44,055	3	15	20,999	94,549	20,999	94,549	4,000,000 to 5,000,000
10	51	8,175	44,956	1	5	15,469	84,148	15,469	84,148	5,000,000 to 6,000,000
-	-	4,119	26,774	1	7	10,062	65,448	10,062	65,448	6,000,000 to 7,000,000
5	37	3,291	24,670	-	-	11,660	87,405	11,660	87,405	7,000,000 to 8,000,000
5	42	3,431	24,147	1	8	7,882	66,069	7,882	66,069	8,000,000 to 9,000,000
1	10	3,924	37,248	2	19	7,983	76,341	7,983	76,341	9,000,000 to 10,000,000
56	2,328	7,072	128,106	19	724	50,465	1,544,090	50,466	1,544,105	10,000,000 to 100,000,000
25	5,834	73	11,036	5	541	10,229	2,160,996	10,229	2,160,996	100,000,000 to 500,000,000
6	4,183	1	670	-	-	1,671	1,141,075	1,671	1,141,075	500,000,000 to 1,000,000,000
2	2,871	2	4,894	-	-	1,092	2,124,317	1,092	2,124,317	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	108	676,951	108	676,951	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	95	2,617,191	95	2,617,191	10,000,000,000 & Over
5,918	16,124	2,935,416	1,120,454	100	1,356	4,002,994	11,977,455	4,002,995	11,977,469	Total

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st December, 2023

Size of Account (Rs.)	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	242,855	132	25,559	26	65	0	8,900	1	277,379	158
5,000 to 10,000	58,644	449	3,838	27	2,116	12	185	1	64,783	489
10,000 to 20,000	142,417	2,074	25,163	376	13	0	589	8	168,182	2,458
20,000 to 25,000	30,795	679	3,115	69	14	0	759	14	34,683	762
25,000 to 50,000	561,053	21,060	82,625	3,214	52	2	1,990	192	645,720	24,468
50,000 to 100,000	902,604	57,724	51,769	3,424	109	8	3,081	110	957,563	61,266
100,000 to 150,000	204,857	25,818	27,945	3,204	92	12	2,434	131	235,328	29,164
150,000 to 200,000	136,901	23,655	14,447	2,495	108	19	1,191	197	152,647	26,366
200,000 to 300,000	226,507	54,989	19,835	4,774	176	41	3,215	813	249,733	60,617
300,000 to 400,000	216,355	71,297	12,553	4,264	117	40	2,295	807	231,320	76,408
400,000 to 500,000	90,093	40,119	8,341	3,808	128	55	2,390	1,066	100,952	45,047
500,000 to 750,000	272,147	172,406	14,690	9,002	136	89	4,262	2,611	291,235	184,108
750,000 to 1,000,000	93,462	82,339	16,112	13,464	219	202	3,948	3,496	113,741	99,500
1,000,000 to 2,000,000	190,344	271,914	20,822	28,007	6,518	6,968	14,332	20,925	232,016	327,814
2,000,000 to 3,000,000	61,672	150,370	5,209	12,853	514	1,296	10,863	27,239	78,258	191,758
3,000,000 to 4,000,000	21,476	72,811	2,527	8,720	357	1,277	7,379	25,684	31,739	108,493
4,000,000 to 5,000,000	12,821	57,697	1,514	6,771	390	1,740	6,274	28,341	20,999	94,549
5,000,000 to 6,000,000	9,638	52,433	1,258	6,908	292	1,633	4,281	23,174	15,469	84,148
6,000,000 to 7,000,000	5,507	35,975	597	3,919	205	1,349	3,753	24,205	10,062	65,448
7,000,000 to 8,000,000	6,864	51,499	529	3,942	253	1,898	4,014	30,067	11,660	87,405
8,000,000 to 9,000,000	4,202	31,570	338	2,829	203	1,734	3,139	29,935	7,882	66,069
9,000,000 to 10,000,000	4,358	41,224	795	7,668	189	1,798	2,641	25,651	7,983	76,341
10,000,000 to 100,000,000	13,187	280,251	739	15,632	396	11,383	36,144	1,236,839	50,466	1,544,105
100,000,000 to 500,000,000	995	187,952	23	3,536	17	4,716	9,194	1,964,791	10,229	2,160,996
500,000,000 to 1,000,000,000	155	101,556	1	670	1	500	1,514	1,038,349	1,671	1,141,075
1,000,000,000 to 5,000,000,000	46	115,618	1	1,266	4	4,599	1,041	2,002,833	1,092	2,124,317
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	108	676,951	108	676,951
10,000,000,000 & Over	-	-	-	-	-	-	95	2,617,191	95	2,617,191
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

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

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

3.6 Advances Classified by Tenure/Maturity

All Banks

Loan Tenure	(Million Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,608,145	6,173,170	2,864,271	5,849,536	2,492,126	6,305,208
1.1. Overnight	17,766	235,900	309,183	427,549	430,630	452,840
1.2. 2 days to 7 days	2,275	123,654	2,212	44,107	2,202	48,485
1.3. For 8 days & above but < 1 month	24,277	251,301	28,913	498,012	32,989	447,303
1.4. For 1 month & above but < 3 month	610,025	657,451	599,119	325,271	449,922	441,577
1.5. For 3 months & over but < 6 months	86,074	1,303,497	75,391	1,002,185	69,802	1,219,462
1.6. For 6 months & over but < one year	1,867,728	3,601,366	1,849,453	3,552,413	1,506,581	3,695,540
2. Medium Term	407,367	1,219,552	335,165	1,092,975	321,045	1,001,306
2.1. For one year & over but < 2 years	165,726	830,712	120,914	514,177	118,471	451,068
2.2. For 2 years & over but < 3 years	241,641	388,840	214,251	578,798	202,574	550,239
3. Long Term	1,323,474	4,171,309	1,165,839	4,499,697	1,189,824	4,670,955
3.1. For 3 years & over but < 4 years	301,195	617,450	338,010	936,887	325,722	968,697
3.2. For 4 years & over but < 5 years	249,399	772,910	227,025	630,428	244,401	632,123
3.3. For 5 years & over but < 7 years	583,086	1,240,624	438,077	1,155,472	451,338	1,183,961
3.4. For 7 years & over but < 10 years	93,750	732,243	66,229	820,252	73,607	892,671
3.5. For 10 years & over but < 15 years	24,804	518,150	21,862	616,269	20,729	664,232
3.6. For 15 years & over but < 20 years	20,227	115,929	24,818	167,348	23,956	147,581
3.7. For 20 years & over but < 25 years	47,952	152,186	47,539	158,231	47,669	162,278
3.8. For 25 years & over but < 30 years	2,872	12,147	2,012	11,462	2,082	13,512
3.9. For 30 years and over	189	9,671	267	3,347	320	5,900
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

Loan Tenure	(Million Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,308,528	4,557,950	2,640,511	4,414,984	2,269,436	4,552,928
1.1. Overnight	173,089	176,458	300,632	363,912	420,658	418,642
1.2. 2 days to 7 days	2,177	109,715	2,083	29,614	2,014	22,162
1.3. For 8 days & above but < 1 month	23,574	176,415	26,193	123,551	31,085	135,498
1.4. For 1 month & above but < 3 month	319,269	315,748	597,263	232,720	447,947	279,407
1.5. For 3 months & over but < 6 months	74,077	849,773	65,561	677,120	59,490	693,371
1.6. For 6 months & over but < one year	17,163,422	2,929,840	1,648,779	2,988,068	1,308,242	3,003,848
2. Medium Term	488,253	918,547	304,308	805,982	294,109	861,104
2.1. For one year & over but < 2 years	145,714	658,519	112,515	322,876	111,339	394,599
2.2. For 2 years & over but < 3 years	342,539	260,028	191,793	483,106	182,770	466,505
3. Long Term	1,118,528	2,926,291	957,973	3,123,387	972,769	3,199,605
3.1. For 3 years & over but < 4 years	238,494	399,414	272,464	672,109	269,662	695,423
3.2. For 4 years & over but < 5 years	211,509	582,936	188,751	401,656	204,083	406,925
3.3. For 5 years & over but < 7 years	513,237	889,446	372,175	878,221	370,304	878,958
3.4. For 7 years & over but < 10 years	79,269	499,394	54,658	589,750	59,073	630,875
3.5. For 10 years & over but < 15 years	20,397	375,656	13,420	373,799	13,177	380,859
3.6. For 15 years & over but < 20 years	12,316	61,730	14,048	90,952	13,729	85,071
3.7. For 20 years & over but < 25 years	41,145	109,841	40,911	110,579	41,196	115,000
3.8. For 25 years & over but < 30 years	2,109	7,587	1,299	5,286	1,314	5,513
3.9. For 30 years and over	52	286	247	1,035	231	980
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking

(Million Rupees)

Loan Tenure	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	175,061	1,612,427	223,760	1,434,551	222,690	1,752,280
1.1. Overnight	8,371	71,310	8,551	63,637	9,972	34,198
1.2. 2 days to 7 days	98	13,939	129	14,492	188	26,323
1.3. For 8 days & above but < 1 month	703	74,887	2,720	374,461	1,904	311,805
1.4. For 1 month & above but < 3 month	2,507	327,042	1,856	92,551	1,975	162,170
1.5. For 3 months & over but < 6 months	11,997	453,724	9,830	325,064	10,312	526,091
1.6. For 6 months & over but < one year	151,385	671,526	200,674	564,346	198,339	691,692
2. Medium Term	43,666	303,793	30,857	286,992	26,936	140,202
2.1. For one year & over but < 2 years	20,012	172,193	8,399	191,301	7,132	56,468
2.2. For 2 years & over but < 3 years	23,654	131,600	22,458	95,692	19,804	83,734
3. Long Term	204,949	1,245,023	207,866	1,376,309	217,055	1,471,350
3.1. For 3 years & over but < 4 years	63,285	218,067	65,546	264,778	56,060	273,274
3.2. For 4 years & over but < 5 years	37,890	189,974	38,274	228,772	40,318	225,197
3.3. For 5 years & over but < 7 years	69,265	351,147	65,902	277,250	81,034	305,003
3.4. For 7 years & over but < 10 years	14,484	232,854	11,571	230,503	14,534	261,797
3.5. For 10 years & over but < 15 years	4,407	142,494	8,442	242,470	7,552	283,373
3.6. For 15 years & over but < 20 years	7,911	54,199	10,770	76,396	10,227	62,510
3.7. For 20 years & over but < 25 years	6,807	42,344	6,628	47,652	6,473	47,278
3.8. For 25 years & over but < 30 years	763	4,560	713	6,176	768	7,999
3.9. For 30 years and over	137	9,385	20	2,312	89	4,920
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 31st December, 2023

Loan Tenure	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,203,880	671,244	206,124	26,014	8,484	19,096	73,638	5,588,854	2,492,126	6,305,208
1.1. Overnight	383,610	60,506	44,376	3,186	35	31	2,609	389,116	430,630	452,840
1.2. 2 days to 7 days	1,748	668	152	44	-	-	302	47,773	2,202	48,485
1.3. For 8 days & above but < 1 month	27,799	23,045	2,759	758	9	1	2,422	423,500	32,989	447,303
1.4. For 1 month & above but < 3 months	406,984	60,775	38,863	4,610	13	3	4,062	376,189	449,922	441,577
1.5. For 3 months & over but < 6 months	50,708	43,138	2,748	1,314	40	104	16,306	1,174,905	69,802	1,219,462
1.6. For 6 months & over but < one year	1,333,031	483,112	117,226	16,100	8,387	18,957	47,937	3,177,371	1,506,581	3,695,540
2. Medium Term	291,317	237,855	24,111	8,257	24	41	5,593	755,153	321,045	1,001,306
2.1. For one year & over but < 2 years	99,795	167,564	15,826	5,136	15	30	2,835	278,338	118,471	451,068
2.2. For 2 years & over but < 3 years	191,522	70,290	8,285	3,121	9	12	2,758	476,816	202,574	550,239
3. Long Term	1,014,758	1,094,512	110,110	116,597	4,176	22,234	60,780	3,437,612	1,189,824	4,670,955
3.1. For 3 years & over but < 4 years	252,678	212,241	47,535	52,004	381	2,402	25,128	702,050	325,722	968,697
3.2. For 4 years & over but < 5 years	208,501	161,021	25,847	12,420	680	3,716	9,373	454,966	244,401	632,123
3.3. For 5 years & over but < 7 years	412,422	349,262	22,872	18,007	1,695	6,780	14,349	809,912	451,338	1,183,961
3.4. For 7 years & over but < 10 years	59,753	74,777	7,666	8,467	349	3,042	5,839	806,385	73,607	892,671
3.5. For 10 years & over but < 15 years	13,203	56,375	1,480	5,874	378	2,754	5,668	599,228	20,729	664,232
3.6. For 15 years & over but < 20 years	20,777	92,749	2,344	9,450	585	2,663	250	42,719	23,956	147,581
3.7. For 20 years & over but < 25 years	45,445	139,591	2,088	9,253	93	670	43	12,764	47,669	162,278
3.8. For 25 years & over but < 30 years	1,769	7,796	274	1,119	15	207	24	4,390	2,082	13,512
3.9. For 30 years and over	210	700	4	2	-	-	106	5,198	320	5,900
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,915,303	8,402,224	3,902,792	8,344,354	3,536,314	8,613,637
2. ISLAMIC	423,683	3,161,808	462,483	3,097,853	466,681	3,363,832
A. Ijara Finance	77,878	131,679	67,065	124,261	75,634	103,862
B. Diminishing Musharaka	83,094	857,516	74,617	849,711	72,032	868,243
C. Istisna	5,929	324,911	5,023	294,912	5,560	374,550
D. Mudaraba	74	1,634	76	1,907	76	2,388
E. Murabaha	12,570	135,486	12,008	214,671	13,056	140,698
F. Musawamah finance	25,565	129,245	26,015	79,926	25,999	104,703
G. Musharaka Finance	22,897	335,563	19,392	403,359	18,258	345,060
H. Salam Finance	1,596	40,805	1,335	31,675	1,839	70,639
I. Commodity Murabahah / Tawwaruq	142,314	12,574	202,360	18,810	199,401	20,200
J. Advance against financing	1,093	8,519	1,101	17,211	1,095	14,523
K. Other Islamic Modes of Financing	50,673	1,183,878	53,491	1,061,409	53,731	1,318,966
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 31st December, 2023

Nature	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,128,830	1,625,597	302,541	120,154	9,581	18,362	95,362	6,849,523	3,536,314	8,613,637
2. ISLAMIC	381,125	378,013	37,804	30,713	3,103	23,008	44,649	2,932,097	466,681	3,363,832
A. Ijara Finance	59,672	60,880	4,864	4,686	8	10	11,090	38,287	75,634	103,862
B. Diminishing Musharaka	57,201	78,925	4,904	5,862	655	1,184	9,272	782,272	72,032	868,243
C. Istisna	455	9,792	16	273	-	-	5,089	364,485	5,560	374,550
D. Mudaraba	76	2,388	-	-	-	-	-	-	76	2,388
E. Murabaha	6,241	12,879	288	551	5	2	6,522	127,266	13,056	140,698
F. Musawamah finance	20,441	13,074	3,180	763	-	-	2,378	90,866	25,999	104,703
G. Musharaka Finance	15,194	17,899	1,878	1,673	-	-	1,186	325,488	18,258	345,060
H. Salam Finance	236	807	2	3	-	-	1,601	69,830	1,839	70,639
I. Commodity Murabahah / Tawwaruq	182,417	18,833	16,983	1,366	-	-	1	1	199,401	20,200
J. Advance against financing	996	704	86	24	-	-	13	13,795	1,095	14,523
K. Other Islamic Modes of Financing	38,196	161,833	5,603	15,513	2,435	21,813	7,497	1,119,807	53,731	1,218,966
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.8 Advances Classified by Rate of

All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	291,814	6,240	46,950	24,608	131,767	216,211	24,604	204	8,145	15,467	14,767
01.00*	3,951	455	1,037	129	2,435	673	550	41	280	293	61
02.00*	19,020	572	28,844	11,601	36,858	45,491	13,419	535	2,315	6,598	1,279
03.00*	102,239	3,328	58,407	23,599	37,718	78,551	19,499	1,190	5,937	8,476	818
04.00*	55,538	1,747	35,395	7,907	27,343	46,257	7,088	1,847	5,367	4,014	1,019
05.00*	105,639	3,918	26,726	33,477	32,982	81,545	16,680	165	4,922	3,761	2,670
06.00*	15,845	3,039	10,259	1,840	6,972	15,432	6,101	64	2,183	1,761	179
07.00*	34,433	1,068	2,727	4,869	15,219	12,931	8,270	108	2,317	1,840	923
08.00*	22,350	53	1,430	83	4,901	5,787	1,865	12	812	187	2
09.00*	384,002	25	1,430	2,067	2,184	2,312	1,172	-	797	1,197	25
10.00*	17,242	90	2,417	3,199	2,717	2,431	528	-	191	421	865
10.25	3	-	144	212	21	13,084	29	-	2	1	2
10.50	83	11	10	75	353	35	28	-	-	8	21
10.75	38,014	-	18	28	8	315	447	-	39	51	14
11.00	24,048	-	22,633	1,529	218	687	19	-	16	168	11
11.25	288	1,373	55	19	168	71	13	-	29	11	145
11.50	148,263	-	68	726	306	12	24	-	10	11	1,077
11.75	102	-	16	22	11	9,639	10	-	36	7	101
12.00	3,804	39	207	637	173	20,449	137	-	102	212	159
12.25	10,723	3	17	22	129	113	147	-	45	89	17
12.50	10,204	11	426	489	94	7,297	59	-	40	75	63
12.75	21,086	1	936	34	105	977	393	-	250	297	169
13.00	2,561	8	2,848	5,369	270	12,022	162	-	118	157	65
13.25	65,020	-	15	37	153	704	512	-	503	293	187
13.50	12,675	532	269	263	130	8,765	378	-	546	178	98
13.75	63,982	6	102	56	349	416	908	-	525	476	141
14.00	61,833	7	1,037	61	364	1,650	1,579	-	146	388	262
14.25	373	2	19	49	104	130	168	-	170	79	53
14.50	1,903	-	322	41	141	1,209	968	-	184	132	58
14.75	472	1	270	25	1,715	6,877	118	-	84	100	23
15.00	11,335	33	792	56	1,459	4,690	211	-	162	342	101
15.25	19,575	19	136	524	514	420	304	-	241	173	151
15.50	5,001	-	830	84	1,126	410	88	-	36	1,140	122
15.75	4,104	4	890	30,179	1,028	408	6,843	-	206	178	108
16.00	35,743	-	1,518	29	1,073	7,791	449	-	187	80	123
16.25	3,110	-	22,033	1,968	27,378	6,032	1,357	138	3,988	817	2,311
16.50	24,839	-	48,001	567	13,424	5,454	880	168	717	939	6,179
16.75	2,378	6	6,767	195	259	2,345	187	81	252	105	76
17.00	9,756	4	4,174	34	439	3,525	186	74	113	177	64
17.25	3,089	2	128	142	809	40,484	584	-	6	115	51
17.50	61,313	12	1,182	6,279	21,827	69,717	419	-	1,277	6,320	369
17.75	4,657	-	5,720	292	1,469	26,327	259	-	1,149	103	108
18.00	64,907	-	1,649	857	4,201	37,449	1,298	19	3,116	870	190
18.25	9,814	2,611	8,602	491	15,081	12,727	2,205	-	379	2,037	261
18.50	9,714	-	3,363	2,397	10,699	21,399	8,817	494	702	2,380	1,778
18.75	10,007	23	2,017	7,607	10,053	8,290	802	-	673	944	1,281
19.00	154,773	2,788	70,280	40,087	57,084	109,450	19,775	20	14,077	14,390	5,515
19.25	2,116	38	884	758	1,186	16,670	548	124	1,005	420	105
19.50	1,128	15	349	216	511	366	470	-	136	345	162
19.75	968	24	752	460	1,377	1,081	855	120	270	281	224
20.00	18,030	60	4,477	6,618	4,343	3,403	3,220	-	179	2,569	85
20.25	1,027	30	1,013	457	1,329	2,612	398	21	140	861	140
20.50	3,663	145	220	96	2,771	2,946	131	11	452	156	608
20.75	614	61	6,162	434	3,039	2,437	851	-	300	381	313
21.00	10,463	176	3,333	1,818	2,989	766	2,056	-	193	301	128
21.25	28,524	138	21,759	1,329	10,358	28,032	3,664	74	254	178	82
21.50	110,941	2,062	12,297	1,600	35,570	72,138	9,144	-	1,013	569	64
21.75	58,605	72	6,678	11,531	20,974	160,648	3,651	-	3,180	2,740	151
22.00	154,447	401	9,733	13,396	31,311	128,692	12,782	-	5,158	1,566	929
22.25	127,228	131	22,613	11,002	45,572	147,993	11,709	1,415	9,877	4,008	3,146
22.50	274,091	1,297	17,401	26,302	48,352	141,468	17,046	2,067	10,886	6,506	2,947
22.75	167,706	1,164	40,012	15,361	66,325	153,802	24,924	1,079	7,525	12,175	2,237
23.00	491,105	2,280	19,456	24,244	46,929	216,763	13,415	670	6,698	8,209	1,851
23.25	464,375	1,434	15,463	28,642	57,698	145,631	28,353	5	23,715	14,402	5,086
23.50	366,147	187	15,407	11,079	37,612	102,760	16,455	531	8,422	7,656	2,385
23.75	272,894	2,246	11,936	14,946	37,589	75,481	14,447	178	7,481	10,883	4,389
24.00	98,347	3,342	16,027	12,900	43,438	60,574	8,568	131	11,182	11,098	1,207
24.25	90,062	2,078	7,563	7,110	21,001	62,330	11,804	902	6,247	8,814	4,208
24.50	48,062	791	3,507	3,344	15,845	31,329	5,420	430	3,588	5,853	1,919
24.75	37,887	3,309	6,015	4,633	12,110	30,747	8,816	13	2,539	5,849	1,579
25.00 & over	400,345	104,207	49,214	18,815	190,925	185,996	55,473	1,461	24,544	24,026	9,180
Total	5,180,397	153,720	715,386	431,952	1,212,985	2,723,651	404,736	14,394	198,375	207,707	87,188

*01.00 stands for 00.25 to 01.24

*10.00 stands for 09.25 to 10.24

of Interest/Return and Rate of Margin
Banks
31st Dec, 2023

												(Million Rupees)
Rate of Margin												Rate of
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	Int./Return
66,566	3,651	6,494	4,260	3,587	3,033	6,330	1,759	1,565	854	737	879,613	00.00
52	41	14	22	905	33	9	7	132	83	0	11,204	01.00*
276	3,520	410	483	1,315	1,115	-	717	276	1	0	174,642	02.00*
2,458	1,096	764	3,330	95	175	297	219	240	355	358	349,149	03.00*
3,720	819	114	193	132	484	89	118	708	200	509	200,608	04.00*
55,176	598	1,060	518	1,013	218	188	142	171	228	443	372,241	05.00*
2,747	9	1,164	6	18	528	46	55	21	497	54	68,821	06.00*
8,916	389	397	599	224	230	132	167	33	107	73	95,972	07.00*
64	201	806	318	-	-	-	-	-	-	-	38,872	08.00*
897	-	-	140	110	-	141	62	-	257	16	396,834	09.00*
57	4	4	913	46	598	2	-	1	4	7	31,738	10.00*
8	11	3	4	2	10	5	-	-	-	0	13,541	10.25
10,231	6	16	20	9	13	1	-	0	2	1	10,925	10.50
29	4	1	1	2	2	0	1	3	1	-	38,977	10.75
26	31	34	59	20	14	8	7	2	4	-	49,533	11.00
49	1	20	0	-	-	17	-	1	0	-	2,260	11.25
15	6	18	42	4	20	3	5	16	38	23	150,686	11.50
26	3	1	-	-	34	1	43	2	3	0	10,057	11.75
1,893	75	52	33	32	45	10	12	5	84	38	28,199	12.00
91	2	11	4	3	1	-	16	0	53	2	11,488	12.25
88	22	43	42	10	24	17	2	10	2	1	19,020	12.50
460	67	11	2	15	13	7	-	1	1	-	24,824	12.75
120	30	2	173	125	23	19	0	5	4	25	24,107	13.00
357	-	12	-	1	18	11	-	6	-	-	67,830	13.25
239	54	-	37	9	0	5	-	2	-	904	25,082	13.50
485	45	52	19	10	14	9	11	3	0	-	67,607	13.75
8,677	66	55	30	22	20	17	25	11	1	-	76,250	14.00
648	2	9	20	7	12	-	5	-	0	-	1,850	14.25
163	2	1	25	3	1	0	1	74	0	2	5,230	14.50
102	-	6	2	-	0	-	-	18	-	-	9,812	14.75
199	10	54	9	5	14	6	13	0	-	32	19,522	15.00
8,345	73	119	71	51	117	22	4	1	4	-	30,865	15.25
113	34	1	7	11	8	1,024	0	1	1	-	10,037	15.50
35,296	54	12	4	9	14	7	1	1	-	0	79,346	15.75
250	138	127	19	17	311	36	2	101	1	160	48,155	16.00
746	161	331	54	208	55	9	-	32	15	-	70,742	16.25
163	0	8	755	3	43	6	3	-	-	0	102,150	16.50
1,486	12	58	8	2	5	8	-	-	-	-	14,231	16.75
705	11	14	27	9	7	5	1	1	136	24	19,487	17.00
26	27	1	2	-	21	-	13	-	-	0	45,499	17.25
53,530	24	33	38	47	54	0	3	1	0	-	222,446	17.50
434	241	103	174	1	0	-	24	-	180	30	41,271	17.75
181	41	62	164	9	29	49	70	0	0	0	115,162	18.00
111	20	51	1,620	48	1	5	47	62	-	0	56,175	18.25
2,811	3,077	3,650	81	25	-	39	9	51	102	0	71,588	18.50
869	727	918	216	396	17	9	-	0	5	-	44,853	18.75
5,230	4,097	6,598	6,465	1,880	1,467	1,256	1,919	1,900	2,743	255	522,050	19.00
241	70	55	30	15	37	22	3	23	1	0	24,350	19.25
291	67	162	37	13	35	23	13	94	6	1	4,440	19.50
721	20	24	13	40	378	3	0	1	2	0	7,615	19.75
581	171	66	34	17	86	29	3	39	32	0	44,043	20.00
380	40	74	35	27	6	23	156	4	2	1	8,776	20.25
990	17	169	6	3	1	6	1	11	-	0	12,403	20.50
863	74	100	29	26	9	12	1	1	16	1	15,723	20.75
16,068	19	23	16	16	8	4	3	0	2	5	38,388	21.00
619	110	51	90	96	85	16	54	7	3	2	95,524	21.25
2,363	82	909	2,189	1,931	17	474	-	1	22	0	253,388	21.50
663	101	1,131	80	12	23	457	192	6	334	1	271,231	21.75
3,139	363	15	392	195	113	3	168	349	73	25	363,250	22.00
3,986	504	960	911	61	237	9	223	491	1,922	26	394,024	22.25
1,784	2,876	986	312	230	83	735	206	958	694	466	557,692	22.50
5,638	3,311	3,576	398	166	520	653	1,243	870	156	399	509,239	22.75
5,671	3,047	1,300	1,061	62	161	698	615	873	462	80	845,650	23.00
12,457	1,058	7,491	1,647	917	346	454	551	435	403	608	811,171	23.25
3,388	339	903	997	349	562	1,121	191	1,140	624	56	578,313	23.50
5,489	1,406	3,652	1,213	513	1,123	1,433	154	385	290	409	468,536	23.75
4,973	317	829	1,865	492	499	1,213	657	1,497	240	806	280,201	24.00
3,695	453	588	621	768	848	544	160	1,098	403	829	232,126	24.25
2,103	629	1,886	593	733	421	521	676	378	336	263	128,627	24.50
3,378	381	1,242	1,133	326	806	772	654	773	272	134	123,370	24.75
33,060	6,155	9,506	5,585	4,345	3,664	3,372	3,758	2,559	2,097	555	1,138,839	25.00 & over
387,671	41,116	59,414	40,299	21,793	18,907	22,445	15,165	17,450	14,357	8,361	11,977,469	Total

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,612,413	683,165	267,177	69,221	8,800	7,490	46,073	4,420,522	2,934,463	5,180,397
05.00	44,656	53,487	1,978	3,430	8	446	9,125	96,358	55,767	153,720
10.00	85,433	126,924	7,133	10,061	444	2,381	11,278	576,019	104,288	715,386
15.00	16,451	52,301	17,616	20,216	84	890	5,926	358,545	40,077	431,952
20.00	395,289	249,732	29,670	16,516	503	3,266	15,982	943,470	441,444	1,212,985
25.00	89,020	407,197	5,816	13,578	1,022	11,663	29,033	2,291,213	124,891	2,723,651
30.00	50,890	89,261	3,738	5,816	153	1,354	6,737	308,305	61,518	404,736
33.33	419	2,775	50	318	-	-	49	11,301	518	14,394
35.00	11,807	32,359	715	1,435	660	3,266	2,564	161,316	15,746	198,375
40.00	33,801	43,808	947	1,978	190	6,672	4,695	155,249	39,633	207,707
45.00	6,470	25,764	636	1,397	385	2,261	966	57,766	8,457	87,188
50.00	137,176	188,887	2,251	3,384	259	833	2,007	194,568	141,693	387,671
55.00	4,233	8,924	423	695	24	156	371	31,342	5,051	41,116
60.00	4,262	12,371	441	841	30	169	609	46,033	5,342	59,414
65.00	3,340	6,180	325	451	17	95	435	33,573	4,117	40,299
70.00	2,704	5,082	302	658	30	254	386	15,799	3,422	21,793
75.00	2,253	4,374	232	275	24	101	607	14,157	3,116	18,907
80.00	2,030	3,874	216	224	8	23	876	18,324	3,130	22,445
85.00	1,879	2,458	181	132	7	15	506	12,561	2,573	15,165
90.00	2,241	2,467	164	104	7	11	718	14,869	3,130	17,450
95.00	2,437	1,988	263	136	11	25	344	12,208	3,055	14,357
99.99	751	233	71	3	18	1	724	8,124	1,564	8,361
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	114,125	34,121	268	255	-	-	114,393	34,376
05.00	-	-	14	6	-	-	14	6
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,505	5,980	190	396	-	-	16,695	6,376
25.00	11,704	24,521	1,762	1,846	-	-	13,466	26,367
35.00	2,315	1,815	9,751	5,870	-	-	12,066	7,684
45.00	13,787	1,042	1	0	-	-	13,788	1,042
55.00	71,909	36,269	-	-	-	-	71,909	36,269
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	955	640	-	-	955	640
99.99	-	-	-	-	-	-	-	-
Total	230,345	103,746.9	12,942	9,017.2	-	-	243,287	112,764.1
Weighted Average		25.47		32.28				26.01
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	124	9,259	-	-	124	9,259
05.00	-	-	97	2,215	-	-	97	2,215
10.00	-	-	61	4,543	-	-	61	4,543
15.00	-	-	4	1,369	-	-	4	1,369
20.00	-	-	29	8,178	-	-	29	8,178
25.00	2	1,888	6	16,311	-	-	8	18,200
35.00	6	947	23	2,495	-	-	29	3,442
45.00	3	461	33	6,236	-	-	36	6,696
55.00	-	-	9	2,501	-	-	9	2,501
65.00	-	-	5	4,355	-	-	5	4,355
75.00	2	450	1	20	-	-	3	470
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	1	72	-	-	-	-	1	72
Total	14	3,819.3	392	57,482.0	-	-	406	61,301.3
Weighted Average		35.62		23.92				24.65
Securities Shares and Other Financial Instruments - To Others								
00.00	4	207	14	2,183	-	-	18	2,390
05.00	-	-	22	16	-	-	22	16
10.00	48	1,243	32	1,863	-	-	80	3,106
15.00	1	70	5	449	-	-	6	519
20.00	7	4,102	28	6,814	-	-	35	10,916
25.00	82	48,762	21	3,618	-	-	103	52,380
35.00	10	2,243	72	9,957	-	-	82	12,199
45.00	4	765	21	1,534	-	-	25	2,299
55.00	3	22	12	982	-	-	15	1,004
65.00	-	-	6	7,295	-	-	6	7,295
75.00	-	-	-	-	-	-	-	-
85.00	-	-	1	1	-	-	1	1
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	159	57,414.2	234	34,711.8	-	-	393	92,126.0
Weighted Average		24.62		31.82				27.33
Merchandise - Food Items								
00.00	24	65,675	6,264	190,577	-	-	6,288	256,252
05.00	-	-	1,215	10,694	-	-	1,215	10,694
10.00	9	984	476	87,565	-	-	485	88,549
15.00	39	2,917	1,240	29,563	-	-	1,279	32,480
20.00	288	11,081	1,565	113,746	-	-	1,853	124,826
25.00	462	42,065	3,071	278,485	-	-	3,533	320,550
35.00	117	3,921	2,632	43,658	-	-	2,749	47,580
45.00	47	652	590	21,798	-	-	637	22,450
55.00	170	72,835	202	45,916	-	-	372	118,750
65.00	1	600	175	8,042	-	-	176	8,642
75.00	-	-	38	1,467	-	-	38	1,467
85.00	2	76	78	908	-	-	80	984
95.00	4	105	43	1,538	-	-	47	1,643
99.99	5	57	44	30	-	-	49	87
Total	1,168	200,968.5	17,633	833,986.5	-	-	18,801	1,034,955.0
Weighted Average		25.77		19.29				20.55

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	105	11,044	2,761	208,622	1	706	2,867	220,372
05.00	-	-	987	8,395	-	-	987	8,395
10.00	39	3,280	549	33,853	-	-	588	37,133
15.00	23	44	404	26,805	-	-	427	26,849
20.00	224	9,216	717	48,219	-	-	941	57,435
25.00	12,034	129,785	1,610	131,711	-	-	13,644	261,496
35.00	103	6,350	848	53,913	-	-	951	60,262
45.00	38	387	358	25,193	-	-	396	25,580
55.00	532	8,378	195	21,059	-	-	727	29,437
65.00	1	100	83	3,781	-	-	84	3,881
75.00	1	200	9	2,290	-	-	10	2,490
85.00	-	-	28	1,703	-	-	28	1,703
95.00	8	898	47	1,332	-	-	55	2,231
99.99	3	46	5	24	-	-	8	70
Total	13,111	169,728.6	8,601	566,899.3	1	706.4	21,713	737,334.2
Weighted Average		24.81		16.84		-		18.66
Merchandise - Finished/Manufactured Goods								
00.00	56	1,998	3,889	246,589	6	424	3,951	249,011
05.00	-	-	461	10,295	-	-	461	10,295
10.00	51	3,635	1,205	67,076	-	-	1,256	70,712
15.00	46	7,528	1,358	103,423	-	-	1,404	110,951
20.00	548	16,187	3,728	166,147	-	-	4,276	182,334
25.00	982	140,405	7,320	326,629	-	-	8,302	467,034
35.00	93	7,236	2,765	152,890	-	-	2,858	160,126
45.00	72	3,243	1,836	59,138	-	-	1,908	62,382
55.00	408	17,761	530	28,450	-	-	938	46,210
65.00	7	3,125	122	21,881	-	-	129	25,006
75.00	5	752	164	7,106	-	-	169	7,858
85.00	8	1,899	210	3,736	-	-	218	5,634
95.00	15	1,228	227	4,658	-	-	242	5,886
99.99	49	578	31	1,411	1	1	81	1,990
Total	2,340	205,575.1	23,846	1,199,430.3	7	425.3	26,193	1,405,430.6
Weighted Average		28.19		21.15		0.20		22.17
Fixed Assets Including Machinery								
00.00	8,149	84,450	79,552	218,944	80	152	87,781	303,545
05.00	1	2	3,431	8,475	-	-	3,432	8,476
10.00	447	2,719	52,808	131,996	5	5	53,260	134,720
15.00	11,323	16,749	5,631	58,394	-	-	16,954	75,143
20.00	8,576	35,961	36,157	282,004	4	4	44,737	317,969
25.00	5,905	128,543	48,264	714,536	3	1,759	54,172	844,837
35.00	24,196	20,570	19,920	119,023	-	-	44,116	139,593
45.00	9,026	6,759	14,484	68,166	-	-	23,510	74,925
55.00	575	16,241	24,713	53,672	-	-	25,288	69,914
65.00	66	1,468	6,971	25,970	-	-	7,037	27,439
75.00	45	2,155	4,654	9,173	-	-	4,699	11,329
85.00	47	1,985	3,625	13,531	-	-	3,672	15,516
95.00	76	2,166	2,971	4,956	-	-	3,047	7,122
99.99	87	1,043	438	82	-	-	525	1,125
Total	68,519	320,811.0	303,619	1,708,923.4	92	1,918.9	372,230	2,031,653.2
Weighted Average		20.71		22.78		22.98		22.45
Real Estate - Land								
00.00	1,809	16,326	1,427	20,300	-	-	3,236	36,627
05.00	-	-	330	2,011	-	-	330	2,011
10.00	33	616	3,261	22,858	-	-	3,294	23,474
15.00	509	967	1,305	22,616	-	-	1,814	23,583
20.00	124	12,016	6,104	43,392	-	-	6,228	55,407
25.00	4,219	81,972	7,459	116,413	2	680	11,680	199,066
35.00	695	9,753	5,003	62,723	2	120	5,700	72,595
45.00	825	5,980	2,349	19,987	-	-	3,174	25,966
55.00	244	3,491	13,394	23,381	-	-	13,638	26,872
65.00	53	135	529	2,652	-	-	582	2,787
75.00	42	88	294	4,257	-	-	336	4,346
85.00	44	156	207	1,717	-	-	251	1,873
95.00	49	117	551	1,461	-	-	600	1,578
99.99	14	6	299	1,295	-	-	313	1,302
Total	8,660	131,621.1	42,512	345,065.1	4	800.0	51,176	477,486.2
Weighted Average		23.37		26.70		26.50		25.78

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	5,815	49,942	21,436	169,919	124	330	27,375	220,191
05.00	20	142	1,627	18,492	-	-	1,647	18,633
10.00	487	2,623	12,212	88,822	-	-	12,699	91,445
15.00	8,136	7,484	7,789	88,332	3	23	15,928	95,839
20.00	1,072	18,565	10,069	159,997	8	49	11,149	178,612
25.00	996	63,764	12,357	201,381	2	1,637	13,355	266,783
35.00	179	14,492	7,997	85,076	-	-	8,176	99,568
45.00	274	7,629	3,104	53,532	-	-	3,378	61,161
55.00	30,637	65,334	1,452	17,382	-	-	32,089	82,716
65.00	226	3,171	964	15,441	-	-	1,190	18,612
75.00	195	2,181	841	8,862	-	-	1,036	11,043
85.00	198	5,280	671	5,783	-	-	869	11,063
95.00	237	5,134	640	3,244	-	-	877	8,378
99.99	136	863	127	898	-	-	263	1,761
Total	48,608	246,604.4	81,286	917,160.7	137	2,039.6	130,031	1,165,804.7
Weighted Average		30.27		20.51		20.72		22.57
Against Fixed Deposits								
00.00	12	9	9,234	244,828	2	370	9,248	245,206
05.00	-	-	178	3,550	1	1	179	3,551
10.00	35	4,375	7,076	153,767	-	-	7,111	158,142
15.00	47	3,226	135	5,070	-	-	182	8,295
20.00	13	987	698	33,788	-	-	711	34,775
25.00	59	24,718	2,314	18,326	-	-	2,373	43,044
35.00	7	435	302	7,220	-	-	309	7,656
45.00	4	21	279	6,219	-	-	283	6,240
55.00	6	13	213	1,066	-	-	219	1,079
65.00	3	2	117	432	-	-	120	434
75.00	1	0	66	138	-	-	67	138
85.00	1	0	96	289	-	-	97	290
95.00	-	-	98	3,690	-	-	98	3,690
99.99	20	2	39	100	-	-	59	102
Total	208	33,789.1	20,845	478,482.8	3	370.6	21,056	512,642.5
Weighted Average		22.09		7.78		0.01		8.71
Against Insurance Policies								
00.00	-	-	7	6	-	-	7	6
05.00	-	-	2	1	-	-	2	1
10.00	4	9	1	3	-	-	5	12
15.00	-	-	-	-	-	-	-	-
20.00	1	3	3	7	-	-	4	10
25.00	10	17	32	278	-	-	42	295
35.00	7	27	2	1	-	-	9	28
45.00	1	0	1	1	-	-	2	1
55.00	15	57	10	147	-	-	25	204
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	38	112.3	58	443.7	-	-	96	556.0
Weighted Average		37.87		34.45		-		35.14
Other Secured Advances								
00.00	2,261	47,383	55,655	644,085	35	366,999	57,951	1,058,468
05.00	-	-	44,501	89,421	-	-	44,501	89,421
10.00	758	842	6,163	100,227	2	2,480	6,923	103,548
15.00	141	715	491	56,203	-	-	632	56,918
20.00	4,803	7,752	1,227	108,465	-	-	6,030	116,217
25.00	338	50,086	2,057	172,208	2	1,143	2,397	223,437
35.00	19	2,106	382	4,652	-	-	401	6,759
45.00	252	3,075	203	3,057	-	-	455	6,132
55.00	742	7,861	373	5,931	-	-	1,115	13,792
65.00	2	1	45	1,160	-	-	47	1,161
75.00	-	-	49	1,389	-	-	49	1,389
85.00	2	8	38	305	-	-	40	313
95.00	-	-	38	400	-	-	38	400
99.99	1	2	18	1,838	-	-	19	1,840
Total	9,319	119,831.4	111,240	1,189,341.1	39	370,621.4	120,598	1,679,793.9
Weighted Average		16.83		8.20		0.14		7.04

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	231,510	894,327	53,014	1,367,741	65	48,178	284,589	2,310,246
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	231,510	894,326.7	53,014	1,367,740.9	65	48,178.1	284,589	2,310,245.6
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	80,176	15,813	2,037,333	202,887	18	6	2,117,527	218,706
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	80,176	15,813.3	2,037,333	202,886.6	18	6.4	2,117,527	218,706.3
Weighted Average		-		-		-		-
Grand Total	694,175	2,504,162	2,713,555	8,911,571	366	425,067	3,408,096	11,840,800
Weighted Average		15.71		15.06		0.38		14.67

3.10 Security and Nature* wise Weighted Average Lending/Financing Rates All Banks

(Percent)

As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**
Conventional Banking									
2022 Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
	(17.72)	(15.38)	(13.90)	(13.32)	(12.90)	(13.97)	(16.74)	(31.49)	(14.70)
2022 Sep	13.77	21.60	16.92	17.82	15.40	18.10	18.52	32.73	17.89
	(13.77)	(21.30)	(16.32)	(17.47)	(15.39)	(17.79)	(19.87)	(32.73)	(17.68)
2023 Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
	(13.98)	(20.86)	(17.10)	(16.93)	(14.99)	(17.89)	(19.92)	(32.13)	(17.69)
Islamic Banking									
2022 Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
	-	(14.58)	(12.73)	(13.89)	(12.63)	(11.04)	(13.25)	(27.70)	(13.17)
2022 Sep		21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
		(21.42)	(17.00)	(17.61)	(15.32)	(11.55)	(19.05)	(31.40)	(17.15)
2023 Dec		21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33
	-	(21.51)	(17.20)	(18.24)	(15.70)	(12.81)	(18.25)	(31.93)	(17.39)
Overall Banking									
2022 Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
	(17.72)	(15.32)	(13.58)	(13.52)	(12.81)	(13.66)	(15.87)	(31.24)	(14.28)
2022 Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	(13.77)	(21.31)	(16.54)	(17.52)	(15.37)	(16.98)	(19.65)	(32.58)	(17.53)
2023 Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
	(13.98)	(20.92)	(17.13)	(17.42)	(15.20)	(17.15)	(19.42)	(32.11)	(17.60)

* Nature refers to Conventional/Islamic financing.

** Weighted average rates shown in parentheses represent Private Sector.

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

Category of Financing	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,862	864,756	8,856	861,885	8,804	910,255
1.1. Export finance schemes	5,800	712,889	4,782	652,790	4,868	661,858
1.2. Others	4,062	151,867	4,074	209,095	3,936	248,397
2. Import financing	10,937	519,946	8,696	594,418	8,965	691,328
3. Government self employment schemes	40,644	37,583	45,395	43,368	47,596	51,876
4. Working capital/short term	2,852,052	5,293,470	2,905,117	4,772,132	2,551,011	5,091,442
4.1. Small Loans	1,150,856	371,531	1,117,239	381,508	861,946	407,348
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	1,727	25,056	577	17,953	588	17,284
4.4. Others	1,699,469	4,896,883	1,787,301	4,372,671	1,688,161	3,634,333
4.5. Commodity Operations Financing					316	1,032,476
5. Fixed investment/long term	1,425,491	4,848,276	1,397,211	5,170,404	1,386,619	5,232,569
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041	22,738	627,766	22,131	610,390
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048	2,355	88,402	2,402	88,478
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	45	1,267	44	1,009	61	1,029
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524	1,222	3,481	817	3,253
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420	136	3,428	137	3,060
5.6. Small Loans	302,302	248,753	345,536	247,100	362,704	255,141
5.7. Others	984,817	3,152,101	910,994	3,470,645	878,470	3,531,409
5.8. Financing for Construction Purposes	111,631	643,714	113,553	669,884	115,417	659,530
5.9. SME Asaan Finance (SAAF) Scheme					4,480	80,279
5.10 Machinery	676	51,409	633	58,690		
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	7,544	612,840	6,636	618,800	6,617	658,087
1.1. Export finance schemes	3,743	477,620	2,867	426,909	2,939	429,309
1.2. Others	3,801	135,219	3,769	191,891	3,678	228,778
2. Import financing	9,775	469,895	8,009	542,183	8,060	639,402
3. Government self employment schemes	40,483	36,392	45,247	42,455	47,419	50,963
4. Working capital/short term	2,695,141	3,875,877	2,690,714	3,511,593	2,340,252	3,557,120
4.1. Small Loans	1,013,173	285,756	924,169	282,839	673,046	309,109
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA			-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	1,336	19,380	502	13,800	518	13,454
4.4. Others	1,680,632	3,570,741	1,766,043	3,214,954	1,666,518	2,556,612
4.5. Commodity Operations Financing					170	677,944
5. Fixed investment/long term	1,162,367	3,407,784	1,152,186	3,629,324	1,133,966	3,708,065
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,569	470,840	19,759	449,740	19,196	437,520
5.2. Financing Power Plants Using Renewable Energy	1,666	57,692	1,830	56,276	1,841	55,794
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	34	699	34	644	27	596
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,199	3,351	1,210	3,318	803	3,071
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	121	1,770	115	1,528	116	1,583
5.6. Small Loans	232,062	161,874	278,331	162,440	284,510	168,862
5.7. Others	823,936	2,279,337	765,496	2,519,434	736,844	2,568,654
5.8. Financing for Construction Purposes	83,350	397,920	84,920	395,689	86,731	412,827
5.9. SME Asaan Finance (SAAF) Scheme					3,898	59,158
5.10 Machinery	430	34,300	491	40,255		
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,318	251,917	2,220	243,086	2,187	252,168
1.1. Export finance schemes	2,057	235,269	1,915	225,881	1,929	232,549
1.2. Others	261	16,648	305	17,205	258	19,619
2. Import financing	1,162	50,050	687	52,236	905	51,926
3. Government self employment schemes	161	1,192	148	913	177	913
4. Working capital/short term	156,911	1,417,593	214,403	1,260,539	210,759	1,534,322
4.1. Small Loans	137,683	85,775	193,070	98,668	188,900	98,239
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA			-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	391	5,676	75	4,154	70	3,830
4.4. Others	18,837	1,326,142	21,258	1,157,717	21,643	1,077,721
4.5. Commodity Operations Financing					146	354,532
5. Fixed investment/long term	263,124	1,440,492	245,025	1,541,080	252,653	1,524,504
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,940	182,201	2,979	178,026	2,935	172,870
5.2. Financing Power Plants Using Renewable Energy	498	33,356	525	32,126	561	32,684
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	11	567	10	365	34	433
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	8	173	12	162	14	182
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	19	1,650	21	1,900	21	1,478
5.6. Small Loans	70,240	86,879	67,205	84,660	78,194	86,279
5.7. Others	160,881	872,764	145,498	951,210	141,626	962,754
5.8. Financing for Construction Purposes	28,281	245,793	28,633	274,195	28,686	246,703
5.9. SME Asaan Finance (SAAF) Scheme					582	21,120
5.10 Machinery	246	17,108	142	18,435		
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

3.11.3 Advances Classified by Category of Financing and Gender
All Banks
As on 31st December, 2023

Category of Financing	(Million Rupees)									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	953	41,763	86	927	-	-	7,765	867,564	8,804	910,255
1.1. Export finance schemes	703	26,874	62	420	-	-	4,103	634,563	4,868	661,858
1.2. Others	250	14,889	24	507	-	-	3,662	233,001	3,936	248,397
2. Import financing	601	8,061	67	501	4	20	8,293	682,746	8,965	691,328
3. Government self employment schemes	44,160	39,572	2,543	2,491	3	16	890	9,798	47,596	51,876
4. Working capital/short term	2,307,748	875,805	177,879	28,790	6,981	13,695	58,403	4,173,152	2,551,011	5,091,442
4.1. Small Loans	776,899	201,578	69,207	9,926	6,694	12,032	9,146	183,813	861,946	407,348
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	74	99	-	-	-	-	514	17,185	588	17,284
4.4. Others	1,530,733	672,513	108,672	18,864	286	1,647	48,470	2,941,310	1,688,161	3,634,333
4.5. Commodity Operations Financing	42	1,615	-	-	1	16	273	1,030,845	316	1,032,476
5. Fixed investment/long term	1,156,493	1,038,410	159,770	118,159	5,696	27,640	64,660	4,048,359	1,386,619	5,232,569
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,024	10,870	184	623	-	-	10,923	598,897	22,131	610,390
5.2. Financing Power Plants Using Renewable Energy	541	1,518	25	32	4	10	1,832	86,919	2,402	88,478
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	144	-	-	-	-	56	885	61	1,029
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	63	630	607	319	1	11	146	2,293	817	3,253
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	35	290	-	-	1	34	101	2,736	137	3,060
5.6. Small Loans	306,021	148,270	47,899	20,993	578	1,084	8,206	84,793	362,704	255,141
5.7. Others	742,922	472,763	92,936	42,919	2,386	1,574	40,226	3,014,152	878,470	3,531,409
5.8. Financing for Construction Purposes	93,192	392,818	18,046	52,924	2,725	24,922	1,454	188,866	115,417	659,530
5.9. SME Asaan Finance (SAAF) Scheme	2,690	11,106	73	350	1	5	1,716	68,817	4,480	80,279
5.10. Machinery	-	-	-	-	-	-	-	-	-	-
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	148,011	9,781,620	4,002,995	11,977,469

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	301	301	-	-	1,458	1,458	-	-	984	984
2. DOMESTIC CONSTITUENTS	148,366	45,435	156,050	349,850	132,114	42,837	231,593	406,543	113,795	31,449	222,799	368,042
I. GOVERNMENT	-	77	-	77	-	28	-	28	-	396	-	396
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	20,881	491	0	21,372	18,237	155	0	18,392	11,769	258	0	12,027
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	127,484	44,854	156,050	328,388	113,877	42,654	231,593	388,123	102,026	30,795	222,799	355,620
A. Agriculture, forestry and fishing	10	83	173	265	41	-	222	262	133	92	531	755
B. Mining and quarrying	-	1,322	19	1,341	7	1,322	77	1,406	-	1,322	296	1,618
C. Manufacturing	80,361	33,912	139,485	253,758	73,660	29,509	200,906	304,076	66,172	23,562	198,058	287,792
1 - Manufacture of food products	8,411	9,133	6,791	24,336	12,080	5,283	12,120	29,483	11,535	6,507	13,581	31,623
2 - Manufacture of beverages	100	526	-	626	1,306	469	15	1,789	1,306	465	-	1,771
3 - Manufacture of textiles	37,076	9,329	104,112	150,518	42,454	8,951	157,401	208,806	36,223	4,453	152,351	193,026
4 - Manufacture of wearing apparel	719	1,677	20,617	23,013	896	1,832	21,444	24,172	419	1,528	23,445	25,393
5 - Manufacture of leather and related products	-	577	2,803	3,381	-	1,316	3,694	5,010	21	646	3,494	4,161
6 - Manufacture of paper and paper products	33	505	251	789	198	1,074	360	1,632	102	244	244	590
7 - Manufacture of coke and refined petroleum products	15,046	2,336	-	17,382	948	4,247	-	5,195	134	1,485	-	1,619
8 - Manufacture of chemicals and chemical products	9,529	4,737	579	14,844	10,798	1,027	247	12,072	8,835	1,619	209	10,663
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	93	62	276	85	203	102	390	85	178	92	355
10 - Manufacture of rubber and plastics products	567	627	318	1,512	238	1,204	655	2,096	-	2,391	1,138	3,529
11 - Manufacture of other non-metallic mineral products	149	236	507	892	20	416	1,757	2,193	20	86	882	988
12 - Manufacture of basic metals	258	1,307	-	1,566	214	1,014	94	1,322	131	1,521	283	1,934
13. Manufacture of fabricated metal products, except machinery and equipment	312	61	16	389	367	47	16	430	328	28	16	371
14 - Manufacture of computer, electronic and optical products	126	250	15	391	128	19	-	148	39	19	-	58
15 - Manufacture of electrical equipment	165	1,054	76	1,295	128	1,048	122	1,298	202	809	78	1,089
16 - Manufacture of machinery and equipment	-	24	638	662	-	55	391	446	15	149	301	465
17 - Manufacture of motor vehicles, trailers and semi-trailers	560	1,226	487	2,273	530	1,146	119	1,795	360	1,146	8	1,514
18 - Manufacture of furniture	225	32	-	257	10	83	-	93	10	85	-	95
19. Other manufacturing n.e.s	6,964	182	2,213	9,359	3,261	74	2,370	5,705	6,408	204	1,937	8,549
D. Electricity, gas, steam and air conditioning supply	3,697	216	200	4,113	127	135	315	577	1,311	538	315	2,164
E. Water supply; sewerage, waste management and remediation activities	230	-	-	230	-	80	-	80	-	361	-	361
F. Construction	255	373	48	676	-	5	-	5	34	83	-	117
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,888	6,729	15,154	39,770	18,175	9,042	28,681	55,898	15,558	2,382	22,180	40,121
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	12	31	43	-	885	79	964	-	0	98	98
2 - Wholesale trade, except of motor vehicles and motorcycles	6,181	5,838	3,558	15,576	7,407	7,687	4,599	19,693	4,190	1,350	5,747	11,287
3 - Retail trade, except of motor vehicles and motorcycles	11,706	879	11,565	24,151	10,768	471	24,003	35,242	11,368	1,031	16,335	28,735
H. Transportation and storage	7	1,772	100	1,879	7	1,772	120	1,899	27	1,772	140	1,939
I. Accommodation and food service activities	-	-	118	118	-	203	-	203	-	115	-	115
J. Information and communication	12,985	144	267	13,397	11,285	223	673	12,180	11,398	101	662	12,161
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,408	14	147	2,569	1	223	254	477	510	324	84	918
M. Administrative and support service activities	4,114	67	285	4,466	4,001	136	286	4,423	2,838	138	529	3,506
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,531	218	53	5,802	6,574	-	59	6,633	4,045	-	3	4,048
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	12	-	12	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	148,366	45,435	156,351	350,151	132,114	42,837	233,050	408,001	113,795	31,449	223,783	369,026

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	47,736	5,493	7,804	61,033	40,858	12,490	12,407	65,755	27,670	3,146	10,493	41,308
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,036	491	-	10,527	8,400	155	-	8,555	4,460	258	-	4,718
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	37,700	5,002	7,804	50,506	32,458	12,334	12,407	57,200	23,210	2,887	10,493	36,590
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	32,279	3,636	7,598	43,513	28,846	8,241	12,148	49,235	19,473	1,428	10,045	30,947
1 - Manufacture of food products	1,752	-	898	2,650	2,417	-	2	2,419	1,951	-	2	1,953
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	15,036	2,261	5,652	22,949	17,007	3,024	8,409	28,440	10,634	293	8,103	19,030
4 - Manufacture of wearing apparel	56	-	116	172	478	-	1,260	1,738	84	-	524	608
5 - Manufacture of leather and related products	-	365	127	492	-	804	134	938	10	211	90	311
6 - Manufacture of paper and paper products	-	314	128	442	-	997	246	1,244	-	215	244	459
7 - Manufacture of coke and refined petroleum products	9,861	-	-	9,861	948	2,645	-	3,593	134	133	-	267
8 - Manufacture of chemicals and chemical products	5,454	-	-	5,454	7,866	-	-	7,866	6,530	-	-	6,530
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	34	-	34	-	94	-	94	-	45	-	45
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	236	419	655	-	229	1,740	1,969	-	86	731	817
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	0	-	0
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	31	131	100	-	32	132	100	-	33	133
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	226	236	10	-	324	334	10	-	318	328
D. Electricity, gas, steam and air conditioning supply	761	-	-	761	125	-	-	125	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,927	45	181	2,152	729	2,772	213	3,714	606	138	448	1,192
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	1,897	-	181	2,077	729	2,727	213	3,669	606	93	448	1,147
3 - Retail trade, except of motor vehicles and motorcycles	30	45	-	75	0	45	-	45	0	45	-	45
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,434	-	-	2,434	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	99	-	-	99	221	-	-	221	468	-	-	468
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	200	-	25	225	-	-	47	47	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,736	5,493	7,804	61,033	40,858	12,490	12,407	65,755	27,670	3,146	10,493	41,308

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	301	301	-	-	1,458	1,458	-	-	984	984
2. DOMESTIC CONSTITUENTS	91,399	38,418	148,180	277,998	80,714	30,347	219,119	330,181	71,194	28,303	212,240	311,737
I. GOVERNMENT	-	77	-	77	-	28	-	28	-	396	-	396
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,845	-	0	10,845	9,837	-	0	9,837	7,309	-	0	7,309
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	80,554	38,328	148,180	267,063	70,877	30,320	219,119	320,316	63,886	27,907	212,240	304,033
A. Agriculture, forestry and fishing	10	83	173	265	41	-	222	262	133	92	531	755
B. Mining and quarrying	-	-	19	19	7	-	77	84	-	-	296	296
C. Manufacturing	38,886	29,080	131,822	199,788	34,314	21,269	188,692	244,275	31,830	22,134	187,947	241,912
1 - Manufacture of food products	3,895	9,133	5,893	18,921	3,310	5,283	12,118	20,712	1,876	6,507	13,579	21,962
2 - Manufacture of beverages	100	526	-	626	100	469	15	584	100	465	-	565
3 - Manufacture of textiles	22,040	6,765	98,394	127,199	25,447	5,927	148,926	180,301	25,589	4,160	144,182	173,931
4 - Manufacture of wearing apparel	663	1,677	20,501	22,841	418	1,832	20,184	22,434	335	1,528	22,921	24,785
5 - Manufacture of leather and related products	-	213	2,676	2,888	-	511	3,560	4,071	11	436	3,404	3,851
6 - Manufacture of paper and paper products	33	192	123	347	198	77	113	388	102	29	-	131
7 - Manufacture of coke and refined petroleum products	5,185	2,336	-	7,521	-	1,602	-	1,602	-	1,352	-	1,352
8 - Manufacture of chemicals and chemical products	3,950	4,564	579	9,092	2,824	1,027	247	4,098	2,258	1,619	209	4,086
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	59	62	242	85	108	102	296	85	133	92	310
10 - Manufacture of rubber and plastics products	567	467	318	1,352	238	1,204	655	2,096	-	2,391	1,138	3,529
11 - Manufacture of other non-metallic mineral products	149	-	88	237	20	187	17	224	20	-	150	170
12 - Manufacture of basic metals	258	874	-	1,132	214	1,013	94	1,321	131	1,521	283	1,934
13 - Manufacture of fabricated metal products, except machinery and equipment	312	61	16	389	367	47	16	430	328	28	16	371
14 - Manufacture of computer, electronic and optical products	116	250	15	381	118	-	-	118	29	-	-	29
15 - Manufacture of electrical equipment	65	927	45	1,037	28	1,048	90	1,166	102	809	45	956
16 - Manufacture of machinery and equipment	-	24	638	662	-	55	391	446	15	149	301	465
17 - Manufacture of motor vehicles, trailers and semi-trailers	560	800	487	1,847	530	720	119	1,369	360	719	8	1,087
18 - Manufacture of furniture	225	32	-	257	-	83	-	83	-	85	-	85
19. Other manufacturing n.e.s	649	182	1,987	2,818	417	74	2,046	2,537	491	204	1,619	2,313
D. Electricity, gas, steam and air conditioning supply	2,935	216	200	3,352	2	135	315	452	1,186	538	315	2,039
E. Water supply; sewerage, waste management and remediation activities	230	-	-	230	-	80	-	80	-	361	-	361
F. Construction	255	373	48	676	-	5	-	5	34	83	-	117
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,960	6,357	14,973	37,291	17,446	6,270	28,468	52,185	14,952	2,245	21,732	38,929
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	12	31	43	-	885	79	964	-	0	98	98
2 - Wholesale trade, except of motor vehicles and motorcycles	4,284	5,511	3,377	13,172	6,678	4,960	4,386	16,024	3,584	1,258	5,299	10,140
3 - Retail trade, except of motor vehicles and motorcycles	11,676	834	11,565	24,076	10,768	426	24,003	35,197	11,368	987	16,335	28,690
H. Transportation and storage	7	1,772	100	1,879	7	1,772	120	1,899	27	1,772	140	1,939
I. Accommodation and food service activities	-	-	118	118	-	203	-	203	-	115	-	115
J. Information and communication	10,517	144	267	10,929	8,705	223	673	9,601	8,798	101	662	9,561
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,408	14	147	2,569	1	223	254	477	510	324	84	918
M. Administrative and support service activities	4,014	67	285	4,366	3,780	136	286	4,202	2,370	138	529	3,038
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,331	218	28	5,577	6,574	-	12	6,586	4,045	-	3	4,048
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	12	-	12	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	91,399	38,418	148,482	278,299	80,714	30,347	220,577	331,638	71,194	28,303	213,225	312,722

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-22				Sep-23				Dec-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	9,230	1,523	66	10,819	10,542	-	66	10,608	14,931	-	66	14,997
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	9,230	1,523	66	10,819	10,542	-	66	10,608	14,931	-	66	14,997
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	9,196	1,197	66	10,458	10,500	-	66	10,566	14,868	-	66	14,934
1 - Manufacture of food products	2,765	-	-	2,765	6,352	-	-	6,352	7,708	-	-	7,708
2 - Manufacture of beverages	-	-	-	-	1,206	-	-	1,206	1,206	-	-	1,206
3 - Manufacture of textiles	-	304	66	370	-	-	66	66	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	126	173	-	299	108	-	-	108	47	-	-	47
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	160	-	160	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	433	-	433	-	-	-	-	-	-	-	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	126	-	126	-	-	-	-	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19 - Other manufacturing n.e.s	6,305	-	-	6,305	2,834	-	-	2,834	5,907	-	-	5,907
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	327	-	327	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	327	-	327	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	34	-	-	34	42	-	-	42	63	-	-	63
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,230	1,523	66	10,819	10,542	-	66	10,608	14,931	-	66	14,997

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,650,657	15,112,733	14,782,136	18,429,400	19,047,445	18,780,785	20,447,891	21,798,293	20,909,607
1) Treasury Bills	3,637,634	3,820,564	3,671,232	5,350,881	5,595,911	5,396,373	5,745,523	6,640,880	5,780,013
2) Pakistan Investment Bonds (PIBs)	11,001,359	11,280,504	11,098,987	13,062,413	13,435,461	13,367,897	14,667,792	15,122,976	15,094,181
a. Fixed Rate	3,374,963	3,546,805	3,349,690	2,983,874	3,207,438	2,925,889	5,025,831	5,288,757	5,070,893
b. Floating Rate	7,626,396	7,733,699	7,749,297	10,078,540	10,228,024	10,442,008	9,641,961	9,834,218	10,023,288
3) Others	11,665	11,665	11,917	16,106	16,072	16,515	34,576	34,437	35,413
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	372,188	246,135	369,770	435,926	319,499	454,875	391,423	278,450	443,223
1) Quoted On The Stock Exchange	197,399	79,699	187,327	240,239	131,692	253,162	198,427	99,617	244,322
of which:									
Financial Institutions	19,547	12,714	21,981	18,709	12,611	20,768	23,894	18,761	27,088
NFPSEs	25,892	7,726	24,083	31,622	16,742	30,825	27,582	10,829	33,909
Private Sector	124,209	48,418	117,579	116,352	45,605	118,264	123,648	54,732	145,962
2) Unquoted On The Stock Exchange	174,789	166,436	182,443	195,687	187,807	201,714	192,996	178,833	198,901
of which:									
Financial Institutions	16,765	17,529	16,882	23,804	21,139	24,452	29,494	19,064	30,769
NFPSEs	100,878	101,158	108,381	23,796	23,677	31,723	121,145	121,019	128,311
Private Sector	14,680	12,856	14,694	11,208	8,137	11,388	7,150	4,656	7,116
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	1	5	5	5	5
VIII. TERM FINANCE CERTIFICATES	96,087	99,028	98,750	107,590	109,733	112,488	93,504	95,803	96,287
IX. MUTUAL FUNDS	13,439	12,231	13,444	11,941	10,484	11,960	12,359	11,682	12,392
X. OTHERS	5,641	5,641	5,879	42,530	42,530	42,955	6,918	6,918	7,114
XI. Islamic Banking Products - Investments	3,083,735	2,974,150	3,166,046	3,885,383	3,883,817	4,143,917	4,177,553	4,106,214	4,355,608
a. Government Islamic Securities	2,576,374	2,582,580	2,617,163	3,342,704	3,345,689	3,506,651	3,629,280	3,559,939	3,746,232
1. GOP Ijara Sukuk	2,491,299	2,495,881	2,526,950	3,273,202	3,276,315	3,435,564	3,571,449	3,502,183	3,687,494
a. Variable Rental Rate	1,976,824	1,980,251	2,003,039	2,561,849	2,560,488	2,678,986	2,723,856	2,647,671	2,819,835
b. Fixed Rental Rate	514,475	515,630	523,911	711,353	715,827	756,578	847,592	854,511	867,659
2. Bai Muajjal - Government	23,789	23,789	28,549	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	44,975	45,000	45,352	69,503	69,375	71,087	57,832	57,757	58,738
4. Other	16,312	17,911	16,312	-	-	-	-	-	-
b. Corporate Sukuks	472,464	356,584	513,008	479,379	475,252	572,637	478,138	474,281	538,924
1) Diminishing Musharaka Sukuk	143,361	143,244	146,718	150,651	148,132	158,282	149,125	146,845	153,609
2) Ijarah Sukuk	189,735	73,386	220,428	190,288	187,801	268,290	190,234	187,750	240,558
3) Modaraba Sukuk	9,303	9,303	9,444	10,760	10,769	11,286	8,635	8,667	8,790
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,066	130,651	136,419	127,680	128,551	134,778	130,144	131,018	135,967
c. Wakala Placements	-	-	-	-	-	-	1,699	1,699	1,699
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,023	6,023	6,119	8,165	8,165	8,433	8,128	8,128	8,307
h. Other Islamic Mode of Investments	28,874	28,964	29,756	55,135	54,711	56,196	60,308	62,167	60,445
Total	18,221,756	18,449,923	18,436,034	22,912,778	23,413,512	23,546,989	25,129,658	26,297,369	25,824,239

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	4,646,873	4,818,410	4,639,623	6,096,049	6,287,982	6,096,774	5,760,426	6,148,440	5,809,863
1) Treasury Bills	1,304,986	1,391,707	1,338,186	1,717,800	1,818,597	1,750,122	1,234,651	1,492,708	1,261,414
2) Pakistan Investment Bonds (PIBs)	3,341,888	3,426,703	3,301,437	4,378,248	4,469,385	4,346,652	4,525,775	4,655,732	4,548,449
a. Fixed Rate	736,047	752,005	697,328	822,024	870,278	756,572	906,400	969,924	862,269
b. Floating Rate	2,605,841	2,674,698	2,604,109	3,556,225	3,599,107	3,590,080	3,619,375	3,685,808	3,686,181
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	84,133	37,074	79,608	131,844	64,144	126,867	81,598	25,005	93,814
1) Quoted On The Stock Exchange	70,673	24,972	66,127	117,950	57,405	112,942	69,561	17,669	82,126
of which:									
Financial Institutions	2,883	863	2,378	2,596	640	1,865	2,408	579	1,835
NFPSEs	9,841	2,554	9,723	18,449	10,535	17,699	9,027	574	12,606
Private Sector	48,749	18,067	46,703	48,358	6,118	46,422	56,671	16,097	66,015
2) Unquoted On The Stock Exchange	13,460	12,103	13,480	13,894	6,739	13,925	12,037	7,336	11,689
of which:									
Financial Institutions	1,926	2,601	1,926	6,936	5,169	6,963	9,616	6,691	9,302
NFPSEs	719	1,008	719	120	1	120	185	61	185
Private Sector	7,855	6,764	7,855	4,423	1,542	4,425	2,208	561	2,173
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	32,319	33,391	32,797	39,417	39,786	40,388	23,511	23,978	23,275
IX. MUTUAL FUNDS	67	68	73	268	286	286	67	68	90
X. OTHERS	0	0	0	34,785	34,785	34,785	0	0	0
XI. Islamic Banking Products - Investments	137,500	140,463	139,895	157,302	155,243	162,372	174,808	175,641	178,159
a. Government Islamic Securities	93,937	93,773	94,219	107,096	106,934	109,255	128,429	128,329	130,701
1. GOP Ijara Sukuk	89,134	88,969	89,353	100,301	100,138	102,278	122,883	122,782	125,051
a. Variable Rental Rate	64,248	64,230	64,402	65,762	65,788	69,293	88,168	88,245	92,684
b. Fixed Rental Rate	24,886	24,739	24,951	34,538	34,350	32,985	34,714	34,537	32,367
2. Bai Muajjal - Government	51	51	62	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	4,753	4,753	4,805	6,796	6,796	6,976	5,547	5,547	5,650
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	20,321	23,449	21,389	22,260	23,186	23,844	19,929	20,862	20,732
1) Diminishing Musharaka Sukuk	5,907	8,437	5,982	5,456	5,456	5,740	4,971	4,971	5,071
2) Ijarah Sukuk	150	150	153	150	150	162	150	150	154
3) Modaraba Sukuk	825	825	838	2,578	2,576	2,677	624	624	627
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	13,439	14,037	14,416	14,077	15,005	15,265	14,184	15,117	14,880
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	23,153	23,153	24,199	27,858	25,035	29,185	26,362	26,362	26,638
Total	4,900,893	5,029,407	4,891,996	6,459,666	6,582,209	6,461,474	6,040,411	6,373,132	6,105,202

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,228,963	9,494,947	9,368,254	11,490,367	11,897,443	11,841,062	13,976,587	14,896,800	14,388,752
1) Treasury Bills	1,638,210	1,710,863	1,639,515	2,818,061	2,943,395	2,831,400	3,811,909	4,407,619	3,819,868
2) Pakistan Investment Bonds (PIBs)	7,579,088	7,772,420	7,716,821	8,656,200	8,937,976	8,993,147	10,130,103	10,454,744	10,533,471
a. Fixed Rate	2,613,864	2,767,950	2,626,964	2,150,193	2,324,660	2,157,527	4,107,516	4,306,333	4,196,364
b. Floating Rate	4,965,224	5,004,470	5,089,857	6,506,007	6,613,316	6,835,620	6,022,587	6,148,410	6,337,107
3) Others	11,665	11,665	11,917	16,106	16,072	16,515	34,576	34,437	35,413
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	288,056	209,060	290,162	304,082	255,355	328,008	309,825	253,445	349,408
1) Quoted On The Stock Exchange	126,726	54,727	121,200	122,288	74,287	140,219	128,866	81,949	162,196
of which:									
Financial Institutions	16,664	11,852	19,603	16,113	11,972	18,903	21,486	18,182	25,253
NFPSEs	16,051	5,172	14,360	13,173	6,208	13,126	18,555	10,255	21,303
Private Sector	75,460	30,351	70,876	67,994	39,487	71,843	66,978	38,635	79,947
2) Unquoted On The Stock Exchange	161,329	154,333	168,962	181,793	181,068	187,789	180,959	171,497	187,212
of which:									
Financial Institutions	14,839	14,928	14,956	16,868	15,969	17,489	19,879	12,374	21,467
NFPSEs	100,159	100,151	107,661	23,677	23,676	31,603	120,959	120,958	128,126
Private Sector	6,826	6,092	6,839	6,784	6,595	6,963	4,943	4,095	4,943
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	-	4	4	-	4	4	4	4
VIII. TERM FINANCE CERTIFICATES	63,768	65,638	65,954	68,172	69,947	72,100	69,994	71,826	73,012
IX. MUTUAL FUNDS	13,372	12,164	13,372	11,672	10,216	11,674	12,292	11,614	12,302
X. OTHERS	5,641	5,641	5,879	7,745	7,745	8,170	6,918	6,918	7,114
XI. Islamic Banking Products - Investments	2,946,235	2,833,687	3,026,151	3,728,082	3,728,574	3,981,545	4,002,745	3,930,573	4,177,449
a. Government Islamic Securities	2,482,436	2,488,807	2,522,944	3,235,608	3,238,756	3,397,396	3,500,851	3,431,610	3,615,531
1. GOP Ijara Sukuk	2,402,165	2,406,912	2,437,597	3,172,901	3,176,177	3,333,285	3,448,566	3,379,400	3,562,443
a. Variable Rental Rate	1,912,576	1,916,021	1,938,637	2,496,087	2,494,699	2,609,693	2,635,688	2,559,426	2,727,152
b. Fixed Rental Rate	489,589	490,890	498,959	676,814	681,477	723,593	812,878	819,974	835,292
2. Bai Muajjal - Government	23,738	23,738	28,488	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	40,222	40,247	40,548	62,707	62,579	64,111	52,285	52,210	53,088
4. Other	16,312	17,911	16,312	-	-	-	-	-	-
b. Corporate Sukuks	452,143	333,135	491,620	457,120	452,066	548,793	458,209	453,419	518,192
1) Diminishing Musharaka Sukuk	137,454	134,807	140,736	145,195	142,676	152,542	144,153	141,874	148,538
2) Ijaraha Sukuk	189,585	73,236	220,275	190,138	187,651	268,128	190,084	187,600	240,405
3) Modaraba Sukuk	8,478	8,478	8,606	8,183	8,193	8,609	8,011	8,043	8,163
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	116,627	116,614	122,002	113,604	113,546	119,514	115,961	115,901	121,087
c. Wakala Placements	-	-	-	-	-	-	1,699	1,699	1,699
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,935	5,935	6,031	8,077	8,077	8,345	8,040	8,040	8,219
h. Other Islamic Mode of Investments	5,721	5,810	5,557	27,277	29,676	27,010	33,946	35,805	33,807
Total	12,546,042	12,621,140	12,769,779	15,610,127	15,969,284	16,242,566	18,378,369	19,171,183	19,008,045

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	774,821	799,376	774,259	842,985	862,019	842,949	710,878	753,053	710,991
1) Treasury Bills	694,438	717,994	693,530	815,020	833,919	814,851	698,963	740,553	698,731
2) Pakistan Investment Bonds (PIBs)	80,383	81,381	80,728	27,965	28,100	28,098	11,915	12,500	12,261
a. Fixed Rate	25,053	26,850	25,398	11,657	12,500	11,790	11,915	12,500	12,261
b. Floating Rate	55,330	54,531	55,330	16,308	15,600	16,308	-	-	-
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	774,821	799,376	774,259	842,985	862,019	842,949	710,878	753,053	710,991

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	139,949	1,807,844	3,793,034	1,910,265	2,057,110	2,962,739	2,451,383	301,459
1) Treasury Bills	97,434	1,218,483	2,517,288	1,178,374	768,414	-	-	-
2) Pakistan Investment Bonds (PIBs)	32,899	589,361	1,275,746	731,890	1,283,219	2,962,739	2,431,065	301,459
a. Fixed Rate	32,334	106,257	89,953	269,894	471,927	787,085	395,467	240,744
b. Floating Rate	565	483,103	1,185,794	461,996	811,292	2,175,654	2,035,598	60,715
3) Others	9,617	-	-	-	5,478	-	20,318	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	41,836	79	212	46	73	-	-	-
1) Quoted On The Stock Exchange	34,570	79	0	19	73	-	-	-
Financial Institutions	4,580	-	-	15	-	-	-	-
NFPSEs	5,575	54	-	-	-	-	-	-
Private Sector	19,193	25	0	4	73	-	-	-
2) Unquoted On The Stock Exchange	7,267	-	212	28	-	-	-	-
Financial Institutions	6,314	-	131	26	-	-	-	-
NFPSEs	20	-	-	-	-	-	-	-
Private Sector	147	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	3,369	-	1,537	13,299	2,000	7,168	16,271	2,151
IX. MUTUAL FUNDS	2,135	-	-	2	6,447	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	63,856	512	26,799	13,474	384,112	300,530	188,183	40,565
a. Government Islamic Securities	50,295	-	25,785	13,173	383,824	241,648	162,239	25,348
1) GOP Ijara Sukuk	15,342	-	25,785	13,173	383,824	241,648	156,589	25,348
a. Variable Rental Rate	12,321	-	-	13,173	210,149	157,611	70,727	203
b. Fixed Rental Rate	3,021	-	25,785	-	173,675	84,037	85,862	25,145
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	34,953	-	-	-	-	-	5,650	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	599	512	1,014	301	38	58,883	19,536	2,468
1) Diminishing Musharaka Sukuk	89	-	-	-	38	42,957	6,641	1,910
2) Ijarah Sukuk	-	-	-	-	-	9,171	6,139	-
3) Modaraba Sukuk	114	-	-	-	-	4,832	56	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	512	1,014	301	-	1,922	6,701	558
c. Wakala Placements	1,699	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	4,854	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	6,408	-	-	-	251	-	6,408	12,749
Total	251,149	1,808,435	3,821,583	1,937,086	2,449,748	3,270,438	2,655,837	344,174

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Dec, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
2,669,394	1,585,574	1,185,119	37,253	8,482	-	-	-	20,909,607
-	20	-	-	-	-	-	-	5,780,013
2,669,394	1,585,555	1,185,119	37,253	8,482	-	-	-	15,094,181
588,338	1,585,555	457,604	37,253	8,482	-	-	-	5,070,893
2,081,056	-	727,514	-	-	-	-	-	10,023,288
-	-	-	-	-	-	-	-	35,413
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,785	107,484	-	1,336	-	32,477	256,589	443,223
-	10	10,764	-	582	-	1,438	196,787	244,322
-	-	-	-	-	-	-	22,494	27,088
-	-	2,745	-	-	-	146	25,389	33,909
-	10	7,563	-	-	-	1,292	117,803	145,962
306	2,775	96,720	-	754	-	31,039	59,802	198,901
300	1,897	618	-	750	-	166	20,567	30,769
-	-	95,941	-	-	-	30,870	1,480	128,311
6	878	113	-	-	-	3	5,968	7,116
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
7,074	16,061	16,558	1,269	-	2,994	3,998	2,538	96,287
-	-	1,397	-	-	-	-	2,409	12,392
204	393	1,969	4,549	-	-	-	-	7,114
2,894,320	193,495	225,270	2,648	446	760	16,736	3,901	4,355,608
2,827,489	-	-	-	-	-	16,430	-	3,746,232
2,825,785	-	-	-	-	-	-	-	3,687,494
2,355,651	-	-	-	-	-	-	-	2,819,835
470,133	-	-	-	-	-	-	-	867,659
-	-	-	-	-	-	-	-	-
1,705	-	-	-	-	-	16,430	-	58,738
-	-	-	-	-	-	-	-	-
60,485	180,546	209,540	-	358	760	306	3,580	538,924
4,320	6,958	90,594	-	-	102	-	-	153,609
154	160,173	64,922	-	-	-	-	-	240,558
2,066	627	1,095	-	-	-	-	-	8,790
-	-	-	-	-	-	-	-	-
53,945	12,788	52,929	-	358	658	306	3,580	135,967
-	-	-	-	-	-	-	-	1,699
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
652	-	2,714	-	88	-	-	-	8,307
5,694	12,949	13,017	2,648	-	-	-	321	60,445
5,571,298	1,798,308	1,537,796	45,720	10,263	3,754	53,212	265,437	25,824,239

5.2.1 Classification of Investments in
Public Sector
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	51,548	1,429,626	1,384,545	707,141	906,635	470,306	305,647	30,054
1) Treasury Bills	51,232	840,265	108,989	259,870	1,057	-	-	-
2) Pakistan Investment Bonds (PIBs)	316	589,361	1,275,555	447,271	905,578	470,306	305,647	30,054
a. Fixed Rate	258	106,257	89,773	177,430	211,430	21,513	50,196	9,062
b. Floating Rate	59	483,103	1,185,782	269,841	694,148	448,793	255,451	20,992
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	10,292	79	-	46	-	-	-	-
1) Quoted On The Stock Exchange	6,815	79	-	19	-	-	-	-
Financial Institutions	203	-	-	15	-	-	-	-
NFPSEs	939	54	-	-	-	-	-	-
Private Sector	4,586	25	-	4	-	-	-	-
2) Unquoted On The Stock Exchange	3,477	-	-	28	-	-	-	-
Financial Institutions	3,439	-	-	26	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	1	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	314	-	-	260	758	-	3,342	1,310
IX. MUTUAL FUNDS	87	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	15,342	-	-	-	14,970	188	28,757	-
a. Government Islamic Securities	15,342	-	-	-	14,719	-	21,442	-
1) GOP Ijara Sukuk	15,342	-	-	-	14,719	-	15,792	-
a. Variable Rental Rate	12,321	-	-	-	9,147	-	14,798	-
b. Fixed Rental Rate	3,021	-	-	-	5,572	-	993	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	5,650	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	188	907	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	188	133	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	774	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	251	-	6,408	-
Total	77,584	1,429,705	1,384,545	707,451	922,363	470,494	337,745	31,363

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Dec, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
331,631	1,476	184,965	-	6,289	-	-	-	5,809,863
-	-	-	-	-	-	-	-	1,261,414
331,631	1,476	184,965	-	6,289	-	-	-	4,548,449
44,435	1,476	144,150	-	6,289	-	-	-	862,269
287,197	-	40,815	-	-	-	-	-	3,686,181
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,336	-	-	82,051	93,814
-	10	-	-	582	-	-	74,620	82,126
-	-	-	-	-	-	-	1,618	1,835
-	-	-	-	-	-	-	11,613	12,606
-	10	-	-	-	-	-	61,390	66,015
-	-	-	-	754	-	-	7,431	11,689
-	-	-	-	750	-	-	5,087	9,302
-	-	-	-	-	-	-	173	185
-	-	-	-	-	-	-	2,171	2,173
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
2,507	3,082	9,015	-	-	-	150	2,538	23,275
-	-	-	-	-	-	-	-	90
-	-	-	-	-	-	-	-	0
80,965	9,401	21,949	2,648	88	-	-	3,850	178,159
79,197	-	-	-	-	-	-	-	130,701
79,197	-	-	-	-	-	-	-	125,051
56,417	-	-	-	-	-	-	-	92,684
22,780	-	-	-	-	-	-	-	32,367
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5,650
-	-	-	-	-	-	-	-	-
1,363	2,112	12,633	-	-	-	-	3,529	20,732
-	600	4,150	-	-	-	-	-	5,071
154	-	-	-	-	-	-	-	154
-	627	-	-	-	-	-	-	627
-	-	-	-	-	-	-	-	-
1,209	885	8,483	-	-	-	-	3,529	14,880
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
405	7,289	9,316	2,648	-	-	-	321	26,638
415,103	13,969	215,929	2,648	7,713	-	150	88,440	6,105,202

5.2.2 Classification of Investments in

Domestic Private
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	78,720	264,815	1,972,386	1,078,670	1,133,009	2,487,486	2,140,799	271,405
1) Treasury Bills	36,521	264,815	1,972,195	796,427	749,890	-	-	-
2) Pakistan Investment Bonds (PIBs)	32,582	-	191	282,243	377,641	2,487,486	2,120,480	271,405
a. Fixed Rate	32,076	-	179	90,088	260,497	760,625	340,333	231,682
b. Floating Rate	506	-	12	192,155	117,144	1,726,861	1,780,147	39,724
3) Others	9,617	-	-	-	5,478	-	20,318	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	31,544	-	212	-	73	-	-	-
1) Quoted On The Stock Exchange	27,754	-	0	-	73	-	-	-
Financial Institutions	4,377	-	-	-	-	-	-	-
NFPSEs	4,637	-	-	-	-	-	-	-
Private Sector	14,607	-	0	-	73	-	-	-
2) Unquoted On The Stock Exchange	3,790	-	212	-	-	-	-	-
Financial Institutions	2,875	-	131	-	-	-	-	-
NFPSEs	8	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	3,055	-	1,537	13,038	1,243	7,168	12,930	841
IX. MUTUAL FUNDS	2,048	-	-	-	6,447	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	48,514	512	26,799	13,474	369,142	300,343	159,426	40,565
a. Government Islamic Securities	34,953	-	25,785	13,173	369,105	241,648	140,798	25,348
1) GOP Ijara Sukuk	-	-	25,785	13,173	369,105	241,648	140,798	25,348
a. Variable Rental Rate	-	-	-	13,173	201,001	157,611	55,929	203
b. Fixed Rental Rate	-	-	25,785	-	168,103	84,037	84,869	25,145
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	34,953	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	599	512	1,014	301	38	58,695	18,629	2,468
1) Diminishing Musharaka Sukuk	89	-	-	-	38	42,770	6,508	1,910
2) Ijarah Sukuk	-	-	-	-	-	9,171	6,139	-
3) Modaraba Sukuk	114	-	-	-	-	4,832	56	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	512	1,014	301	-	1,922	5,927	558
c. Wakala Placements	1,699	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	4,854	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	6,408	-	-	-	-	-	-	12,749
Total	163,884	265,327	2,000,935	1,105,182	1,509,919	2,794,997	2,313,155	312,811

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Dec, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
2,337,763	1,584,099	1,000,154	37,253	2,193	-	-	-	14,388,752
-	20	-	-	-	-	-	-	3,819,868
2,337,763	1,584,079	1,000,154	37,253	2,193	-	-	-	10,533,471
543,903	1,584,079	313,455	37,253	2,193	-	-	-	4,196,364
1,793,860	-	686,699	-	-	-	-	-	6,337,107
-	-	-	-	-	-	-	-	35,413
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,775	107,484	-	-	-	32,477	174,538	349,408
-	-	10,764	-	-	-	1,438	122,167	162,196
-	-	-	-	-	-	-	20,876	25,253
-	-	2,745	-	-	-	146	13,775	21,303
-	-	7,563	-	-	-	1,292	56,413	79,947
306	2,775	96,720	-	-	-	31,039	52,372	187,212
300	1,897	618	-	-	-	166	15,480	21,467
-	-	95,941	-	-	-	30,870	1,307	128,126
6	878	113	-	-	-	3	3,797	4,943
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
4,567	12,979	7,543	1,269	-	2,994	3,848	-	73,012
-	-	1,397	-	-	-	-	2,409	12,302
204	393	1,969	4,549	-	-	-	-	7,114
2,813,355	184,094	203,321	-	358	760	16,736	51	4,177,449
2,748,292	-	-	-	-	-	16,430	-	3,615,531
2,746,587	-	-	-	-	-	-	-	3,562,443
2,299,234	-	-	-	-	-	-	-	2,727,152
447,353	-	-	-	-	-	-	-	835,292
-	-	-	-	-	-	-	-	-
1,705	-	-	-	-	-	16,430	-	53,088
-	-	-	-	-	-	-	-	-
59,122	178,434	196,907	-	358	760	306	51	518,192
4,320	6,357	86,444	-	-	102	-	-	148,538
-	160,173	64,922	-	-	-	-	-	240,405
2,066	-	1,095	-	-	-	-	-	8,163
-	-	-	-	-	-	-	-	-
52,736	11,903	44,446	-	358	658	306	51	121,087
-	-	-	-	-	-	-	-	1,699
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
652	-	2,714	-	-	-	-	-	8,219
5,289	5,660	3,701	-	-	-	-	-	33,807
5,156,194	1,784,340	1,321,867	43,072	2,550	3,754	53,062	176,998	19,008,045

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years	
	A	B	C	D	E	F	H	I	
I. Federal Government	9,681	113,403	436,103	124,453	17,466	4,947	4,937	-	
1) Treasury Bills	9,681	113,403	436,103	122,077	17,466	-	-	-	
2) Pakistan Investment Bonds (PIBs)	-	-	-	2,376	-	4,947	4,937	-	
a. Fixed Rate	-	-	-	2,376	-	4,947	4,937	-	
b. Floating Rate	-	-	-	-	-	-	-	-	
3) Others	-	-	-	-	-	-	-	-	
II. Provincial Government	-	-	-	-	-	-	-	-	
III. Local Government	-	-	-	-	-	-	-	-	
IV. SHARES	-	-	-	-	-	-	-	-	
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	
Financial Institutions	-	-	-	-	-	-	-	-	
NFPSEs	-	-	-	-	-	-	-	-	
Private Sector	-	-	-	-	-	-	-	-	
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	
Financial Institutions	-	-	-	-	-	-	-	-	
NFPSEs	-	-	-	-	-	-	-	-	
Private Sector	-	-	-	-	-	-	-	-	
V. DEBENTURES	-	-	-	-	-	-	-	-	
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	
X. OTHERS	-	-	-	-	-	-	-	-	
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	
a. Government Islamic Securities	-	-	-	-	-	-	-	-	
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-	
a. Variable Rental Rate	-	-	-	-	-	-	-	-	
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-	
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	
4) Other	-	-	-	-	-	-	-	-	
b. Corporate Sukuks	-	-	-	-	-	-	-	-	
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	
4) Wakala Sukuk	-	-	-	-	-	-	-	-	
5) Any other	-	-	-	-	-	-	-	-	
c. Wakala Placements	-	-	-	-	-	-	-	-	
d. Commodity Murabaha	-	-	-	-	-	-	-	-	
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	
f. Modarba Certificates	-	-	-	-	-	-	-	-	
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	
Total	9,681	113,403	436,103	124,453	17,466	4,947	4,937	-	

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Banks
Dec, 2023

(Million Rupees)

[illegible]

Regional Advances and Deposits

6.1 Province/Region wise Deposits by Categories
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	33	601	633	51	693	744	57	716	772
	Govt.	85	3,476	3,560	87	3,622	3,709	101	3,865	3,966
	NFPSEs	10	1,106	1,116	32	1,459	1,491	34	1,509	1,543
	NBFCs & Fin Aux.	2	758	759	2	1,002	1,004	2	1,204	1,206
	Private Sector	286	4,528	4,813	426	5,273	5,699	484	5,731	6,215
	Trust Fund	8	584	592	12	631	643	13	669	683
	Personal	1,618	8,894	10,512	1,946	10,291	12,237	2,045	10,791	12,836
	Others	5	50	55	16	54	70	17	61	77
	Total	2,045	19,996	22,042	2,571	23,024	25,595	2,753	24,545	27,298
Punjab	Foreign	25	215	240	38	270	307	43	273	316
	Govt.	23	1,341	1,364	24	1,468	1,491	29	1,494	1,522
	NFPSEs	3	614	616	5	781	786	5	768	774
	NBFCs & Fin Aux.	0	131	131	0	165	165	0	175	175
	Private Sector	167	1,757	1,924	263	2,115	2,379	295	2,293	2,587
	Trust Fund	4	218	222	6	223	229	6	265	271
	Personal	925	4,463	5,388	1,121	5,311	6,432	1,162	5,572	6,733
	Others	1	11	12	2	18	20	1	26	27
	Total	1,146	8,750	9,896	1,460	10,349	11,810	1,541	10,865	12,406
Sindh	Foreign	2	288	290	2	308	310	2	322	324
	Govt.	11	768	778	13	853	866	17	907	925
	NFPSEs	5	230	235	5	289	294	9	316	325
	NBFCs & Fin Aux.	0	535	535	1	803	804	0	975	975
	Private Sector	56	2,054	2,110	64	2,207	2,271	79	2,400	2,479
	Trust Fund	1	260	261	2	274	276	2	264	267
	Personal	136	2,708	2,844	168	2,930	3,098	208	3,087	3,295
	Others	0	10	10	0	10	10	0	6	7
	Total	210	6,853	7,063	255	7,674	7,929	317	8,278	8,596
Khyber Pakhtunkhwa	Foreign	3	17	20	5	18	23	5	19	24
	Govt.	20	324	344	21	294	315	24	339	363
	NFPSEs	1	27	28	1	22	23	0	20	20
	NBFCs & Fin Aux.	0	50	50	0	2	2	0	3	3
	Private Sector	38	124	162	55	155	210	65	168	233
	Trust Fund	1	14	16	2	28	29	2	23	25
	Personal	294	641	935	341	758	1,100	357	793	1,150
	Others	2	21	23	2	13	15	2	16	17
	Total	360	1,217	1,578	426	1,291	1,717	455	1,381	1,835

6.1 Province/Region wise Deposits by Categories
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	1	1	0	2	2	0	1	1
	Govt.	19	126	145	19	141	160	20	169	189
	NFPSEs	1	18	19	1	16	16	1	17	18
	NBFCs & Fin Aux.	-	1	1	0	2	2	0	7	7
	Private Sector	12	61	73	20	75	96	22	80	101
	Trust Fund	0	5	5	0	4	4	0	6	6
	Personal	49	165	214	68	199	267	74	212	286
	Others	2	1	3	12	1	12	13	1	14
	Total	83	378	461	120	439	559	130	493	623
Islamabad	Foreign	0	70	71	0	81	81	0	84	85
	Govt.	3	882	885	3	821	823	3	911	914
	NFPSEs	0	213	214	0	345	345	0	380	380
	NBFCs & Fin Aux.	-	29	29	-	22	22	-	34	34
	Private Sector	2	505	507	3	683	686	4	743	747
	Trust Fund	1	86	87	1	98	99	0	107	108
	Personal	17	683	700	20	767	787	20	792	812
	Others	0	7	7	0	12	12	0	12	12
	Total	23	2,476	2,500	26	2,828	2,855	28	3,063	3,091
Gilgit-Baltistan	Foreign	0	0	1	0	0	0	0	0	1
	Govt.	8	13	21	6	20	26	7	21	27
	NFPSEs	0	4	4	1	6	7	0	7	7
	NBFCs & Fin Aux.	1	5	6	1	3	4	1	4	5
	Private Sector	4	6	10	4	7	12	5	10	15
	Trust Fund	0	0	1	1	1	1	1	1	2
	Personal	17	28	45	19	38	58	22	43	65
	Others	0	0	0	0	0	0	0	0	0
	Total	31	56	87	32	76	108	36	85	121
AJK	Foreign	3	8	11	6	14	20	6	15	21
	Govt.	1	22	23	1	25	26	1	25	26
	NFPSEs	0	0	0	19	1	20	19	1	20
	NBFCs & Fin Aux.	0	6	6	0	6	6	0	7	7
	Private Sector	7	21	28	15	31	46	15	37	52
	Trust Fund	0	1	1	1	3	4	1	3	4
	Personal	180	207	387	209	287	495	202	292	494
	Others	0	0	0	0	0	0	0	0	0
	Total	191	266	457	252	366	617	245	379	625

Notes:

"Outstanding Deposits" show position of deposits held by banks at the end of the period.

6.2 Province/Region wise Advances by Borrowers
(Outstanding Position)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	0	0	-	0	0
	Govt.	31	1,182	1,213	9	1,718	1,727	8	1,457	1,464
	NFPSEs	-	1,350	1,350	-	1,562	1,562	-	1,814	1,814
	NBFCs & Fin Aux.	0	514	514	0	296	296	0	299	299
	Private Sector	243	7,081	7,324	274	6,444	6,718	313	6,950	7,262
	Trust Fund	-	16	16	-	13	13	0	16	16
	Personal	144	999	1,143	79	1,046	1,125	79	1,041	1,120
	Others	0	3	3	1	1	2	1	1	1
	Total	418	11,146	11,564	362	11,080	11,442	400	11,577	11,977
Punjab	Foreign	-	-	-	-	0	0	-	0	0
	Govt.	-	752	752	-	833	833	-	653	653
	NFPSEs	-	395	395	-	496	496	-	581	581
	NBFCs & Fin Aux.	-	29	29	-	30	30	-	41	41
	Private Sector	185	3,099	3,285	174	2,745	2,918	203	3,002	3,205
	Trust Fund	-	5	5	-	4	4	0	6	6
	Personal	11	386	398	33	342	375	33	340	373
	Others	0	0	1	1	0	1	1	0	1
	Total	196	4,667	4,863	208	4,451	4,658	236	4,623	4,859
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	31	380	410	9	419	428	8	392	399
	NFPSEs	-	625	625	-	788	788	-	877	877
	NBFCs & Fin Aux.	0	325	325	0	177	177	0	211	211
	Private Sector	39	3,024	3,063	39	2,896	2,935	47	3,092	3,139
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	4	508	512	28	609	638	29	607	636
	Others	-	2	2	-	1	1	-	1	1
	Total	74	4,869	4,943	77	4,894	4,970	83	5,183	5,267
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	21	21	-	0	0	-	0	0
	NFPSEs	-	61	61	-	18	18	-	28	28
	NBFCs & Fin Aux.	-	0	0	-	0	0	-	0	0
	Private Sector	13	227	239	52	61	113	52	70	122
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	127	57	184	6	51	57	7	51	58
	Others	-	-	-	-	-	-	-	-	-
	Total	140	366	506	58	131	189	59	150	208

6.2 Province/Region wise Advances by Borrowers
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	2	2	-	2	2
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	5	9	4	5	9	5	6	11
	Trust Fund	-	-	-	-	0	0	-	0	0
	Personal	1	2	3	8	5	13	8	5	13
	Others	0	-	0	0	-	0	0	-	0
	Total	4	10	14	12	13	25	13	13	27
Islamabad	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	28	28	-	464	464	-	410	410
	NFPSEs	-	269	269	-	260	260	-	327	327
	NBFCs & Fin Aux.	-	160	160	-	89	89	-	46	46
	Private Sector	0	699	700	0	715	715	1	756	757
	Trust Fund	-	6	6	-	4	4	-	5	5
	Personal	0	44	44	0	33	33	0	32	33
	Others	-	0	0	-	0	0	-	0	0
	Total	0	1,206	1,207	1	1,563	1,564	1	1,577	1,578
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	4	6	3	3	6	3	3	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	1	1	1	2	1	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	5	7	4	4	9	4	4	8
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	22	23	1	20	21	1	22	23
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	2	5	7	2	5	7
	Others	-	-	-	-	-	-	-	-	-
	Total	1	23	25	3	25	28	3	27	30

Note:

"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland foreign import bills.

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Oct-Dec 2023P	Punjab	5,090.45	40.76	4,785.38	94.01	305.07	5.99	422.87	5,208.25	41.70	102.31
	Sindh	5,893.59	47.19	5,419.95	91.96	473.64	8.04	194.00	5,613.95	44.95	95.26
	KPK	71.23	0.57	66.98	94.03	4.25	5.97	51.19	118.17	0.95	165.89
	Balochistan	9.91	0.08	9.67	97.61	0.24	2.39	106.41	116.09	0.93	1,171.30
	Islamabad	1,409.31	11.28	1,275.82	90.53	133.48	9.47	138.11	1,413.93	11.32	100.33
	Gilgit-Baltistan	4.75	0.04	4.70	98.92	0.05	1.08	2.17	6.87	0.06	144.56
	AJK	9.79	0.08	9.77	99.78	0.02	0.22	2.01	11.79	0.09	120.34
Total		12,489.04	100.00	11,572.28	92.66	916.76	7.34	916.76	12,489.04	100.00	
Jul-Sep 2023	Punjab	4,938.97	40.40	4,731.26	95.79	207.71	4.21	573.66	5,304.92	43.39	107.41
	Sindh	5,649.45	46.21	5,135.29	90.90	514.16	9.10	197.40	5,332.69	43.62	94.39
	KPK	64.33	0.53	61.84	96.13	2.49	3.87	48.15	109.99	0.90	170.97
	Balochistan	12.88	0.11	12.47	96.86	0.40	3.14	136.90	149.37	1.22	1,159.92
	Islamabad	1,546.97	12.65	1,073.96	69.42	473.00	30.58	237.74	1,311.71	10.73	84.79
	Gilgit-Baltistan	4.59	0.04	4.52	98.61	0.06	1.39	0.85	5.37	0.04	117.10
	AJK	8.80	0.07	8.80	99.98	..	0.02	3.12	11.92	0.10	135.46
Total		12,225.98	100.00	11,028.16	90.20	1,197.82	9.80	1,197.82	12,225.98	100.00	
Apr-Jun 2023	Punjab	4,549.27	38.48	4,452.58	97.87	96.69	2.13	800.69	5,253.28	44.44	115.48
	Sindh	5,399.49	45.68	5,094.95	94.36	304.53	5.64	86.01	5,180.97	43.83	95.95
	KPK	57.74	0.49	56.67	98.14	1.07	1.86	50.42	107.08	0.91	185.45
	Balochistan	9.83	0.08	9.70	98.75	0.12	1.25	114.20	123.90	1.05	1,260.97
	Islamabad	1,793.31	15.17	1,095.26	61.07	698.06	38.93	42.99	1,138.25	9.63	63.47
	Gilgit-Baltistan	4.28	0.04	4.24	99.09	0.04	0.91	0.81	5.05	0.04	118.14
	AJK	7.48	0.06	7.48	99.91	0.01	0.09	5.39	12.87	0.11	172.01
Total		11,821.40	100.00	10,720.88	90.69	1,100.52	9.31	1,100.52	11,821.40	100.00	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

“Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Jul - 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.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

7.2 Province/Region-wise Advances by place of Disbursement and Utilization

(Billion Rs.)							
Place of Disbursement	Place of Utilization	Oct-Dec 2023 ^P		Jul-Sep 2023		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,785.38	94.01	4,731.26	95.79	4,452.58	97.87
	Sindh	179.43	3.52	173.87	3.52	69.26	1.52
	KPK	15.54	0.31	10.84	0.22	10.36	0.23
	Balochistan	0.02	-	0.22	-	0.06	-
	Islamabad	108.68	2.13	20.31	0.41	15.27	0.34
	Gilgit-Baltistan	0.13	-	0.02	-	0.08	-
	AJK	1.27	0.02	2.44	0.05	1.66	0.04
Punjab Total		5,090.45	100.00	4,938.97	100.00	4,549.27	100.00
Sindh	Punjab	316.76	5.37	141.14	2.50	136.09	2.52
	Sindh	5,419.95	91.96	5,135.29	90.90	5,094.95	94.36
	KPK	20.35	0.35	19.59	0.35	23.37	0.43
	Balochistan	106.37	1.80	136.60	2.42	113.94	2.11
	Islamabad	27.39	0.46	215.33	3.81	26.70	0.49
	Gilgit-Baltistan	2.03	0.03	0.83	0.01	0.73	0.01
	AJK	0.74	0.01	0.66	0.01	3.71	0.07
Sindh Total		5,893.59	100.00	5,649.45	100.00	5,399.49	100.00
KPK	Punjab	0.05	0.07	0.05	0.08	0.08	0.14
	Sindh	2.17	3.05	0.39	0.61	0.01	0.01
	KPK	66.98	94.03	61.84	96.13	56.67	98.14
	Balochistan	0.01	0.01	-	-	-	-
	Islamabad	2.02	2.83	2.04	3.18	0.98	1.70
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	-	-	0.01	0.010	..	0.01
KPK Total		71.23	100.00	64.33	100.00	57.74	100.00
Balochistan	Punjab	..	0.02	..	-	..	-
	Sindh	0.23	2.37	0.40	3.14	0.12	1.25
	KPK	-	-	-	-	-	-
	Balochistan	9.67	97.61	12.47	96.86	9.70	98.75
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.91	100.00	12.88	100.00	9.83	100.00
Islamabad	Punjab	106.03	7.52	432.46	27.96	664.51	37.06
	Sindh	12.16	0.86	22.73	1.47	16.63	0.93
	KPK	15.28	1.08	17.71	1.14	16.69	0.93
	Balochistan	..	-	0.08	-	0.20	0.01
	Islamabad	1,275.82	90.53	1,073.96	69.42	1,095.26	61.07
	Gilgit-Baltistan	..	-	..	-	0.01	-
	AJK	..	-	0.02	-	0.02	-
Islamabad Total		1,409.31	100.00	1,546.97	100.00	1,793.31	100.00
Gilgit-Baltistan	Punjab	..	0.06	..	0.03	0.01	0.17
	Sindh	..	0.02	-	-	-	-
	KPK	0.01	0.28	..	0.01	-	-
	Balochistan	0.01	0.16	..	-	..	0.01
	Islamabad	0.03	0.56	0.06	1.34	0.03	0.73
	Gilgit-Baltistan	4.70	98.92	4.52	98.61	4.24	99.09
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.75	100.00	4.59	100.00	4.28	100.00
AJK	Punjab	0.02	0.17	..	0.01	0.01	0.07
	Sindh	-	-	-	-	-	-
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.04	..	0.01	..	0.02
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	9.77	99.78	8.80	99.98	7.48	99.91
AJK Total		9.79	100.00	8.80	100.00	7.48	100.00
Grand Total		12,489.04	-	12,225.98	-	11,821.40	-

Notes:
1. Totals may differ due to rounding off.
2. - : Value is zero, .. : Amount is less than 5.0 million.

7.3 Province/Region-wise Advances by Place of Utilization and Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Oct-Dec 2023 ¹		Jul-Sep 2023		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,785.38	91.88	4,731.26	89.19	4,452.58	84.76
	Sindh	316.76	6.08	141.14	2.66	136.09	2.59
	KPK	0.05	-	0.05	-	0.08	-
	Balochistan	..	-	..	-	..	-
	Islamabad	106.03	2.04	432.46	8.15	664.51	12.65
	Gilgit-Baltistan	..	-	..	-	0.01	-
	AJK	0.02	-	..	-	0.01	-
Punjab Total		5,208.25	100.00	5,304.92	100.00	5,253.28	100.00
Sindh	Punjab	179.43	3.20	173.87	3.26	69.26	1.34
	Sindh	5,419.95	96.54	5,135.29	96.30	5,094.95	98.34
	KPK	2.17	0.04	0.39	0.01	0.01	-
	Balochistan	0.23	-	0.40	0.01	0.12	-
	Islamabad	12.16	0.22	22.73	0.43	16.63	0.32
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		5,613.95	100.00	5,332.69	100.00	5,180.97	100.00
KPK	Punjab	15.54	13.15	10.84	9.86	10.36	9.68
	Sindh	20.35	17.22	19.59	17.82	23.37	21.82
	KPK	66.98	56.68	61.84	56.23	56.67	52.92
	Balochistan	-	-	-	-	-	-
	Islamabad	15.28	12.93	17.71	16.10	16.69	15.58
	Gilgit-Baltistan	0.01	0.01	..	-	-	-
	AJK	..	-	-	-	-	-
KPK Total		118.17	100.00	109.99	100.00	107.08	100.00
Balochistan	Punjab	0.02	0.02	0.22	0.15	0.06	0.05
	Sindh	106.37	91.63	136.60	91.45	113.94	91.96
	KPK	0.01	0.01	-	-	-	-
	Balochistan	9.67	8.33	12.47	8.35	9.70	7.83
	Islamabad	..	-	0.08	0.05	0.20	0.17
	Gilgit-Baltistan	0.01	0.01	..	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		116.09	100.00	149.37	100.00	123.90	100.00
Islamabad	Punjab	108.68	7.69	20.31	1.55	15.27	1.34
	Sindh	27.39	1.94	215.33	16.42	26.70	2.35
	KPK	2.02	0.14	2.04	0.16	0.98	0.09
	Balochistan	-	-	-	-	-	-
	Islamabad	1,275.82	90.23	1,073.96	81.88	1,095.26	96.22
	Gilgit-Baltistan	0.03	-	0.06	-	0.03	-
	AJK	..	-	..	-	..	-
Islamabad Total		1,413.93	100.00	1,311.71	100.00	1,138.25	100.00
Gilgit-Baltistan	Punjab	0.13	1.94	0.02	0.35	0.08	1.53
	Sindh	2.03	29.55	0.83	15.41	0.73	14.45
	KPK	..	0.01	-	-	-	-
	Balochistan	..	-	-	-	-	-
	Islamabad	..	0.06	..	0.03	0.01	0.16
	Gilgit-Baltistan	4.70	68.43	4.52	84.22	4.24	83.87
	AJK	..	-	-	-	-	-
Gilgit-Baltistan Total		6.87	100.00	5.37	100.00	5.05	100.00
AJK	Punjab	1.27	10.73	2.44	20.47	1.66	12.92
	Sindh	0.74	6.32	0.66	5.54	3.71	28.84
	KPK	-	-	0.01	0.05	..	0.04
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.02	0.13	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.77	82.91	8.80	73.81	7.48	58.08
AJK Total		11.79	100.00	11.92	100.00	12.87	100.00
Grand Total		12,489.04	-	12,225.98	-	11,821.40	-

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	805,248,303	779,374,599	844,817,403
I. Currency and Deposits	81,947,823	81,936,006	85,759,544
1. Currency	9,641,415	8,846,807	11,097,506
2. Transferable Deposits	62,144,120	56,257,899	68,245,593
3. Restricted/ compulsory deposits	5,659,392	374,711	372,001
4 Other Deposits	4,502,896	16,456,589	6,044,445
II. Securities (other than shares)	225,642,426	137,929,465	164,016,631
1. Short-term	143,968,239	48,913,702	96,415,332
2. Long-term	81,674,187	89,015,763	67,601,299
III. Loans extended (Advances)¹	419,049,741	466,691,036	492,120,518
1. Short-term	269,906,846	305,153,702	327,409,346
A) Money at call	-	1,113,902	1,474,522
B) Reverse Repo	4,893,064	5,725,697	15,307,713
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	265,013,782	298,314,103	310,627,111
2. Long-term	149,142,895	161,537,334	164,711,172
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	145,136	153,957	134,682
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	27,486,313	35,730,912	43,851,665
1. Trade credit and advances	21,219	74,239	12,972
2. Others	27,465,094	35,656,673	43,838,693
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	84	46,069	16,081
D) Miscellaneous assets residents sector	27,465,010	35,610,604	43,822,612
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	50,976,864	56,933,223	58,934,363
1. Produced assets	49,358,551	54,704,503	57,037,461
A) Tangible fixed assets	39,565,717	43,799,093	45,670,897
a) Dwellings	2,394,867	2,554,500	1,905,390
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,394,867	2,554,500	1,905,390
b) Other buildings and structures	6,917,314	10,067,868	9,570,777
i) Building on freehold land	-	918,060	918,060
ii) Building on leasehold land	6,917,314	9,149,808	8,652,717
c) Machinery and equipment	22,639,158	23,952,587	26,727,243
i) Transport equipment	1,685,728	1,746,609	1,871,115
ii) Furniture & Fixtures	3,419,347	2,827,066	3,774,176
iii) Office equipment	12,326,439	12,402,445	13,848,417
iv) Other machinery & equipment	5,207,644	6,976,467	7,233,536
d) Other tangible fixed assets n.e.s	7,614,378	7,224,138	7,467,487
B) Intangible fixed assets	9,792,834	10,905,410	11,366,563
a) Computer software	8,554,775	9,556,271	10,020,088
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,238,059	1,349,139	1,346,475
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	946,284	1,879,949	1,639,005
A) Tangible non-produced assets	919,446	1,857,690	1,616,746
a) Land	169,989	343,470	343,470
i) Land underlying Buildings and structures	169,989	343,470	343,470
1. Freehold land	169,989	343,470	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	749,457	1,514,220	1,273,276
B) Intangible non-produced assets	26,838	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	26,838	22,259	22,259
3. Capital work in progress	672,029	348,771	257,897

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	805,248,303	779,374,599	844,817,405
I. Deposits²	521,991,600	545,972,489	607,812,557
1. Transferable Deposits	396,049,123	344,245,296	359,038,429
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	125,942,477	201,727,193	248,774,128
II. Securities (other than shares bonds/ debentures etc.)	9,104,097	8,032,658	8,672,778
1. Short-term	-	-	-
2. Long-term	9,104,097	8,032,658	8,672,778
III. Loans (Borrowings)	141,808,938	71,501,372	64,991,158
1. Short-term	12,075,929	7,410,772	8,607,891
A) Money at call	1,473,461	-	-
B) Repurchase agreements (Repo)	-	992,532	-
C) Other short-term borrowings	10,602,468	6,418,240	8,607,891
2. Long-term borrowings	129,733,009	64,090,600	56,383,267
IV. Financial Derivatives	-	-	-
V. Other accounts payable	87,617,045	111,211,377	125,957,129
1. Provision for losses	22,333,700	29,626,935	33,577,094
A) Provision for loan losses-Specific	18,359,595	25,842,413	32,573,009
B) Provision for loan losses-General	3,974,105	3,784,522	1,004,085
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	26,747,565	31,190,347	32,567,363
3. Other accounts payable to other resident Sectors	38,535,780	50,394,095	59,812,672
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	168,185	187,974	171,280
D) Miscellaneous liability items	38,367,595	50,206,121	59,641,392
a) Suspense account	-	2,051	676
b) Provision for expected costs	3,498,304	1,431,909	1,922,807
c) Deferred tax liabilities	-	-	-
d) Accrued wages	402,074	355,062	434,134
e) Accrued rent	-	74	293
f) Accrued taxes	971,564	550,454	564,767
g) Other miscellaneous liability items	33,495,653	47,866,571	56,718,715
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	44,726,623	42,656,704	37,383,643
1. Quoted	4,289,850	13,003,447	13,003,447
2. Non quoted	34,489,900	24,312,407	26,959,107
3. Investment fund shares	-	-	-
4. Retained earnings	(27,510,211)	(48,939,110)	(52,133,190)
5. Current year result	(15,682,043)	(3,229,137)	(8,128,265)
6. General and special reserve	49,544,824	57,224,212	57,375,180
7. Valuation adjustments	(405,697)	284,885	307,364

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of MFBs' advances due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of MFBs' 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.

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
A. Mark-Up/Return/Interest Earned	48,122,270	54,420,089	59,574,956
1. Loans and advances	26,333,926	30,160,557	34,574,417
2. Investments	4,893,208	8,503,960	8,205,017
3. Lendings to financial institutions	311,732	207,176	414,074
4. Balances with banks	2,239,324	2,281,204	1,262,282
5. Income from inter-office lending	14,320,185	12,919,976	15,007,713
6. Other	23,895	347,216	111,453
B. Mark-Up/Return/Interest Expensed	31,091,585	38,717,705	40,995,991
1. Deposits	13,670,823	20,950,387	22,365,392
2. Borrowings	2,330,420	3,671,413	2,719,658
3. Subordinated debt	444,263	660,725	680,375
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	320,833	181,945	203,464
6. Expense on inter-office borrowing	14,320,185	12,919,976	15,007,713
7. Other	5,062	333,259	19,389
I. Net Mark-Up/Return/Interest Income (A - B)	17,030,685	15,702,383	18,578,965
C. Non Mark-Up/Return/Interest Income	6,840,839	9,213,737	10,216,636
1. Fee & Commission Income	3,741,798	5,983,557	6,807,999
i. Branch banking customer fees	913,008	1,629,481	787,551
ii. Consumer finance related fees	215,892	203,807	1,390,865
iii. Card related fees (debit and credit cards)	85,439	87,924	106,015
iv. Credit related fees	574,627	751,321	720,241
v. Investment banking fee	-	-	-
vi. Commission on trade	192	234	233
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,214	5,087	6,334
ix. Commission on remittances including home remittances	802	435	212
x. Commission on utility bills	82	581,754	432
xi. Commission income - Bancassurance	20,550	2,063	2,622
xii. Rent on lockers	323	644	294
xiii. Commission on investments services	-	-	-
xiv. Other Commission	1,926,669	2,720,807	3,793,200
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(5,517)	7,659	2,856
i. Realised	1,124	3,104	1,239
ii. Unrealised - held for trading	(6,641)	4,555	1,617
6. Other Income	3,104,558	3,222,521	3,405,781
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	73,018	(3,552)	37,723
iii. Loss on termination of lease liability against right of use assets	51,164	17,458	61,885
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2,980,376	3,208,615	3,306,173
II. Total Income (I + C)	23,871,524	24,916,120	28,795,601

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
D. Non Mark-UP/Return/Interest Expenses	21,640,308	24,010,589	26,691,302
1. Operating expenses	21,563,851	23,926,285	26,661,221
i. Total compensation expense	5,872,724	6,555,165	7,415,990
ii. Property expense	3,785,404	5,249,970	5,389,538
a. Rent and taxes	73,538	324,173	411,931
b. Insurance	387,691	547,528	589,743
c. Utilities cost	397,254	730,299	601,999
d. Lease rental	324,293	70,129	117,917
e. Fuel expense generators	146,616	120,709	148,639
f. Security (including guards)	380,693	414,005	538,874
g. Repair and maintenance (including janitorial charges)	555,984	1,134,641	1,126,628
h. Depreciation on right-of-use assets	248,600	398,496	720,832
i. Depreciation	1,270,735	1,509,991	1,132,975
iii. Information technology expenses	1,069,189	833,981	655,924
iv. Other operating expenses	10,836,535	11,287,169	13,199,769
2. Workers welfare fund	60,008	71,803	4,940
3. Other charges	16,449	12,501	25,141
i. Penalties imposed by State Bank of Pakistan	15,397	12,417	10,262
ii. Penalties imposed by other regulatory bodies (to be specified)	10	-	-
iii. Others (to be specified, if material)	1,042	84	14,879
III. Profit before provisions (II - D)	2,231,215	905,531	2,104,299
E. Provisions / (reversals) and write offs - net	8,807,486	1,984,259	6,289,772
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	8,856,303	1,999,750	7,609,360
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	70,150	248,845	5,400
6. Recovery of written off / charged off bad debts	(118,967)	(264,336)	(1,324,988)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(6,576,270)	(1,078,727)	(4,185,473)
G. Taxation	(1,871,654)	(561,055)	(750,225)
1. Current	304,308	634,443	550,659
2. Prior	82,430	-	57,564
3. Deferred	(2,258,392)	(1,195,498)	(1,358,448)
V. Profit After Taxation (IV - G)	(4,704,616)	(517,672)	(3,435,248)
Notes on Human Resources			
Number of Employees*	26,469	27,403	24,376
1. Permanent	19,233	19,711	18,507
a. Male	16,741	17,206	16,170
b. Female	2,492	2,505	2,337
2. Contractual	7,236	7,692	5,869
a. Male	6,376	6,475	5,089
b. Female	860	1,217	780

* Number of employees are as on end period and are shown in actual numbers.

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks						(Thousand Rupees)
Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	88,634,033	120,523,196	98,979,240	134,242,936	104,290,799	154,845,151
II. Call Deposits	1,795	366,567	1,728	862,137	1,649	491,809
III. Other Deposit Accounts	129,047	3,832	111	9,262	162,062	4,219
IV. Saving Deposits	1,947,185	198,859,086	2,990,979	178,626,470	1,199,015	179,819,837
V. Fixed or Term Deposits	94,895	191,302,795	108,729	215,801,950	114,044	254,408,957
1) Less Than Three Months	2,393	7,709,660	1,219	4,981,934	1,321	4,276,992
2) For Three Months and Over but Less Than Six Months	1,953	16,162,609	2,033	9,343,169	2,236	16,142,822
3) For Six Months and Over but Less Than One Year	2,927	15,625,851	5,202	19,853,465	5,092	16,421,342
4) For One Year & Over but Less Than Two Years	34,779	104,273,142	51,681	125,138,328	60,399	160,238,330
5) For Two Years & Over but Less Than Three Years	2,832	4,317,005	3,850	5,817,408	3,847	6,407,200
6) For Three Years & Over but Less Than Four Years	37,591	32,568,431	37,016	44,633,469	34,212	45,422,753
7) For Four Years & Over but Less Than Five Years	206	159,588	42	30,828	27	37,437
8) For Five Years & Over but Less Than Ten Years	12,214	10,486,509	7,686	6,003,349	6,910	5,462,081
9) For Ten Years and Over	-	-	-	-	-	-
Total	90,806,955	511,055,476	102,080,787	529,542,755	105,767,569	589,569,973

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	72,948,123	118,185,691.48	31,295,929	22,047,426.09	12,925	1,675,370.08	33,822	12,936,663.61	104,290,799	154,845,151
II. Call Deposits	1,086	123,835	8	1,751	2	4	553	366,219	1,649	491,809
III. Other Deposit Accounts	69	5	161,950	3,348	3	24	40	843	162,062	4,219
IV. Saving Deposits	919,143	48,054,380	249,137	12,467,016	11,965	8,527,219	18,770	110,771,222	1,199,015	179,819,837
V. Fixed or Term Deposits	71,275	89,947,194	32,834	35,454,509	7,822	19,661,651	2,113	109,345,603	114,044	254,408,957
1) Less Than Three Months	782	844,831	444	967,490	38	46,438	57	2,418,233	1,321	4,276,992
2) For Three Months and Over but Less Than Six Months	1,427	2,600,570	553	1,058,888	147	293,928	109	12,189,435	2,236	16,142,822
3) For Six Months and Over but Less Than One Year	3,091	4,546,101	1,572	2,447,552	296	420,106	133	9,007,584	5,092	16,421,342
4) For One Year & Over but Less Than Two Years	37,649	47,057,570	16,522	17,973,027	4,965	11,556,167	1,263	83,651,566	60,399	160,238,330
5) For Two Years & Over but Less Than Three Years	2,297	3,613,273	1,245	1,333,779	260	835,876	45	624,273	3,847	6,407,200
6) For Three Years & Over but Less Than Four Years	22,416	28,584,551	10,675	10,636,390	898	5,143,029	223	1,058,783	34,212	45,422,753
7) For Four Years & Over but Less Than Five Years	15	20,054	9	2,583	3	14,800	-	-	27	37,437
8) For Five Years and Over but Less Than Ten Years	3,598	2,680,243	1,814	1,034,801	1,215	1,351,308	283	395,730	6,910	5,462,081
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	511,055,476	529,542,755	154,845,151	491,809	4,219	179,819,837
I. GOVERNMENT	35,936,470	33,167,980	4,726,331	220	-	3,750,229
A. Federal Government	21,741,644	14,036,012	2,053,162	-	-	1,672,788
B. Provincial Governments	14,033,385	18,925,216	2,672,998	100	-	2,043,464
C. Local Bodies	161,441	206,752	171	120	-	33,977
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	729,136	3,241,233	2,484	33	-	1,326,758
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	18	173	1,254	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	1,471	4,149	-	-	-	4,405
Manufacturing	726,166	1,105,752	-	-	-	1,315,512
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	2	2	-	-	-
Others	1,448	2,131,124	1,228	-	-	6,841
III. NON-BANK FINANCIAL INSTITUTIONS	121,598,953	90,423,388	305,851	240	-	75,495,966
Mutual Funds and AMCs	66,112,443	51,220,716	116	-	-	52,067,383
Insurance & Pension Funds	2,867,975	2,295,970	229,332	240	-	1,816,927
MFIs and DFIs	14,797,014	5,321,095	32,666	-	-	6,296,391
Stock Exchange & Brokerage Houses	24,960	11,610	1,007	-	-	1,706
Modarabas	11,703	180,555	38	-	-	10,931
Other NBFIs	37,784,858	31,393,443	42,691	-	-	15,302,628
IV. PRIVATE SECTOR (BUSINESS)	37,980,551	41,280,122	7,422,521	388,759	-	18,133,348
A. Agriculture, forestry and fishing	3,501,296	4,031,883	2,154,421	2	-	1,816,149
1. Crop and animal production, hunting and related service activities	3,117,537	3,609,446	2,154,377	2	-	1,782,979
Growing of Wheat, Rice, Sugar Cane & Cotton	2,152,973	2,315,523	723,283	-	-	1,212,336
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,634	3,588	692	-	-	1,711
Growing of other fruits, vegetables and crops	32,623	53,591	2,025	2	-	6,820
Raising of livestock and other related activities	211,434	315,925	1,305,005	-	-	85,746
Other agricultural support activities	717,874	920,819	123,372	-	-	476,365
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	693	-	-	-	-	-
03 - Fishing and aquaculture	383,066	422,437	44	-	-	33,170
B. Mining and quarrying	15,015	8,024	635	-	-	28,166
05 - Mining of coal and lignite	1	-	27	-	-	-
06 - Extraction of crude petroleum and natural gas	14,003	7,140	154	-	-	28,166
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	21	20	168	-	-	-
09 - Mining support service activities	990	864	286	-	-	-
C. Manufacturing	5,031,071	3,066,404	291,452	214	-	2,852,678
10 - Manufacture of food products	1,494,046	90,114	44,533	-	-	105,920
11 - Manufacture of beverages	2,933	17,317	936	-	-	1,823
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	230,973	465,859	19,988	-	-	479,568
Preparation and spinning of textile fibres	42,821	65,947	7,935	-	-	73,546
Weaving of textiles	29,043	32,124	7,562	-	-	11,261
Finishing of textiles	3,721	294	287	-	-	8,480
Manufacture of knitted and crocheted fabrics	1,020	357	724	-	-	-
Manufacture of made-up textile articles, except apparel	17,210	15,754	2,635	-	-	6,985
Manufacture of carpets and rugs	133,733	345,420	-	-	-	379,205
Manufacture of other textiles n.e.c.	3,424	5,963	845	-	-	91
14 - Manufacture of wearing apparel	186,772	338,383	126,400	-	-	3,987
15 - Manufacture of leather and related products	1,324	1,344	210	-	-	595

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
20,419,814	16,421,342	160,238,330	6,407,200	45,422,753	37,437	5,462,081	-	254,408,957	589,569,973
2,811,017	3,552,331	19,143,212	159,100	197,218	-	47,000	-	25,909,878	34,386,658
2,507,202	2,031,719	6,989,238	16,000	155,444	-	45,000	-	11,744,604	15,470,554
303,815	1,520,612	12,039,973	115,100	-	-	2,000	-	13,981,500	18,698,062
-	-	114,000	28,000	41,774	-	-	-	183,774	218,042
5,000,000	-	19,624,565	-	-	-	-	-	24,624,565	25,953,840
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	1,254
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	4,405
5,000,000	-	17,500,000	-	-	-	-	-	22,500,000	23,815,512
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2
-	-	2,124,565	-	-	-	-	-	2,124,565	2,132,634
1,910,300	817,200	6,554,409	125,000	-	-	-	-	9,406,909	85,208,966
-	-	600,000	-	-	-	-	-	600,000	52,667,499
150,000	5,800	524,900	-	-	-	-	-	680,700	2,727,199
-	462,500	561,700	125,000	-	-	-	-	1,149,200	7,478,257
-	-	-	-	-	-	-	-	-	2,714
-	-	67,000	-	-	-	-	-	67,000	77,969
1,760,300	348,900	4,800,809	-	-	-	-	-	6,910,009	22,255,328
2,557,589	5,551,344	10,616,378	552,805	1,025,665	19,537	101,751	-	20,425,070	46,369,698
193,504	121,167	772,674	43,157	208,754	15,000	11,751	-	1,366,007	5,336,580
193,504	121,167	392,674	43,157	183,254	15,000	11,751	-	960,507	4,897,865
17,078	35,163	249,303	33,707	172,034	15,000	11,751	-	534,036	2,469,655
-	1,070	-	-	-	-	-	-	1,070	3,473
-	-	62,650	2,300	850	-	-	-	65,800	74,648
1,867	1,922	59,614	1,950	9,000	-	-	-	74,353	1,465,105
174,559	83,012	21,107	5,200	1,370	-	-	-	285,248	884,985
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	380,000	-	25,500	-	-	-	405,500	438,714
-	-	-	-	-	-	-	-	-	28,801
-	-	-	-	-	-	-	-	-	27
-	-	-	-	-	-	-	-	-	28,320
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	168
-	-	-	-	-	-	-	-	-	286
213,196	490,315	176,610	10,250	5,542	-	-	-	895,913	4,040,256
4,700	7,850	5,550	-	808	-	-	-	18,908	169,361
-	-	1,400	-	-	-	-	-	1,400	4,159
-	-	-	-	-	-	-	-	-	-
-	10,000	17,000	-	-	-	-	-	27,000	526,556
-	-	12,000	-	-	-	-	-	12,000	93,481
-	10,000	5,000	-	-	-	-	-	15,000	33,823
-	-	-	-	-	-	-	-	-	8,766
-	-	-	-	-	-	-	-	-	724
-	-	-	-	-	-	-	-	-	9,620
-	-	-	-	-	-	-	-	-	379,205
-	-	-	-	-	-	-	-	-	937
-	900	4,500	-	-	-	-	-	5,400	135,787
-	-	-	-	-	-	-	-	-	806

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	142	80	71	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	427	468	9	-	-	476
Manufacture of footwear	755	796	108	-	-	118
a. Leather wear	754	795	131	-	-	118
b. Rubber and Plastic wear	1	1	25	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	809	969	542	-	-	5
17 - Manufacture of paper and paper products	5,280	288	831	-	-	30
18 - Printing and reproduction of recorded media	10,822	5,751	5,346	3	-	2,311
Printing and other service activities related to printing	10,822	5,751	5,343	3	-	2,311
Reproduction of recorded media	-	-	7	-	-	-
19 - Manufacture of coke and refined petroleum products	6,982	1,575	1,555	-	-	143
20 - Manufacture of chemicals and chemical products	2,148,418	1,337,003	2,980	-	-	2,038,517
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,286	4,126	2,261	-	-	62
22 - Manufacture of rubber and plastics products	10,781	13,490	181	-	-	6
23 - Manufacture of other non-metallic mineral products	9,801	31,500	37,322	-	-	489
24 - Manufacture of basic metals	41,571	9,327	2,358	-	-	11,869
25 - Manufacture of fabricated metal products, except machinery and equipment	211	20	1,532	-	-	-
26 - Manufacture of computer, electronic and optical products	10,713	6,945	1,620	-	-	5,885
27 - Manufacture of electrical equipment	3,071	6,984	1,836	200	-	5,451
28 - Manufacture of machinery and equipment	507	516	1,062	-	-	500
29 - Manufacture of motor vehicles, trailers and semi-trailers	179	390	419	-	-	-
30 - Manufacture of other transport equipment	1	540	0	-	-	2
31 - Manufacture of furniture	15,531	4,252	771	-	-	5,587
32 - Other manufacturing	841,990	729,703	32,023	11	-	189,927
Manufacture of jewellery and related articles	32,796	19,556	19,209	-	-	18,147
Manufacture of imitation jewellery and related articles	2,166	714	996	-	-	730
Manufacture of musical instruments	486	34	-	-	-	35
Manufacture of sports goods	2,756	3	2	-	-	-
Manufacture of games and toys	-	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,982	3,240	1,016	-	-	397
Manufacture of Handicrafts	3,624	1,662	1,139	-	-	517
Other manufacturing n.e.c.	793,180	704,493	17,065	11	-	170,101
33 - Repair and installation of machinery and equipment	69	7	5,883	-	-	-
D. Electricity, gas, steam and air conditioning supply	32,622	13,866	17,154	-	-	3,372
Electric power generation, transmission and distribution	17,082	13,835	2,123	-	-	3,372
a) Hydal	6,225	3,704	359	-	-	3,368
b) Thermal	-	-	448	-	-	4
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	183	9,391	428	-	-	-
f) Other	10,674	740	888	-	-	0
Manufacture of gas; distribution of gaseous fuels through mains	14,377	26	15,026	-	-	-
Steam and air conditioning supply	1,163	5	5	-	-	-
E. Water supply; sewerage, waste management and remediation activities	17	2,501	226	-	-	-
36 - Water collection, treatment and supply	11	2,461	210	-	-	-
37 - Sewerage	1	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	5	40	15	-	-	-
F. Construction	698,949	907,970	169,864	243,604	-	268,915
41 - Construction of buildings	650,481	808,124	54,834	243,404	-	219,571
42 - Civil engineering	47,287	99,377	114,828	200	-	49,316
43 - Specialized construction activities	1,181	469	212	-	-	29

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	72
-	-	-	-	-	-	-	-	-	485
-	-	-	-	-	-	-	-	-	226
-	-	-	-	-	-	-	-	-	249
-	-	-	-	-	-	-	-	-	25
-	-	-	-	-	-	-	-	-	548
-	-	-	-	-	-	-	-	-	861
-	-	-	-	-	-	-	-	-	7,660
-	-	-	-	-	-	-	-	-	7,657
-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	1,698
-	-	15,000	-	-	-	-	-	15,000	2,056,497
-	-	-	-	3,284	-	-	-	3,284	5,607
-	-	-	-	-	-	-	-	-	187
-	-	-	-	-	-	-	-	-	37,811
-	-	-	-	-	-	-	-	-	14,227
-	-	-	-	-	-	-	-	-	1,532
-	-	1,000	-	-	-	-	-	1,000	8,505
-	-	-	-	-	-	-	-	-	7,487
-	-	-	-	-	-	-	-	-	1,562
-	-	-	-	-	-	-	-	-	419
-	-	-	-	-	-	-	-	-	2
-	-	160	-	-	-	-	-	160	6,518
208,496	471,565	132,000	10,250	1,450	-	-	-	823,761	1,045,723
900	600	4,300	2,000	-	-	-	-	7,800	45,156
-	-	-	-	-	-	-	-	-	1,726
-	-	-	-	-	-	-	-	-	35
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	-	700	650	250	-	-	-	1,600	3,013
-	-	500	-	900	-	-	-	1,400	3,056
207,596	470,965	126,500	7,600	300	-	-	-	812,961	1,000,138
-	-	-	-	-	-	-	-	-	5,883
-	-	-	100	600	-	278	-	978	21,504
-	-	-	100	600	-	278	-	978	6,473
-	-	-	-	-	-	278	-	278	4,005
-	-	-	-	-	-	-	-	-	452
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	1,128
-	-	-	-	-	-	-	-	-	889
-	-	-	-	-	-	-	-	-	15,026
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	226
-	-	-	-	-	-	-	-	-	210
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	15
230,000	30,000	8,500	22,500	46,300	-	-	-	337,300	1,019,683
230,000	30,000	6,800	22,500	46,300	-	-	-	335,600	853,408
-	-	1,700	-	-	-	-	-	1,700	166,044
-	-	-	-	-	-	-	-	-	241

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,666,966	7,674,446	1,592,633	126,892	-	3,139,438
45 - Wholesale and retail trade and repair of motor vehicles and	114,603	79,458	67,965	-	-	81,890
46 - Wholesale trade, except of motor vehicles and motorcycles	3,122,994	3,697,209	518,959	60,492	-	1,885,088
47 - Retail trade, except of motor vehicles and motorcycles	3,429,368	3,897,779	1,005,710	66,400	-	1,172,460
H. Transportation and storage	113,276	78,147	62,099	396	-	26,178
49 - Land transport and transport via pipelines	69,156	36,066	43,568	396	-	13,465
50 - Water transport	-	-	25	-	-	-
51 - Air transport	22,212	7,523	6,912	-	-	-
52 - Warehousing and support activities for transportation	12,105	13,384	1,201	-	-	12,677
53 - Courier activities other than national post activities	9,804	21,174	10,392	-	-	36
I. Accommodation and food service activities	379,464	472,395	24,217	-	-	36,903
55 - Accommodation	362,679	455,658	17,847	-	-	29,863
56 - Food and beverage service activities	16,785	16,737	6,371	-	-	7,040
J. Information and communication	6,121,276	5,936,775	383,824	100	-	4,737,352
58 - Publishing activities	8,207	189,047	4,903	-	-	178
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,019	641	1,331	-	-	6
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	5,593,816	4,388,370	208,475	100	-	3,391,473
62 - Computer programming, consultancy and related activities	145,302	319,607	69,137	-	-	265,346
63 - Information service activities	372,927	1,039,105	99,974	-	-	1,080,350
K. Real estate activities	307,782	210,244	33,000	8,900	-	101,601
L. Professional, scientific and technical activities	1,622,199	1,573,457	227,236	8,188	-	562,032
69 - Legal and accounting activities	547,405	466,808	42,443	172	-	258,918
70 - Activities of head offices; management consultancy activities	206,224	218,326	8,667	-	-	184,932
71 - Architectural and engineering activities; technical testing and analysis	113,829	119,207	2,831	8,016	-	40,895
72 - Scientific research and development	6,415	24	11	-	-	7
73 - Advertising and market research	84,518	35,431	11,565	-	-	34,824
74 - Other professional, scientific and technical activities	662,751	733,658	161,717	-	-	42,456
75 - Veterinary activities	1,057	2	2	-	-	-
M. Administrative and support service activities	630,429	740,277	164,281	309	-	166,541
77 - Rental and leasing activities	16,422	33,714	6,442	-	-	2,669
78 - Employment activities	107	156,976	299	-	-	1,584
79 - Travel agency, tour operator, reservation service and related activities	133,451	79,180	23,716	4	-	63,406
80 - Security and investigation activities	56,573	62,363	49,612	-	-	34,219
81 - Services to buildings and landscape activities	21,217	2,565	493	-	-	247
82 - Office administrative, office support and other business support activities	402,657	405,479	83,719	305	-	64,416
N. Education	2,639,290	3,663,447	160,941	134	-	800,864
O. Human health and social work activities	985,210	708,414	88,254	-	-	395,462
86 - Human health activities	759,014	662,964	83,552	-	-	371,973
87 - Residential care activities	121,706	8,960	1,891	-	-	430
88 - Social work activities with and without accommodation	104,490	36,490	2,811	-	-	23,058
P. Arts, entertainment and recreation	40,029	4,061	3,388	-	-	9,280
Q. Other service activities	9,195,663	12,187,812	2,048,891	21	-	3,188,417
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	40,253,523	46,752,546	2,292,848	1,276	-	17,786,377
A. Private Trusts and Non-profit Organizations	25,968,196	25,652,540	414,459	1,225	-	13,197,726
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	14,285,327	21,100,006	1,878,389	51	-	4,588,651
VI. PERSONAL	216,742,326	255,731,371	88,544,280	26,128	3,376	61,706,444
A. Salaried persons	23,908,009	29,482,551	2,855,270	18,335	-	8,852,770
B. Self employed	78,936,282	99,479,086	17,775,060	4,734	-	30,131,005
C. Other Personal	113,898,035	126,769,733	67,913,950	3,059	3,376	22,722,669
VII. OTHER	57,814,517	58,946,115	51,550,837	75,153	843	1,620,714
Total	511,055,476	529,542,755	154,845,151	491,809	4,219	179,819,837

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,104,090	785,953	2,215,666	78,787	148,801	1,300	81,867	-	4,416,465	9,275,428
50	50	2,500	50	50	-	-	-	2,700	152,555
1,072,805	599,639	341,085	68,737	33,077	1,300	4,070	-	2,120,713	4,585,252
31,235	186,264	1,872,081	10,000	115,674	-	77,797	-	2,293,052	4,537,621
-	-	10,500	-	800	-	-	-	11,300	99,973
-	-	10,500	-	800	-	-	-	11,300	68,730
-	-	-	-	-	-	-	-	-	25
-	-	-	-	-	-	-	-	-	6,912
-	-	-	-	-	-	-	-	-	13,878
-	-	-	-	-	-	-	-	-	10,428
3,200	-	417,799	-	-	-	-	-	420,999	482,119
200	-	414,299	-	-	-	-	-	414,499	462,208
3,000	-	3,500	-	-	-	-	-	6,500	19,911
1,350	2,950,000	10	-	-	-	-	-	2,951,360	8,072,636
850	-	-	-	-	-	-	-	850	5,931
-	-	-	-	-	-	-	-	-	1,337
-	-	-	-	-	-	-	-	-	5
-	2,950,000	-	-	-	-	-	-	2,950,000	6,550,047
500	-	10	-	-	-	-	-	510	334,993
-	-	-	-	-	-	-	-	-	1,180,323
200	50	27,370	195,350	10,400	-	-	-	233,370	376,871
186,626	193,895	449,864	19,765	16,250	1,333	-	-	867,733	1,665,188
104,821	73,073	100,500	-	16,250	-	-	-	294,644	596,177
17,000	-	-	-	-	-	-	-	17,000	210,599
18,650	34,050	26,364	19,615	-	-	-	-	98,679	150,420
-	-	-	-	-	-	-	-	-	18
-	77,500	-	-	-	-	-	-	77,500	123,889
46,155	9,272	323,000	150	-	1,333	-	-	379,910	584,084
-	-	-	-	-	-	-	-	-	2
19,900	6,300	278,851	16,300	5,600	-	1,250	-	328,201	659,332
17,200	-	-	14,800	-	-	-	-	32,000	41,111
-	-	-	-	-	-	-	-	-	1,883
-	-	-	-	5,600	-	1,000	-	6,600	93,726
2,700	-	-	250	-	-	-	-	2,950	86,781
-	-	1,200	-	-	-	-	-	1,200	1,940
-	6,300	277,651	1,250	-	-	250	-	285,451	433,891
84,113	45,702	1,945,856	9,799	6,229	1,404	6,605	-	2,099,708	3,061,647
170,692	79,149	68,945	3,786	1,500	-	-	-	324,072	807,787
170,692	79,149	68,945	3,786	1,500	-	-	-	324,072	779,598
-	-	-	-	-	-	-	-	-	2,321
-	-	-	-	-	-	-	-	-	25,869
-	-	-	-	-	-	-	-	-	12,668
350,718	848,813	4,243,733	153,011	574,889	500	-	-	6,171,664	11,408,992
4,399,976	1,130,355	29,635,337	106,473	523,409	-	257,079	-	36,052,628	56,133,129
3,142,284	363,577	16,006,794	50,000	389,940	-	185,300	-	20,137,895	33,751,306
1,257,692	766,778	13,628,543	56,473	133,469	-	71,779	-	15,914,733	22,381,823
3,472,631	5,263,865	71,886,446	5,405,022	43,282,237	17,900	5,006,250	-	134,334,351	284,614,579
738,891	815,878	11,074,122	1,057,463	7,679,964	2,150	404,892	-	21,773,360	33,499,735
613,336	1,618,721	34,112,636	3,009,469	23,200,688	6,750	848,551	-	63,410,150	111,320,950
2,120,404	2,829,266	26,699,689	1,338,090	12,401,585	9,000	3,752,807	-	49,150,841	139,793,894
268,301	106,248	2,777,982	58,800	394,225	-	50,000	-	3,655,556	56,903,103
20,419,814	16,421,342	160,238,330	6,407,200	45,422,753	37,437	5,462,081	-	254,408,957	589,569,973

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973
I. GOVERNMENT	-	-	-	-	-	-	1,245	34,386,658	1,245	34,386,658
A. Federal Government	-	-	-	-	-	-	426	15,470,554	426	15,470,554
B. Provincial Governments	-	-	-	-	-	-	769	18,698,062	769	18,698,062
C. Local Bodies	-	-	-	-	-	-	50	218,042	50	218,042
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	105	25,953,840	105	25,953,840
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	4	1,254	4	1,254
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	4	4,405	4	4,405
Manufacturing	-	-	-	-	-	-	26	23,815,512	26	23,815,512
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	69	2,132,634	69	2,132,634
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	881	85,208,966	881	85,208,966
Mutual Funds and AMCs	-	-	-	-	-	-	176	52,667,499	176	52,667,499
Insurance & Pension Funds	-	-	-	-	-	-	219	2,727,199	219	2,727,199
MFIs and DFIs	-	-	-	-	-	-	153	7,478,257	153	7,478,257
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	13	2,714	13	2,714
Modarabas	-	-	-	-	-	-	20	77,969	20	77,969
Other NBFIs	-	-	-	-	-	-	300	22,255,328	300	22,255,328
IV. PRIVATE SECTOR (BUSINESS)	2,274,668	13,325,573	387,210	4,229,407	8,462	1,548,083	15,445	27,266,635	2,685,785	46,369,698
A. Agriculture, forestry and fishing	989,903	3,456,499	224,840	1,280,367	7,203	554,878	275	44,836	1,222,221	5,336,580
1. Crop and animal production, hunting and related service activities	989,800	3,017,815	224,839	1,280,336	7,203	554,878	275	44,836	1,222,117	4,897,865
Growing of Wheat, Rice, Sugar Cane & Cotton	775,660	1,545,708	180,544	372,075	6,887	516,632	192	35,240	963,283	2,469,655
Growing of tropical, subtropical, pome and stone fruits & vegetables	269	3,214	40	5	-	-	32	254	341	3,473
Growing of other fruits, vegetables and crops	2,686	24,962	259	48,736	-	-	18	951	2,963	74,648
Raising of livestock and other related activities	80,600	753,537	30,807	680,805	265	25,915	19	4,848	111,691	1,465,105
Other agricultural support activities	130,585	690,395	13,189	178,716	51	12,331	14	3,543	143,839	884,985
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	1	-	-	-	-	-	-	-	1	-
03 - Fishing and aquaculture	102	438,684	1	31	-	-	-	-	103	438,714
B. Mining and quarrying	50	28,619	-	-	-	-	6	182	56	28,801
05 - Mining of coal and lignite	3	1	-	-	-	-	2	27	5	27
06 - Extraction of crude petroleum and natural gas	41	28,317	-	-	-	-	1	3	42	28,320
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	4	15	-	-	-	-	3	153	7	168
09 - Mining support service activities	2	286	-	-	-	-	-	-	2	286
C. Manufacturing	90,579	985,876	15,964	215,758	38	81,412	408	2,757,211	106,989	4,040,256
10 - Manufacture of food products	43,396	92,075	7,602	9,017	4	11	50	68,258	51,052	169,361
11 - Manufacture of beverages	852	2,661	22	1,492	-	-	7	7	881	4,159
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,465	37,218	2,426	19,571	9	63,974	75	405,793	3,975	526,556
Preparation and spinning of textile fibres	15	13,152	-	-	3	63,593	50	16,736	68	93,481
Weaving of textiles	61	23,380	16	10,047	5	381	2	15	84	33,823
Finishing of textiles	27	95	-	-	-	-	6	8,671	33	8,766
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	724	3	724
Manufacture of made-up textile articles, except apparel	598	217	2,273	9,284	1	-	1	119	2,873	9,620
Manufacture of carpets and rugs	1	-	-	-	-	-	2	379,205	3	379,205
Manufacture of other textiles n.e.c.	763	374	137	240	-	-	11	323	911	937
14 - Manufacture of wearing apparel	5,803	6,855	2,739	7,079	2	2	59	121,851	8,603	135,787
15 - Manufacture of leather and related products	864	725	38	13	2	66	3	2	907	806

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fit	186	65	27	6	-	-	2	2	215	72
Manufacture of luggage, handbags and the like, saddlery and harness	19	483	-	-	-	-	-	-	19	483
Manufacture of footwear	659	177	11	7	2	66	1	0	673	250
a. Leather wear	657	176	11	7	2	66	1	0	671	249
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	673	548	1	0	-	-	1	0	675	548
17 - Manufacture of paper and paper products	3	42	-	-	-	-	2	819	5	861
18 - Printing and reproduction of recorded media	540	6,370	8	2	-	-	65	1,290	613	7,662
Printing and other service activities related to printing	537	6,370	7	2	-	-	63	1,285	607	7,657
Reproduction of recorded media	3	-	1	-	-	-	2	5	6	5
19 - Manufacture of coke and refined petroleum products	36	1,698	-	-	-	-	-	-	36	1,698
20 - Manufacture of chemicals and chemical products	238	50,444	1	1	-	-	26	2,006,095	265	2,056,540
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	21	3,542	-	-	-	-	7	2,022	28	5,564
22 - Manufacture of rubber and plastics products	144	37	-	-	-	-	4	165	148	202
23 - Manufacture of other non-metallic mineral products	498	23,933	6	0	1	5	9	13,858	514	37,796
24 - Manufacture of basic metals	907	15,560	2	0	1	2	15	178	925	15,740
25 - Manufacture of fabricated metal products, except machinery and equipment	11	12	-	-	-	-	1	7	12	19
26 - Manufacture of computer, electronic and optical	187	8,385	288	18	-	-	3	188	478	8,591
27 - Manufacture of electrical equipment	104	7,015	1	140	-	-	4	298	109	7,453
28 - Manufacture of machinery and equipment	6	1,507	-	-	-	-	2	3	8	1,510
29 - Manufacture of motor vehicles, trailers and semi-trailers	10	4	-	-	-	-	4	415	14	419
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,611	3,380	5	1	3	3,211	2	14	2,621	6,606
32 - Other manufacturing	32,196	723,758	2,825	178,423	16	14,141	67	135,946	35,104	1,052,269
Manufacture of jewellery and related articles	1,086	36,078	37	505	3	-	17	1,997	1,143	38,579
Manufacture of imitation jewellery and related articles	10	738	-	-	-	-	2	931	12	1,669
Manufacture of musical instruments	2	31	-	-	1	4	-	-	3	35
Manufacture of sports goods	1	-	-	-	-	-	2	2	3	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	8,587	2,021	1,134	1,793	1	1	1	0	9,723	3,815
Manufacture of Handicrafts	164	318	65	1,937	-	-	-	-	229	2,254
Other manufacturing n.e.c.	22,346	684,573	1,589	174,189	11	14,136	43	133,015	23,989	1,005,913
33 - Repair and installation of machinery and equipment	11	106	-	-	-	-	1	2	12	108
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	117	21,504	117	21,504
Electric power generation, transmission and distribution	-	-	-	-	-	-	107	6,473	107	6,473
a) Hydal	-	-	-	-	-	-	23	4,005	23	4,005
b) Thermal	-	-	-	-	-	-	8	452	8	452
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	73	1,128	73	1,128
f) Other	-	-	-	-	-	-	3	889	3	889
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	15,026	1	15,026
Steam and air conditioning supply	-	-	-	-	-	-	9	5	9	5
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	2	7	224	13	226
36 - Water collection, treatment and supply	4	-	-	-	1	2	5	208	10	210
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	15	2	15
F. Construction	1,002	369,955	11	1,026	9	15,309	438	633,398	1,460	1,019,688
41 - Construction of buildings	779	248,826	10	1,026	7	13,304	382	590,253	1,178	853,408
42 - Civil engineering	221	121,104	1	-	2	2,005	52	42,930	276	166,039
43 - Specialized construction activities	2	25	-	-	-	-	4	216	6	241

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	721,583	4,304,081	65,319	1,219,458	336	163,070	8,144	3,588,819	795,382	9,275,428
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,375	110,482	35	6,307	3	59	99	35,707	11,512	152,555
46 - Wholesale trade, except of motor vehicles and motorcycles	581,920	3,006,194	55,782	1,168,170	238	112,871	686	298,018	638,626	4,585,252
47 - Retail trade, except of motor vehicles and motorcycles	128,288	1,187,404	9,502	44,982	95	50,140	7,359	3,255,095	145,244	4,537,621
H. Transportation and storage	497	39,676	4	0	2	2,509	104	57,787	607	99,973
49 - Land transport and transport via pipelines	454	26,978	1	0	2	2,509	61	39,242	518	68,730
50 - Water transport	1	-	-	-	-	-	1	25	2	25
51 - Air transport	-	-	-	-	-	-	5	6,912	5	6,912
52 - Warehousing and support activities for transportation	38	12,698	3	-	-	-	13	1,180	54	13,878
53 - Courier activities other than national post activities	4	-	-	-	-	-	24	10,428	28	10,428
I. Accommodation and food service activities	6,014	463,168	86	6,565	5	244	103	12,142	6,208	482,119
55 - Accommodation	4,751	453,749	24	3	5	244	81	8,212	4,861	462,208
56 - Food and beverage service activities	1,263	9,420	62	6,561	-	-	22	3,931	1,347	19,911
J. Information and communication	851	19,665	23	7,209	4	100	696	8,045,662	1,574	8,072,636
58 - Publishing activities	54	1,247	2	-	-	-	50	4,684	106	5,931
59 - Motion picture, video and television programme production, sound recording and music publishing activities	262	490	1	0	-	-	6	847	269	1,337
60 - Programming and broadcasting activities	-	-	-	-	-	-	1	5	1	5
61 - Telecommunications	323	3,098	-	-	-	-	390	6,546,949	713	6,550,047
62 - Computer programming, consultancy and related activities	202	14,817	20	7,209	4	100	165	312,867	391	334,993
63 - Information service activities	10	13	-	-	-	-	84	1,180,310	94	1,180,323
K. Real estate activities	555	156,573	40	53	14	3,314	45	216,931	654	376,871
L. Professional, scientific and technical activities	4,190	866,181	206	107,449	28	5,206	372	686,352	4,796	1,665,188
69 - Legal and accounting activities	1,164	498,472	112	65,817	20	5,192	50	26,696	1,346	596,177
70 - Activities of head offices; management consultancy activities	57	171,164	11	30,419	1	12	18	9,004	87	210,599
71 - Architectural and engineering activities; technical testing and analysis	2,665	138,006	27	2,642	7	2	100	9,770	2,799	150,420
72 - Scientific research and development	8	11	2	4	-	-	1	3	11	18
73 - Advertising and market research	39	5	2	4	-	-	32	123,880	73	123,889
74 - Other professional, scientific and technical activities	243	58,521	52	8,563	-	-	171	517,000	466	584,084
75 - Veterinary activities	14	2	-	-	-	-	-	-	14	2
M. Administrative and support service activities	1,787	371,340	114	2,755	569	46,483	275	238,753	2,745	659,332
77 - Rental and leasing activities	25	32,887	-	-	1	1,797	15	6,427	41	41,111
78 - Employment activities	23	52	1	-	-	-	7	1,831	31	1,883
79 - Travel agency, tour operator, reservation service and related activities	94	18,007	2	0	556	43,946	67	31,773	719	93,726
80 - Security and investigation activities	287	34,937	4	1	3	-	41	51,843	335	86,781
81 - Services to buildings and landscape activities	224	1,660	1	0	-	-	15	280	240	1,940
82 - Office administrative, office support and other business support activities	1,134	283,797	106	2,754	9	740	130	146,600	1,379	433,891
N. Education	2,786	137,352	1,802	138,924	21	8,550	734	2,776,821	5,343	3,061,647
O. Human health and social work activities	2,383	439,705	579	238,820	46	13,054	115	116,208	3,123	807,787
86 - Human health activities	2,381	439,704	576	238,820	21	13,007	55	88,066	3,033	779,598
87 - Residential care activities	-	-	-	-	25	47	7	2,274	32	2,321
88 - Social work activities with and without accommodation	2	1	3	-	-	-	53	25,868	58	25,869
P. Arts, entertainment and recreation	53	34	4	-	-	-	15	12,634	72	12,668
Q. Other service activities	452,430	1,686,847	78,218	1,011,023	186	653,952	3,591	8,057,171	534,425	11,408,992
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	35,817	56,133,129	35,817	56,133,129
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	715	33,751,306	715	33,751,306
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	35,102	22,381,823	35,102	22,381,823
VI. PERSONAL	42,174,194	199,918,057	17,977,918	57,506,819	20,049	27,188,710	26	993	60,172,187	284,614,579
A. Salaried persons	288,208	24,290,081	49,611	5,968,809	1,442	3,240,334	6	512	339,267	33,499,735
B. Self employed	6,985,020	80,672,551	2,354,675	21,632,488	6,473	9,015,442	17	468	9,346,185	111,320,950
C. Other Personal	34,900,966	94,955,425	15,573,632	29,905,522	12,134	14,932,934	3	13	50,486,735	139,793,894
VII. OTHER	29,490,834	43,067,476	13,374,730	8,237,824	4,206	1,127,474	1,779	4,470,329	42,871,549	56,903,103
Total	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973

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

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,670	33,267	35,936	2,610	30,558	33,168	3,260	31,127	34,387
	NFPSEs	-	729	729	-	3,241	3,241	22,979	2,975	25,954
	NBFCs & Fin Aux.	201	121,398	121,599	225	90,199	90,423	542	84,667	85,209
	Private Sector	1,643	36,337	37,981	2,151	39,129	41,280	2,879	43,491	46,370
	Trust Fund	1,555	38,699	40,254	1,290	45,463	46,753	1,810	54,323	56,133
	Personal	55,548	161,194	216,742	71,880	183,851	255,731	83,381	201,234	284,615
	Others	923	56,891	57,815	792	58,154	58,946	1,030	55,873	56,903
	Total	62,541	448,514	511,055	78,948	450,595	529,543	115,881	473,689	589,570
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	2,001	2,004	8	432	440	13	1,306	1,318
	NFPSEs	-	13	13	-	2,064	2,064	22,979	2,074	25,053
	NBFCs & Fin Aux.	0	5,429	5,429	0	4,045	4,046	0	4,746	4,747
	Private Sector	894	12,905	13,799	1,358	18,334	19,693	1,845	21,883	23,728
	Trust Fund	658	15,997	16,655	554	13,972	14,527	699	15,295	15,994
	Personal	32,802	46,895	79,697	42,098	58,772	100,870	49,052	62,776	111,828
	Others	355	4,385	4,741	122	2,379	2,501	196	2,607	2,803
	Total	34,712	87,626	122,337	44,141	99,998	144,140	74,785	110,687	185,472
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	3,024	3,027	2	603	606	2	358	360
	NFPSEs	-	714	714	-	1,050	1,050	-	771	771
	NBFCs & Fin Aux.	1	109,009	109,010	1	78,048	78,049	1	71,390	71,391
	Private Sector	379	20,835	21,215	383	12,190	12,573	453	10,573	11,027
	Trust Fund	257	11,699	11,956	219	18,758	18,977	531	25,888	26,419
	Personal	13,077	54,506	67,583	17,899	45,961	63,861	19,912	48,504	68,415
	Others	172	46,902	47,074	113	53,609	53,722	66	50,577	50,643
	Total	13,889	246,690	260,579	18,618	210,220	228,838	20,965	208,060	229,025
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,017	10,021	12,038	1,809	14,591	16,400	2,432	13,993	16,425
	NFPSEs	-	1	1	-	1	1	-	7	7
	NBFCs & Fin Aux.	0	0	0	0	646	646	270	80	350
	Private Sector	270	254	524	238	513	751	395	584	979
	Trust Fund	463	395	858	302	485	787	347	619	965
	Personal	5,435	4,250	9,685	6,533	6,093	12,626	8,184	6,625	14,808
	Others	166	474	639	359	527	886	516	672	1,188
	Total	7,678	14,461	22,139	9,242	22,856	32,098	12,144	22,580	34,724
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	136	136	0	184	184	0	69	69
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	0	0	0	6	6	3	117	121
	Trust Fund	-	506	506	-	389	389	-	399	399
	Personal	396	173	568	402	365	767	472	322	794
	Others	0	4	4	0	1	2	0	1	1
	Total	396	820	1,216	402	945	1,347	475	908	1,383
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	9,326	9,326	-	8,552	8,552	-	9,352	9,352
	NFPSEs	-	0	0	-	121	121	-	122	122
	NBFCs & Fin Aux.	-	1,527	1,527	-	254	254	-	1,588	1,588
	Private Sector	-	1,915	1,915	-	6,192	6,192	-	8,889	8,889
	Trust Fund	-	8,451	8,451	-	9,499	9,499	-	9,429	9,429
	Personal	-	49,556	49,556	-	64,931	64,931	-	74,375	74,375
	Others	-	4,529	4,529	-	958	958	-	1,516	1,516
	Total	-	75,304	75,304	-	90,507	90,507	-	105,272	105,272

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-				-	-	-
	Govt.	648	8,254	8,902	790	4,837	5,627	812	4,543	5,355
	NFPSEs	-	0	0		4	4	0	0	0
	NBFCs & Fin Aux.	200	4,018	4,219	223	5,595	5,818	270	5,338	5,609
	Private Sector	100	390	490	170	873	1,043	179	849	1,028
	Trust Fund	174	1,628	1,801	211	2,271	2,482	231	2,580	2,810
	Personal	3,776	2,798	6,574	4,913	4,406	9,319	5,692	4,912	10,604
	Others	266	560	825	198	664	862	251	484	735
	Total	5,164	17,648	22,812	6,505	18,651	25,156	7,435	18,707	26,142
AJK	Foreign	-	-	-				-	-	-
	Govt.	-	504	504		1,360	1,360	-	1,506	1,506
	NFPSEs	-	-	-				-	-	-
	NBFCs & Fin Aux.	-	1,414	1,414		1,610	1,610	-	1,524	1,524
	Private Sector	0	38	38	2	1,020	1,022	3	595	598
	Trust Fund	3	24	27	3	89	92	4	113	117
	Personal	26	3,016	3,042	35	3,322	3,357	70	3,720	3,790
	Others	-	37	37		16	16	-	17	17
	Total	29	5,032	5,061	40	7,418	7,458	77	7,476	7,553

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	89,477,776	82,828,939	98,952,911	57,851,961	103,316,467	70,178,374
5,000 to 10,000	852,274	5,001,587	1,603,094	10,989,228	937,486	6,393,429
10,000 to 20,000	149,312	2,079,821	659,582	9,153,063	646,260	8,945,722
20,000 to 25,000	35,963	798,874	165,161	3,655,902	154,716	3,433,951
25,000 to 30,000	23,940	651,285	107,506	2,927,382	97,237	2,649,666
30,000 to 40,000	31,865	1,096,561	130,215	4,469,627	166,681	5,796,329
40,000 to 50,000	21,876	969,704	81,145	3,623,283	41,435	1,839,044
50,000 to 60,000	29,429	1,534,265	63,503	3,400,638	63,149	3,389,193
60,000 to 70,000	8,512	549,098	33,051	2,132,510	30,765	1,987,223
70,000 to 80,000	6,915	516,795	27,233	2,033,126	42,135	3,148,293
80,000 to 90,000	5,957	503,552	17,749	1,500,331	17,259	1,459,296
90,000 to 100,000	4,914	466,047	15,341	1,453,994	14,162	1,343,856
100,000 to 200,000	39,825	5,208,532	77,883	10,255,108	80,855	10,681,075
200,000 to 300,000	20,858	4,830,662	28,676	6,663,024	29,688	6,901,112
300,000 to 400,000	11,395	3,794,502	15,233	5,078,953	15,972	5,324,684
400,000 to 500,000	8,344	3,641,508	9,909	4,293,737	10,740	4,657,695
500,000 to 600,000	18,849	9,623,502	21,363	10,918,524	22,705	11,598,542
600,000 to 700,000	4,391	2,778,902	5,503	3,485,126	6,027	3,828,448
700,000 to 800,000	3,398	2,491,551	4,099	3,006,623	4,746	3,492,683
800,000 to 900,000	2,760	2,301,732	3,299	2,745,134	4,009	3,339,385
900,000 to 1,000,000	2,304	2,162,303	3,378	3,196,988	3,910	3,694,454
1,000,000 to 2,000,000	24,983	29,424,334	29,521	34,641,768	32,522	38,286,877
2,000,000 to 3,000,000	8,044	18,205,576	9,792	22,134,449	10,991	24,981,300
3,000,000 to 4,000,000	2,842	9,395,887	3,166	10,402,306	3,702	12,128,127
4,000,000 to 5,000,000	1,538	6,620,688	1,867	8,083,438	2,366	10,318,521
5,000,000 to 6,000,000	3,534	17,942,579	4,230	21,532,413	4,583	23,379,148
6,000,000 to 7,000,000	602	3,796,870	780	4,939,917	893	5,657,885
7,000,000 to 8,000,000	380	2,790,843	531	3,922,585	652	4,801,218
8,000,000 to 9,000,000	329	2,731,169	420	3,491,915	462	3,831,435
9,000,000 to 10,000,000	269	2,543,532	289	2,711,230	319	2,988,101
10,000,000 to 100,000,000	3,194	63,089,088	4,021	93,633,805	4,233	82,663,346
100,000,000 & Over	383	220,685,190	336	171,214,666	442	216,451,562
Total	90,806,955	511,055,476	102,080,787	529,542,755	105,767,569	589,569,973

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	72,001,405	59,173,527	31,268,174	10,958,842	16,796	14,961	30,092	31,044	103,316,467	70,178,374
5,000 to 10,000	722,233	4,997,213	210,133	1,359,592	1,426	10,117	3,694	26,507	937,486	6,393,429
10,000 to 20,000	532,588	7,396,655	108,640	1,477,251	1,068	15,288	3,964	56,528	646,260	8,945,722
20,000 to 25,000	128,897	2,861,276	24,270	538,089	318	7,055	1,231	27,532	154,716	3,433,951
25,000 to 30,000	81,241	2,213,983	14,677	399,602	288	7,922	1,031	28,159	97,237	2,649,666
30,000 to 40,000	146,221	5,093,378	18,547	636,719	375	12,972	1,538	53,360	166,681	5,796,329
40,000 to 50,000	28,649	1,267,011	11,395	509,778	258	11,534	1,133	50,721	41,435	1,839,044
50,000 to 60,000	50,697	2,725,772	10,911	577,421	659	33,814	882	48,185	63,149	3,389,193
60,000 to 70,000	25,291	1,623,584	4,645	299,806	181	11,759	648	42,154	30,765	1,987,223
70,000 to 80,000	28,614	2,135,708	12,708	951,871	169	12,591	644	48,123	42,135	3,148,293
80,000 to 90,000	13,920	1,176,995	2,758	233,062	109	9,180	472	40,859	17,259	1,459,296
90,000 to 100,000	11,272	1,069,610	2,301	218,529	119	11,325	470	44,391	14,162	1,343,856
100,000 to 200,000	66,772	8,096,047	15,935	2,034,270	1,586	192,890	2,562	357,869	80,855	10,681,075
200,000 to 300,000	21,389	4,983,436	6,427	1,471,740	767	176,727	1,105	269,209	29,688	6,901,112
300,000 to 400,000	11,418	3,814,561	3,489	1,147,973	445	149,394	620	212,757	15,972	5,324,684
400,000 to 500,000	7,471	3,251,883	2,191	940,023	608	257,456	470	208,333	10,740	4,657,695
500,000 to 600,000	15,256	7,796,724	5,547	2,822,863	1,450	736,405	452	242,550	22,705	11,598,542
600,000 to 700,000	4,196	2,669,790	1,269	798,336	212	134,848	350	225,474	6,027	3,828,448
700,000 to 800,000	3,261	2,403,019	1,046	764,676	185	136,116	254	188,873	4,746	3,492,683
800,000 to 900,000	2,863	2,386,665	797	660,015	159	132,677	190	160,028	4,009	3,339,385
900,000 to 1,000,000	2,843	2,692,470	714	670,553	192	178,804	161	152,627	3,910	3,694,454
1,000,000 to 2,000,000	21,510	25,473,546	7,529	8,654,657	2,492	2,838,729	991	1,319,945	32,522	38,286,877
2,000,000 to 3,000,000	7,143	16,245,529	2,396	5,401,706	979	2,252,078	473	1,081,986	10,991	24,981,300
3,000,000 to 4,000,000	2,495	8,172,300	756	2,449,139	281	927,992	170	578,796	3,702	12,128,127
4,000,000 to 5,000,000	1,641	7,177,967	399	1,711,825	191	828,237	135	600,492	2,366	10,318,521
5,000,000 to 6,000,000	2,802	14,292,375	1,044	5,291,839	477	2,432,186	260	1,362,748	4,583	23,379,148
6,000,000 to 7,000,000	600	3,799,202	131	825,166	93	589,177	69	444,340	893	5,657,885
7,000,000 to 8,000,000	382	2,806,617	137	1,009,387	63	464,635	70	520,579	652	4,801,218
8,000,000 to 9,000,000	274	2,274,101	85	702,946	62	511,665	41	342,722	462	3,831,435
9,000,000 to 10,000,000	201	1,880,205	62	579,814	34	319,566	22	208,517	319	2,988,101
10,000,000 to 100,000,000	2,122	37,880,688	732	11,991,859	654	12,328,512	725	20,562,287	4,233	82,663,346
100,000,000 & Over	29	6,465,549	13	1,884,702	21	4,217,654	379	203,883,656	442	216,451,562
Total	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	511,264	97,153,147	508,724	119,721,001	518,198	127,785,370
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,920	3,095,146	6,222	3,200,899	5,688	3,086,335
A. Transport Equipment	3,473	2,398,117	3,501	2,726,761	3,339	2,673,696
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,447	697,029	2,721	474,138	2,349	412,639
V. Real Estate	54,959	30,380,111	108,138	50,103,608	114,640	49,880,870
A. Land	21,797	6,020,289	40,175	8,296,384	44,077	8,803,714
1. Residential	-	-	81	54,095	79	48,738
(a) House	-	-	81	54,095	79	48,738
(b) Flat	-	-	-	-	-	-
2. Non-Residential	21,797	6,020,289	40,094	8,242,289	43,998	8,754,976
(a) Commercial	-	6,020,289	51	53,902	53	53,167
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	21,797	6,020,289	39,987	8,151,219	43,499	8,383,439
(d) Others	-	-	56	37,168	446	318,370
B. Buildings:	33,162	24,359,822	67,963	41,807,224	70,563	41,077,156
1. Residential	24,957	19,069,896	31,273	23,146,429	36,497	23,769,681
(a) House	24,797	18,826,792	31,105	22,919,137	36,330	23,548,837
(b) Flat	160	243,104	168	227,292	167	220,844
2. Non-Residential	8,205	5,289,926	36,690	18,660,795	34,066	17,307,475
(a) Commercial	1,010	765,805	997	688,775	964	659,929
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	66	-	-	-	-	-
(d) Others	7,129	4,524,121	35,693	17,972,020	33,102	16,647,546
VI. Fixed Deposits and Insurance Policies	2,190	612,405	2,447	667,069	2,737	865,244
A. Bank Deposits	2,190	612,405	2,447	667,069	2,737	865,244
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,018	547,445	2,352	625,279	2,316	641,065
3. Other Deposits	172	64,960	95	41,790	421	224,179
B. Insurance Policies	-	-	-	-	-	-
VII. Others	255,142	41,465,778	446,452	65,001,941	444,172	74,221,250
A. Other Secured Advances	96,456	16,391,234	74,927	15,007,182	85,403	23,552,960
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	96,456	16,391,234	74,927	15,007,182	85,403	23,552,960
B. Advances Secured by Guarantee(s)	158,686	25,074,544	371,525	49,994,759	358,769	50,668,290
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	158,686	25,074,544	371,525	49,994,759	358,769	50,668,290
VIII. Unsecured Advances	4,500,683	189,019,742	4,243,130	154,918,749	4,574,196	152,097,289
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	534	730,823	908,770	9,742,488	1,274,020	4,235,601
3. Others	4,500,149	188,288,919	3,334,360	145,176,261	3,300,176	147,861,688
Total	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks As on 31st December, 2023

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver								
Ornaments and Precious Metals	400,983	99,387,856	117,137	28,353,213	78	44,301	518,198	127,785,370
II. Securities, Shares and Other								
Financial Instruments:	-	-	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks As on 31st December, 2023

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,178	2,929,683	509	156,160	1	492	5,688	3,086,335
A. Transport Equipments	3,228	2,583,164	110	90,040	1	492	3,339	2,673,696
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,950	346,519	399	66,120	-	-	2,349	412,639
V. Real Estate	101,442	43,631,257	13,183	6,236,076	15	13,537	114,640	49,880,870
A. Land	40,724	8,249,685	3,338	540,493	15	13,537	44,077	8,803,714
1. Residential	77	48,504	2	234	-	-	79	48,738
(a) House	77	48,504	2	234	-	-	79	48,738
2. Non-Residential	40,647	8,201,181	3,336	540,258	15	13,537	43,998	8,754,976
(a) Commercial	49	49,790	4	3,377	-	-	53	53,167
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	40,179	7,843,951	3,305	525,951	15	13,537	43,499	8,383,439
d) Other	419	307,441	27	10,930	-	-	446	318,370
B. Buildings:	60,718	35,381,573	9,845	5,695,583	-	-	70,563	41,077,156
1. Residential	31,503	20,539,251	4,994	3,230,429	-	-	36,497	23,769,681
(a) House	31,372	20,375,488	4,958	3,173,349	-	-	36,330	23,548,837
(b) Flat	131	163,763	36	57,080	-	-	167	220,844
2. Non-Residential	29,215	14,842,321	4,851	2,465,154	-	-	34,066	17,307,475
(a) Commercial	910	616,903	54	43,026	-	-	964	659,929
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	-	-	-	-	-	-	-	-
d) Other	28,305	14,225,418	4,797	2,422,129	-	-	33,102	16,647,546
VI. Fixed Deposits and Insurance Policies	2,009	703,343	728	161,902	-	-	2,737	865,244
A. Bank Deposits	2,009	703,343	728	161,902	-	-	2,737	865,244
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	1,683	503,271	633	137,794	-	-	2,316	641,065
3. Other Deposits	326	200,071	95	24,108	-	-	421	224,179
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	332,645	58,408,330	109,917	13,718,972	1,610	2,093,948	444,172	74,221,250
A. Other Secured Advances	66,852	18,586,117	16,941	2,872,896	1,610	2,093,948	85,403	23,552,960
1. Receivables	-	-	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-	-	-
3. Others	66,852	18,586,117	16,941	2,872,896	1,610	2,093,948	85,403	23,552,960
B. Advances Secured by Guarantee(s)	265,793	39,822,213	92,976	10,846,077	-	-	358,769	50,668,290
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	265,793	39,822,213	92,976	10,846,077	-	-	358,769	50,668,290
VIII. Unsecured Advances	3,598,851	120,199,171	975,287	31,877,524	58	20,594	4,574,196	152,097,289
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	1,036,281	3,732,228	237,739	503,372	-	-	1,274,020	4,235,601
3. Others	2,562,570	116,466,943	737,548	31,374,152	58	20,594	3,300,176	147,861,688
Total	4,441,108	325,259,640	1,216,761	80,503,846	1,762	2,172,871	5,659,631	407,936,358

8.8 Advances Classified by Borrowers

Borrower	Microfinance Banks					
	(Thousand Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,991,584	249,243,488	1,882,887	294,054,798	1,890,189	316,027,410
A. Agriculture, forestry and fishing	1,458,330	172,824,406	1,434,557	218,373,723	1,466,706	241,964,084
1. Crop and animal production, hunting and related service activities	1,458,293	172,817,243	1,433,106	218,201,298	1,465,505	241,808,389
Growing of Wheat, Rice, Sugar Cane & Cotton	510,457	54,679,525	616,146	87,936,992	618,832	101,573,497
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,978	768,617	3,562	457,278	2,528	373,518
Growing of other fruits, vegetables and crops	21,602	3,256,241	36,376	4,770,145	39,917	5,203,930
Raising of livestock and other related activities	764,471	93,768,995	741,496	118,756,827	758,523	127,932,344
Other agricultural support activities	155,785	20,343,865	35,526	6,280,055	45,705	6,725,101
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	37	7,163	1,451	172,425	1,201	155,695
B. Mining and quarrying	1	59	2	332	3	832
05 - Mining of coal and lignite	-	-	1	273	2	773
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	58,391	5,528,414	46,287	6,108,306	45,341	7,237,322
10 - Manufacture of food products	11,827	1,223,686	10,562	1,238,286	10,005	1,149,495
11 - Manufacture of beverages	309	66,698	387	80,688	382	72,313
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	1,907	161,772	3,275	1,467,666	4,967	2,901,308
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	13	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	340	59,956	278	64,418	223	52,301
Manufacture of carpets and rugs	284	28,493	217	27,686	179	22,702
Manufacture of other textiles n.e.c.	1,282	73,310	2,779	1,375,550	4,564	2,826,293
14 - Manufacture of wearing apparel	6,439	421,679	5,713	410,474	5,617	407,749
15 - Manufacture of leather and related products	305	30,333	298	46,586	285	50,409

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	133	18,665	80	13,535	65	11,609
Manufacture of luggage, handbags and the like, saddlery and harness	4	816	105	23,461	113	29,680
Manufacture of footwear	168	10,852	113	9,590	107	9,120
a. Leather wear	168	10,852	112	9,390	106	8,929
b. Rubber and Plastic wear	-	-	1	200	1	191
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	274	42,304	294	47,382	282	43,867
17 - Manufacture of paper and paper products	9	2,494	9	1,968	7	1,660
18 - Printing and reproduction of recorded media	173	29,776	162	32,227	158	30,877
Printing and other service activities related to printing	173	29,776	162	32,227	158	30,877
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	234	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,302	8	675	7	491
22 - Manufacture of rubber and plastics products	6	942	10	7,432	9	6,491
23 - Manufacture of other non-metallic mineral products	350	65,468	268	60,758	235	54,102
24 - Manufacture of basic metals	327	50,243	310	49,879	291	44,241
25 - Manufacture of fabricated metal products, except machinery and equipment	28,658	2,046,594	17,584	1,236,497	16,203	1,153,973
26 - Manufacture of computer, electronic and optical products	611	65,279	381	46,322	331	39,903
27 - Manufacture of electrical equipment	-	-	11	23,249	10	17,433
28 - Manufacture of machinery and equipment	3	71	3	71	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	21	1,228	11	626	11	593
31 - Manufacture of furniture	724	104,571	599	91,230	505	75,761
32 - Other manufacturing	6,431	1,213,742	6,398	1,266,057	6,029	1,186,286
Manufacture of jewellery and related articles	161	83,863	84	16,615	69	11,596
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,456	16	1,280	18	1,378
Manufacture of sports goods	23	1,304	119	23,823	102	20,233
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	184	17,349	321	61,532	282	55,858
Manufacture of Handicrafts	164	9,117	438	40,897	404	39,582
Other manufacturing n.e.c.	5,886	1,100,653	5,420	1,121,910	5,154	1,057,639
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	887	777,810	1,233	1,361,157	1,727	2,165,657
Electric power generation, transmission and distribution	887	777,810	1,233	1,361,157	1,727	2,165,657
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	887	777,810	1,233	1,361,157	1,727	2,165,657
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,849	3,431,953	8,646	2,978,640	8,961	3,219,324
41 - Construction of buildings	8,849	3,431,953	8,646	2,978,640	8,961	3,219,324
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

		Microfinance Banks				(Thousand Rupees)
Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	251,225	42,052,130	232,144	45,692,394	217,656	43,811,015
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,128	824,312	2,673	505,511	2,510	472,554
46 - Wholesale trade, except of motor vehicles and motorcycles	49,109	8,397,356	45,755	10,508,550	39,939	9,875,574
47 - Retail trade, except of motor vehicles and motorcycles	198,988	32,830,462	183,716	34,678,334	175,207	33,462,887
H. Transportation and storage	2,517	1,574,201	2,116	1,374,442	1,836	427,053
49 - Land transport and transport via pipelines	2,424	1,564,034	2,022	1,362,263	1,761	416,556
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	93	10,167	94	12,180	75	10,498
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,270	343,646	1,974	325,182	1,834	292,686
55 - Accommodation	1,102	241,096	1,043	236,913	950	211,388
56 - Food and beverage service activities	1,168	102,550	931	88,269	884	81,299
J. Information and communication	260	38,868	235	37,749	206	31,805
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	141	19,011	123	19,055	108	16,542
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	102	17,699	105	15,725	96	14,537
62 - Computer programming, consultancy and related activities	17	2,158	7	2,969	2	726
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	56	3,478	17	1,704	15	1,619
L. Professional, scientific and technical activities	2,705	349,065	2,451	394,394	2,080	359,010
69 - Legal and accounting activities	1,080	203,424	1,589	294,595	1,438	272,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	477	52,204	316	44,941	237	42,626
72 - Scientific research and development	-	-	1	199	1	199
73 - Advertising and market research	1,143	92,711	510	49,257	377	39,982
74 - Other professional, scientific and technical activities	4	526	2	286	1	138
75 - Veterinary activities	1	200	33	5,116	26	3,515
M. Administrative and support service activities	112,561	12,907,374	75,097	8,878,539	65,215	7,703,152
77 - Rental and leasing activities	100	9,652	65	7,379	49	6,476
78 - Employment activities	109,304	12,383,308	71,703	8,353,885	61,818	7,158,597
79 - Travel agency, tour operator, reservation service and related activities	145	16,141	81	10,855	64	9,107
80 - Security and investigation activities	2	70	2	70	1	0
81 - Services to buildings and landscape activities	48	8,479	38	6,984	34	6,093
82 - Office administrative, office support and other business support activities	2,962	489,724	3,208	499,366	3,249	522,879
N. Education	741	210,247	5,174	671,332	9,888	1,110,918
O. Human health and social work activities	22,925	1,756,778	23,663	2,095,962	24,185	2,188,476
86 - Human health activities	325	59,304	392	82,156	358	75,065
87 - Residential care activities	22,600	1,697,474	23,271	2,013,806	23,827	2,113,411
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	5,135	411,255	2,477	272,743	1,832	221,423
Q. Other service activities	64,731	7,033,803	46,814	5,488,199	42,704	5,293,034
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,300,239	106,006,612	3,403,622	93,874,507	3,735,708	84,616,244
A. Bank Employees	7,655	4,065,921	6,898	4,920,968	6,816	5,151,834
1) For house building	740	2,712,144	783	3,341,704	811	3,484,355
2) For transport i.e. purchase of car etc.	1,268	596,235	1,195	635,452	1,152	658,258
3) Other purposes	5,647	757,542	4,920	943,812	4,853	1,009,222
B. Consumer Financing	3,044,208	81,329,389	3,189,426	72,519,190	3,512,417	61,604,575
1) For house building	118,210	40,295,427	141,993	44,774,010	140,901	43,953,404
2) For transport i.e. purchase of car etc	2,199	1,489,635	1,751	1,358,171	1,557	1,283,935
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,923,799	39,544,328	3,045,682	26,387,010	3,369,959	16,367,236
C) Other	248,376	20,611,302	207,298	16,434,349	216,475	17,859,835
VII. OTHER	39,335	6,476,229	28,604	5,683,963	33,734	7,292,704
Total	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,441,108	325,259,640	1,216,761	80,503,846	1,762	2,172,871	5,659,631	407,936,358
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Mudarabah	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,432,525	250,226,097	435,903	63,628,689	1,761	2,172,623	1,890,189	316,027,410
A. Agriculture, forestry and fishing	1,130,917	191,646,986	335,357	50,311,212	32	5,885	1,466,706	241,964,084
1. Crop and animal production, hunting and related service activities	1,130,010	191,523,873	335,463	50,278,631	32	5,885	1,465,595	241,808,389
Growing of Wheat, Rice, Sugar Cane & Cotton	500,991	83,398,223	117,813	18,170,571	28	4,702	618,832	101,573,497
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,048	318,206	480	55,311	-	-	2,528	373,518
Growing of other fruits, vegetables and crops	36,377	4,778,309	3,539	425,458	1	163	39,917	5,203,930
Raising of livestock and other related activities	549,412	97,044,854	209,108	30,886,470	3	1,020	758,523	127,932,344
Other agricultural support activities	41,182	5,984,280	4,523	740,821	-	-	45,705	6,725,101
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-	-	-
3. Fishing and aquaculture	907	123,114	294	32,581	-	-	1,201	155,695
B. Mining and quarrying	3	832	-	-	-	-	3	832
05 - Mining of coal and lignite	2	773	-	-	-	-	2	773
06 - Extraction of crude petroleum and natural gas	1	59	-	-	-	-	1	59
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	33,275	5,976,810	12,065	1,259,846	1	666	45,341	7,237,322
10 - Manufacture of food products	8,960	1,034,889	1,045	114,606	-	-	10,005	1,149,495
11 - Manufacture of beverages	377	71,586	5	727	-	-	382	72,313
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,707	2,342,716	1,259	557,927	1	666	4,967	2,901,308
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	23	5,053	200	47,248	-	-	223	52,301
Manufacture of carpets and rugs	121	18,488	58	4,214	-	-	179	22,702
Manufacture of other textiles n.e.c.	3,562	2,319,162	1,001	506,464	1	666	4,564	2,826,293
14 - Manufacture of wearing apparel	1,853	204,135	3,764	203,614	-	-	5,617	407,749
15 - Manufacture of leather and related products	253	47,821	32	2,588	-	-	285	50,409

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	62	11,427	3	183	-	-	65	11,609
Manufacture of luggage, handbags and the like, saddlery and harness	105	27,967	8	1,713	-	-	113	29,680
Manufacture of footwear	86	8,427	21	692	-	-	107	9,120
a. Leather wear	85	8,236	21	692	-	-	106	8,929
b. Rubber and Plastic wear	1	191	-	-	-	-	1	191
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	281	43,807	1	60	-	-	282	43,867
17 - Manufacture of paper and paper products	5	1,624	2	36	-	-	7	1,660
18 - Printing and reproduction of recorded media	157	30,577	1	300	-	-	158	30,877
Printing and other service activities related to printing	157	30,577	1	300	-	-	158	30,877
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	-	-	-	-	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4	381	3	110	-	-	7	491
22 - Manufacture of rubber and plastics products	9	6,491	-	-	-	-	9	6,491
23 - Manufacture of other non-metallic mineral products	228	53,716	7	387	-	-	235	54,102
24 - Manufacture of basic metals	290	44,231	1	11	-	-	291	44,241
25 - Manufacture of fabricated metal products, except machinery and equipment	12,206	918,157	3,997	235,816	-	-	16,203	1,153,973
26 - Manufacture of computer, electronic and optical products	201	32,784	130	7,119	-	-	331	39,903
27 - Manufacture of electrical equipment	10	17,433	-	-	-	-	10	17,433
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	10	553	1	40	-	-	11	593
31 - Manufacture of furniture	437	71,053	68	4,709	-	-	505	75,761
32 - Other manufacturing	4,280	1,054,488	1,749	131,797	-	-	6,029	1,186,286
Manufacture of jewellery and related articles	67	11,564	2	32	-	-	69	11,596
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	9	1,002	9	376	-	-	18	1,378
Manufacture of sports goods	89	19,597	13	636	-	-	102	20,233
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	244	52,712	38	3,146	-	-	282	55,858
Manufacture of Handicrafts	142	17,780	262	21,802	-	-	404	39,582
Other manufacturing n.e.c.	3,729	951,833	1,425	105,806	-	-	5,154	1,057,639
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	1,727	2,165,657	1,727	2,165,657
Electric power generation, transmission and distribution	-	-	-	-	1,727	2,165,657	1,727	2,165,657
a) Hydel	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	1,727	2,165,657	1,727	2,165,657
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas, distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7,670	2,719,864	1,291	499,460	-	-	8,961	3,219,324
41 - Construction of buildings	7,670	2,719,864	1,291	499,460	-	-	8,961	3,219,324
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	174,067	36,336,971	43,588	7,473,629	1	415	217,656	43,811,015
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,500	466,117	10	6,437	-	-	2,510	472,554
46 - Wholesale trade, except of motor vehicles and motorcycles	33,449	8,166,826	6,490	1,708,748	-	-	39,939	9,875,574
47 - Retail trade, except of motor vehicles and motorcycles	138,118	27,704,028	37,088	5,758,444	1	415	175,207	33,462,887
H. Transportation and storage	1,474	365,743	362	61,310	-	-	1,836	427,053
49 - Land transport and transport via pipelines	1,409	355,950	352	60,606	-	-	1,761	416,556
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	65	9,793	10	705	-	-	75	10,498
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,609	277,838	225	14,848	-	-	1,834	292,686
55 - Accommodation	928	204,309	22	7,079	-	-	950	211,388
56 - Food and beverage service activities	681	73,529	203	7,769	-	-	884	81,299
J. Information and communication	199	31,393	7	412	-	-	206	31,805
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	102	16,146	6	397	-	-	108	16,542
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	95	14,521	1	15	-	-	96	14,537
62 - Computer programming, consultancy and related activities	2	726	-	-	-	-	2	726
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	11	1,505	4	114	-	-	15	1,619
L. Professional, scientific and technical activities	1,714	311,253	366	47,758	-	-	2,080	359,010
69 - Legal and accounting activities	1,233	238,615	205	33,935	-	-	1,438	272,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	207	39,482	30	3,144	-	-	237	42,626
72 - Scientific research and development	1	199	-	-	-	-	1	199
73 - Advertising and market research	248	29,341	129	10,641	-	-	377	39,982
74 - Other professional, scientific and technical activities	1	138	-	-	-	-	1	138
75 - Veterinary activities	24	3,477	2	30	-	-	26	3,515
M. Administrative and support service activities	51,201	6,403,939	13,914	1,299,213	-	-	65,215	7,703,152
77 - Rental and leasing activities	38	5,811	11	665	-	-	49	6,476
78 - Employment activities	48,558	5,958,497	13,260	1,200,100	-	-	61,818	7,158,597
79 - Travel agency, tour operator, reservation service and related activities	58	8,226	6	882	-	-	64	9,107
80 - Security and investigation activities	1	0	-	-	-	-	1	0
81 - Services to buildings and landscape activities	34	6,093	-	-	-	-	34	6,093
82 - Office administrative, office support and other business support activities	2,612	425,312	637	97,567	-	-	3,249	522,879
N. Education	8,084	900,789	1,804	210,129	-	-	9,888	1,110,918
O. Human health and social work activities	9,788	1,405,802	14,397	782,673	-	-	24,185	2,188,476
86 - Human health activities	294	62,622	64	12,443	-	-	358	75,065
87 - Residential care activities	9,494	1,343,181	14,333	770,230	-	-	23,827	2,113,411
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	1,131	170,379	701	51,044	-	-	1,832	221,423
Q. Other service activities	31,282	3,675,993	11,422	1,617,040	-	-	42,704	5,293,034
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	2,958,951	68,649,208	776,757	15,967,036	-	-	3,735,708	84,616,244
A. Bank Employees	6,219	4,744,556	597	407,279	-	-	6,816	5,151,834
1) For house building	735	3,226,803	76	257,552	-	-	811	3,484,355
2) For transport i.e. purchase of car etc.	1,094	591,493	58	66,765	-	-	1,152	658,258
3) Other purposes	4,390	926,260	463	82,962	-	-	4,853	1,009,222
B. Consumer Financing	2,841,767	51,235,112	670,650	10,369,463	-	-	3,512,417	61,604,575
1) For house building	113,425	35,998,265	27,476	7,955,139	-	-	140,901	43,953,404
2) For transport i.e. purchase of car etc	1,536	1,264,483	21	19,452	-	-	1,557	1,283,935
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-	-	-
5) Personal loans	2,726,806	13,972,364	643,153	2,394,871	-	-	3,369,959	16,367,236
C) Other	110,965	12,669,541	105,510	5,190,294	-	-	216,475	17,859,835
VII. OTHER	29,632	6,384,334	4,101	908,121	1	248	33,734	7,292,704
Total	4,441,108	325,259,640	1,216,761	80,583,846	1,762	2,172,871	5,659,631	407,836,358

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

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Dec-22	Sep-23	Dec-23
0.00	9,354,051	25,865,472	26,968,547
1.00	-	-	-
2.00	-	-	-
3.00	240,821	351,898	332,463
4.00	73,847	155,960	213,229
5.00	14,035,139	14,152,356	14,170,324
6.00	5,250	-	-
7.00	33,939	27,038	32,044
8.00	477,589	3,459,311	1,029,265
9.00	207,951	-	-
10.00	742,454	1,271,004	93,979
11.00	11,541	6,730	8,690
12.00	13,432	11,099	4,234
13.00	196,269	59,944	64,569
14.00	137,394	20,260	12,000
15.00	733,585	498,918	103,897
16.00	338,734	58,905	52,762
17.00	261,666	46,542	32,269
18.00	1,164,529	616,628	245,190
19.00	840,046	329,211	256,806
20.00	3,528,928	1,489,466	1,098,875
21.00	3,403,716	2,084,547	1,400,459
22.00	4,965,711	3,009,844	2,545,682
23.00	5,982,161	3,766,273	3,228,026
24.00	6,123,181	3,863,441	2,568,589
25.00	11,914,287	5,414,789	4,136,327
26.00	19,516,782	7,024,761	4,662,959
27.00	13,426,515	5,932,035	3,780,642
28.00	28,819,193	11,551,324	5,809,444
29.00	13,470,521	8,544,358	6,435,430
30.00	16,146,902	9,936,679	7,001,835
31.00	15,227,675	16,487,763	12,976,027
32.00	27,048,374	22,257,909	19,044,375
33.00	33,868,829	18,814,252	15,469,946
34.00	30,433,447	25,427,470	21,950,598
35.00	13,531,428	13,813,270	11,700,089
36.00	23,981,233	36,088,283	20,695,164
37.00	11,891,301	26,347,021	32,528,839
38.00	4,264,389	15,209,941	29,878,532
39.00	1,119,797	9,851,918	23,644,597
40.00	990,343	20,924,167	29,437,696
41.00	1,752,488	15,744,322	17,425,926
42.00	9,507,966	17,144,580	29,247,558
43.00	879,039	6,157,908	6,072,675
44.00	1,830,288	8,376,009	7,467,903
45.00	916,583	3,163,138	3,137,431
46.00	5,200,613	3,458,858	3,813,862
47.00	3,222,809	4,427,348	4,375,990
48.00	7,381,986	4,602,760	3,261,043
49.00	2,636,215	2,078,928	3,825,150
50.00 & above	9,875,394	13,688,626	25,694,421
Total	361,726,329	393,613,267	407,936,358

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

8.9.1 Advances Classified by Rate of Interest and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	23,133,482	3,827,612	7,452	26,968,547
1.00	-	-	-	-
2.00	-	-	-	-
3.00	298,056	34,407	-	332,463
4.00	174,414	38,816	-	213,229
5.00	12,134,430	2,035,895	-	14,170,324
6.00	-	-	-	-
7.00	32,044	-	-	32,044
8.00	1,028,240	1,025	-	1,029,265
9.00	-	-	-	-
10.00	86,228	7,751	-	93,979
11.00	7,990	700	-	8,690
12.00	3,899	336	-	4,234
13.00	63,018	1,551	-	64,569
14.00	9,645	2,355	-	12,000
15.00	97,638	6,259	-	103,897
16.00	50,335	2,427	-	52,762
17.00	24,134	8,135	-	32,269
18.00	225,621	19,569	-	245,190
19.00	220,957	35,849	-	256,806
20.00	1,000,980	96,205	1,690	1,098,875
21.00	1,172,329	228,130	-	1,400,459
22.00	2,197,249	348,434	-	2,545,682
23.00	2,813,469	411,871	2,686	3,228,026
24.00	2,277,533	289,236	1,819	2,568,589
25.00	3,495,631	478,451	162,244	4,136,327
26.00	4,074,227	488,224	100,508	4,662,959
27.00	3,347,534	433,108	-	3,780,642
28.00	4,243,660	1,553,290	12,494	5,809,444
29.00	5,943,235	432,373	59,821	6,435,430
30.00	5,692,664	1,252,150	57,020	7,001,835
31.00	9,911,158	3,038,718	26,151	12,976,027
32.00	14,843,603	3,844,456	356,316	19,044,375
33.00	11,029,171	4,218,704	222,071	15,469,946
34.00	18,419,435	2,385,222	1,145,941	21,950,598
35.00	9,320,774	2,378,645	670	11,700,089
36.00	15,779,993	4,915,172	-	20,695,164
37.00	26,061,145	6,462,015	5,678	32,528,839
38.00	22,724,832	7,152,872	829	29,878,532
39.00	18,115,050	5,529,497	50	23,644,597
40.00	24,797,601	4,632,145	7,950	29,437,696
41.00	13,226,503	4,198,392	1,031	17,425,926
42.00	21,947,491	7,300,067	-	29,247,558
43.00	4,982,965	1,089,508	203	6,072,675
44.00	6,044,220	1,423,683	-	7,467,903
45.00	2,463,499	673,685	248	3,137,431
46.00	3,005,012	808,850	-	3,813,862
47.00	3,000,672	1,375,318	-	4,375,990
48.00	2,685,734	575,309	-	3,261,043
49.00	2,176,509	1,648,640	-	3,825,150
50.00 & above	20,875,632	4,818,789	-	25,694,421
Total	325,259,640	80,503,846	2,172,871	407,936,358

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	166,304	82,940	249,243	199,254	94,800	294,053	221,503	94,524	316,027
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	63,054	42,953	106,007	47,286	46,571	93,857	39,442	45,175	84,616
	Others	3,903	2,573	6,476	3,335	2,348	5,683	4,512	2,781	7,293
	Total	233,261	128,466	361,726	249,875	143,719	393,593	265,457	142,479	407,936
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	121,681	50,209	171,890	142,583	62,962	205,545	161,292	61,351	222,643
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	33,529	22,311	55,840	21,338	20,369	41,707	16,610	18,001	34,611
	Others	2,357	1,111	3,468	2,220	984	3,203	2,835	1,153	3,988
	Total	157,566	73,632	231,198	166,140	84,315	250,455	180,738	80,504	261,242
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	33,263	23,714	56,977	43,002	18,568	61,570	45,836	19,567	65,403
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	22,401	10,306	32,707	19,640	11,381	31,021	16,146	12,877	29,023
	Others	1,425	785	2,210	940	567	1,506	1,447	665	2,112
	Total	57,089	34,805	91,894	63,582	30,515	94,097	63,429	33,109	96,539
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	7,618	4,273	11,891	8,959	7,207	16,166	9,272	7,497	16,769
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,427	2,522	4,950	2,191	2,468	4,659	2,407	1,628	4,035
	Others	27	478	506	80	615	696	107	755	861
	Total	10,073	7,273	17,346	11,231	10,290	21,521	11,785	9,880	21,665
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,047	270	1,316	1,737	518	2,255	2,145	314	2,459
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,386	799	3,185	2,191	892	3,083	2,359	562	2,921
	Others	94	30	125	75	34	110	96	38	134
	Total	3,527	1,099	4,625	4,003	1,444	5,447	4,600	915	5,514
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	706	706	-	1,296	1,296	-	1,187	1,187
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	5,276	5,276	-	10,169	10,169	-	10,911	10,911
	Others	-	27	27	-	91	91	-	119	119
	Total	-	6,009	6,009	-	11,556	11,556	-	12,217	12,217

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,303	1,819	4,122	2,884	1,930	4,814	2,854	2,028	4,882
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,051	503	2,554	1,844	390	2,233	1,833	382	2,214
	Others	0	-	0	19	10	29	26	11	37
	Total	4,354	2,322	6,676	4,747	2,329	7,076	4,713	2,421	7,133
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	78	1,687	1,765	88	2,319	2,408	104	2,580	2,684
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	75	1,076	1,151	82	902	985	87	814	901
	Others	-	141	141	1	47	48	1	40	42
	Total	153	2,904	3,057	171	3,269	3,440	193	3,434	3,627

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,656,430	5,118,583	2,742,306	8,005,017	3,083,991	9,103,105
5,000 to 10,000	65,353	449,774	173,852	1,155,699	214,749	1,415,058
10,000 to 20,000	90,474	1,389,359	119,953	1,646,637	149,690	2,043,738
20,000 to 25,000	62,594	1,345,573	39,080	868,078	38,315	850,423
25,000 to 30,000	66,780	1,844,325	47,161	1,300,819	44,071	1,220,458
30,000 to 40,000	150,627	5,384,710	114,225	3,922,184	103,733	3,601,325
40,000 to 50,000	191,625	8,767,297	130,803	5,727,978	132,234	5,865,772
50,000 to 60,000	217,628	11,827,986	178,014	9,178,133	152,402	8,097,443
60,000 to 70,000	217,588	13,999,266	150,556	9,452,880	136,192	8,619,372
70,000 to 80,000	236,037	17,635,232	169,210	12,368,233	148,078	10,932,428
80,000 to 90,000	132,527	11,150,267	110,429	9,104,647	99,816	8,343,085
90,000 to 100,000	158,849	15,137,246	106,197	9,975,609	105,082	9,936,569
100,000 to 200,000	697,425	92,231,264	734,699	97,330,637	704,971	95,949,736
200,000 to 300,000	170,303	40,174,590	224,033	51,605,821	258,290	59,158,584
300,000 to 400,000	73,565	25,029,750	88,188	29,686,696	92,428	31,505,925
400,000 to 500,000	41,906	18,732,110	51,860	22,937,477	54,618	24,369,730
500,000 to 600,000	26,054	13,934,959	37,336	19,540,863	36,768	19,682,781
600,000 to 700,000	15,409	9,938,138	20,624	13,315,973	22,358	14,454,348
700,000 to 800,000	12,479	9,307,159	16,338	12,176,439	17,658	13,169,614
800,000 to 900,000	9,567	8,096,712	13,819	11,728,323	15,259	12,957,044
900,000 to 1,000,000	13,861	13,251,050	15,058	14,304,377	15,241	14,516,913
1,000,000 to 2,000,000	21,513	29,530,268	27,550	37,166,827	29,358	39,605,839
2,000,000 & Over	2,564	7,450,711	3,822	11,113,921	4,329	12,537,068
Total	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks
As on 31st December, 2023

Size of Account (Rs.)	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,468,320	7,830,906	615,671	1,272,199	-	-	3,083,991	9,103,105
5,000 to 10,000	178,928	1,169,304	35,821	245,754	-	-	214,749	1,415,058
10,000 to 20,000	108,958	1,452,651	40,732	591,087	-	-	149,690	2,043,738
20,000 to 25,000	20,610	455,738	17,704	394,663	1	23	38,315	850,423
25,000 to 30,000	23,905	663,498	20,165	556,931	1	29	44,071	1,220,458
30,000 to 40,000	62,728	2,182,645	41,005	1,418,680	-	-	103,733	3,601,325
40,000 to 50,000	90,886	4,039,854	41,347	1,825,874	1	45	132,234	5,865,772
50,000 to 60,000	115,067	6,114,902	37,334	1,982,492	1	50	152,402	8,097,443
60,000 to 70,000	107,967	6,828,071	28,225	1,791,301	-	-	136,192	8,619,372
70,000 to 80,000	117,006	8,637,432	31,072	2,294,996	-	-	148,078	10,932,428
80,000 to 90,000	80,749	6,747,342	19,064	1,595,497	3	246	99,816	8,343,085
90,000 to 100,000	83,230	7,872,953	21,852	2,063,616	-	-	105,082	9,936,569
100,000 to 200,000	552,157	75,081,586	152,752	20,858,575	62	9,575	704,971	95,949,736
200,000 to 300,000	192,744	44,561,208	65,462	14,576,481	84	20,895	258,290	59,158,584
300,000 to 400,000	75,373	25,719,043	16,926	5,742,332	129	44,550	92,428	31,505,925
400,000 to 500,000	45,360	20,247,245	9,184	4,088,927	74	33,558	54,618	24,369,730
500,000 to 600,000	30,206	16,180,973	6,479	3,456,788	83	45,020	36,768	19,682,781
600,000 to 700,000	18,496	11,955,369	3,759	2,431,980	103	66,999	22,358	14,454,348
700,000 to 800,000	14,810	11,046,864	2,759	2,056,656	89	66,094	17,658	13,169,614
800,000 to 900,000	12,749	10,825,939	2,430	2,063,407	80	67,698	15,259	12,957,044
900,000 to 1,000,000	12,807	12,197,617	2,364	2,252,422	70	66,875	15,241	14,516,913
1,000,000 to 2,000,000	24,616	33,199,827	4,108	5,511,500	634	894,512	29,358	39,605,839
2,000,000 & Over	3,436	10,248,673	546	1,431,692	347	856,703	4,329	12,537,068
Total	4,441,108	325,259,640	1,216,761	80,503,846	1,762	2,172,871	5,659,631	407,936,358

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	201,253,526.2	203,420,442.0	201,153,204.2	124,018,448	125,836,667	124,978,398	151,732,695	160,983,408	152,618,539
1) Treasury Bills	120,610,096.2	122,338,535.0	120,545,226.8	41,696,078	43,034,100	41,873,248	88,251,680	96,891,836	88,212,693
2) Pakistan Investment Bonds (PIBs)	80,643,430.0	81,081,907.0	80,607,977.4	82,322,370	82,802,567	83,105,150	63,481,016	64,091,572	64,405,846
a. Fixed Rate	70,130,879.7	70,481,907.0	69,845,450.2	54,134,326	54,282,567	54,025,193	33,622,969	33,821,572	33,642,232
b. Floating Rate	10,512,550.3	10,600,000.0	10,762,527.2	28,188,044	28,520,000	29,079,957	29,858,046	30,270,000	30,763,614
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,839.0	255,919.0	255,839.0	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	21,913,212.0	21,913,212.0	21,913,212.0	6,996,602	6,996,602	6,996,602	8,161,562	8,161,562	8,161,562
X. OTHERS	-	-	-	1,201,808	1,200,000	1,201,808	200,000	200,000	203,986
XI. Islamic Banking Products - Investments	2,310,543.0	2,324,947.0	2,320,171.0	5,478,315	5,500,819	5,498,630	2,765,545	2,790,747	2,780,679
a. Government Islamic Securities	1,298,490.0	1,299,200.0	1,308,118.0	5,440,379	5,440,855	5,460,694	2,730,387	2,730,783	2,745,521
1. GOP Ijara Sukuk	1,298,490.0	1,299,200.0	1,308,118.0	5,440,379	5,440,855	5,460,694	2,730,387	2,730,783	2,745,521
a. Variable Rental Rate (VRR)	1,298,490.0	1,299,200.0	1,308,118.0	5,440,379	5,440,855	5,460,694	2,730,387	2,730,783	2,745,521
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	1,012,053.0	1,025,747.0	1,012,053.0	37,936	59,964	37,936	35,158	59,964	35,158
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	965,824.0	965,824.0	965,824.0	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	46,229.0	59,923.0	46,229.0	37,936	59,964	37,936	35,158	59,964	35,158
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	225,733,120	227,914,520	225,642,426	137,951,012	139,790,007	138,931,276	163,115,640	172,391,636	164,020,604

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	1,408,644,256	2,565,620,720	2,318,928,248
I. Currency and Deposits	11,383,577	8,216,317	8,095,456
1. Currency	12,370	20,677	15,599
2. Transferable Deposits	2,527,037	3,109,388	3,642,830
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	8,844,170	5,086,252	4,437,027
II. Securities(other than shares)	1,113,837,886	2,260,912,021	2,043,397,549
1. Short-term	605,587,749	1,675,270,985	836,788,162
2. Long-term	508,250,137	585,641,036	1,206,609,387
III. Loans extended (Advances)¹	199,234,276	183,616,215	188,290,243
1. Short-term	54,495,251	43,595,901	45,457,802
A) Money at call	-	-	220,000
B) Reverse Repo	21,664,492	11,707,764	4,919,969
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	32,830,759	31,888,137	40,317,833
2. Long-term	144,739,025	140,020,314	142,832,441
IV. Shares and other equity	49,946,791	58,946,306	17,201,496
1. Quoted	44,153,664	51,948,333	11,579,630
2. Non quoted	5,793,127	6,997,973	5,621,866
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	26,126,838	43,151,556	51,122,747
1. Trade credit and advances	-	-	-
2. Others	26,126,842	43,151,556	51,122,747
A) Dividends receivable resident sector	-	27,864	1,353
B) Settlement accounts resident sector	21,568	940,213	2,184,380
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	26,105,270	42,183,479	48,937,014
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	8,114,888	10,778,305	10,820,757
1. Produced assets	7,911,697	10,628,606	10,671,058
A) Tangible fixed assets	7,638,424	10,343,663	10,373,731
a) Dwellings	4,225,548	4,347,420	4,381,111
i) Building on freehold land	398,735	519,004	544,317
ii) Building on leasehold land	3,826,813	3,828,416	3,836,794
b) Other buildings and structures	989,396	2,429,009	2,421,447
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	952,645	2,392,258	2,384,696
c) Machinery and equipment	1,397,446	2,119,487	2,096,243
i) Transport equipment	617,486	1,239,601	1,184,644
ii) Furniture & Fixtures	279,347	315,644	326,161
iii) Office equipment	422,794	491,903	497,362
iv) Other machinery & equipment	77,819	72,339	88,077
d) Other tangible fixed assets n.e.s	1,026,034	1,447,747	1,474,929
B) Intangible fixed assets	273,273	284,943	297,328
a) Computer software	273,273	238,206	250,591
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	46,737	46,737
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	203,191	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	53,492	-	-
a) Leases and other transferable contracts	53,492	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	1,408,644,256	2,565,620,720	2,318,928,248
I. Deposits²	39,319,151	39,422,552	46,985,885
1. Transferable Deposits	1,846,302	2,828,662	2,913,631
2. Restricted/ compulsory deposits	125,544	112,131	109,856
3. Other deposits	37,347,305	36,481,759	43,962,398
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,189,543,966	2,316,192,772	2,088,722,695
1. Short-term	1,005,334,675	2,198,662,898	1,960,124,854
A) Money at call	19,407,679	42,309,912	43,520,627
B) Repurchase agreements (Repo)	787,105,082	2,038,546,700	1,828,185,361
C) Other short-term borrowings	198,821,914	117,806,286	88,418,865
2. Long-term borrowings	184,209,291	117,529,874	128,597,841
IV. Financial Derivatives	-	-	-
V. Other accounts payable	43,069,040	51,047,917	47,072,110
1. Provision for losses	15,733,007	19,410,653	19,529,513
A) Provision for loan losses-Specific	12,593,365	14,136,809	14,209,225
B) Provision for loan losses-General	968,658	2,988,360	3,351,752
C) Provision for other losses	2,170,984	2,285,484	1,968,536
2. Accumulated Depreciation	1,525,076	1,859,536	1,995,561
3. Other accounts payable to other resident Sectors	25,810,957	29,172,728	25,547,036
A) Dividends payable	-	-	-
B) Settlement accounts	2,368,114	2,858,828	3,612,059
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	23,442,843	26,313,900	21,934,977
a) Suspense account	7,471,289	7,947,121	8,381,908
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	3,463,126	2,541,910	(1,155,622)
d) Accrued wages	625,619	545,231	700,909
e) Accrued rent	-	-	-
f) Accrued taxes	7,390,555	8,020,251	7,356,181
g) Other miscellaneous liability items	4,492,254	7,259,387	6,651,601
4. Other non- resident accounts payable	-	605,000	-
A) Dividends payable non-residents	-	605,000	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	8,641,333	-	-
VII. Shares and other equity	128,070,766	158,957,478	136,147,555
1. Quoted	-	-	-
2. Non quoted	72,182,968	78,342,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	30,666,608	38,316,515	9,226,082
5. Current year result	9,606,379	14,758,754	14,442,402
6. General and special reserve	20,264,915	24,854,624	24,139,797
7. Valuation adjustments	(4,650,104)	2,684,617	9,996,306
IX. Contingencies and Commitments³	117,220	171,516	176,430
1. Guarantees	8,084	9,734	13,155
2. Commitments	107,071	160,738	162,754
A) Letter of Credit	1,626	2,088	2,546
B) Forward government Securities Transactions	54,990	25,988	-
C) Forward lending	2,485	3,796	4,960
D) Commitments for acquisition of :	45	32	31
i. Fixed assets	10	2	1
ii. Intangible assets	35	30	30
E) Other commitments	47,924	128,833	155,217
3. Other contingent liabilities	2,065	1,043	521

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of DFIs' advances due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of DFIs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by DFIs as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the presented format from December 2022.

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
A. Mark-Up/Return/Interest Earned	41,481,925	150,810,446	130,477,583
1. Loans and advances	5,043,213	7,234,571	9,647,705
2. Investments	35,845,274	142,446,909	119,316,962
3. Lendings to financial institutions	447,661	968,615	1,334,711
4. Balances with banks	145,645	160,246	178,205
5. Income from inter-office lending	132	105	-
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	37,550,723	143,034,358	122,361,946
1. Deposits	623,209	2,000,929	2,294,353
2. Borrowings	36,900,149	141,047,564	120,053,550
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	27,201	(14,356)	13,126
6. Expense on inter-office borrowing	164	221	917
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	3,931,202	7,776,088	8,115,637
C. Non Mark-UP/Return/Interest Income	6,207,378	8,527,016	(7,361,598)
1. Fee & Commission Income	158,935	95,870	227,258
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	1,402	-	55,990
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	44,334	33,016	19,065
v. Investment banking fee	49,640	48,967	137,099
vi. Commission on trade	446	505	3,374
vii. Commission on guarantees	7,563	13,382	11,730
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	55,550	-	-
2. Dividend Income	696,277	193,630	9,073,035
3. Foreign exchange income	22,898	21,615	(93,922)
4. Income from derivatives	-	-	-
5. Gain on securities	64,240	294,780	1,113,589
i. Realised	89,721	(30,179)	991,163
ii. Unrealised - held for trading	(25,481)	324,959	122,426
6. Other Income	5,265,028	7,921,121	(17,681,558)
i. Rent on property	92,377	131,926	96,617
ii. Gain on sale of fixed assets-net	23,932	10,622	3,801
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	97	-	-
v. Other	5,148,622	7,778,573	(17,781,976)
II. Total Income (I + C)	10,138,580	16,303,104	754,039

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
D. Non Mark-UP/Return/Interest Expenses	1,991,080	2,260,425	2,903,434
1. Operating expenses	1,926,834	1,988,071	2,788,409
i. Total compensation expense	1,150,629	1,290,067	1,684,546
ii. Property expense	201,644	289,385	285,309
a. Rent and taxes	9,388	17,646	12,655
b. Insurance	3,470	5,454	11,332
c. Utilities cost	35,730	57,053	26,374
d. Lease rental	-	-	-
e. Fuel expense generators	1,769	2,137	2,322
f. Security (including guards)	8,524	7,873	12,232
g. Repair and maintenance (including janitorial charges)	78,752	71,864	99,644
h. Depreciation on right-of-use assets	38,672	19,254	66,997
i. Depreciation	25,339	108,104	53,753
iii. Information technology expenses	46,049	25,771	38,769
iv. Other operating expenses	528,512	382,848	779,785
2. Workers welfare fund	132,562	231,459	(80,434)
3. Other charges	(68,316)	40,895	195,459
i. Penalties imposed by State Bank of Pakistan	500	-	0
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	(68,816)	40,895	195,459
III. Profit before provisions (II - D)	8,147,500	14,042,679	(2,149,394)
E. Provisions / (reversals) and write offs - net	1,074,511	351,131	1,737,080
1. (Reversals) / provisions against balance with Banks	-	483	50
2. (Reversals) / provisions for diminution in value of investments	469,920	(298,313)	443,915
3. (Reversals) / provisions against loans & advances	576,518	650,152	1,264,581
4. (Reversals) / provisions against off balance sheet items	-	(1,204)	4,757
5. Reversals against other assets	28,073	13	51,850
6. Recovery of written off / charged off bad debts	-	-	(28,073)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	7,072,989	13,691,548	(3,886,474)
G. Taxation	1,965,840	3,625,361	101,389
1. Current	1,571,014	3,690,781	2,797,869
2. Prior	47,752	3,874	62,429
3. Deferred	347,074	(69,294)	(2,758,909)
V. Profit After Taxation (IV - G)	5,107,149	10,066,187	(3,987,863)
Notes on Human Resources			
Number of Employees*	1,040	1,028	1,012
1. Permanent	870	863	864
a. Male	756	747	743
b. Female	114	116	121
2. Contractual	170	165	148
a. Male	152	148	128
b. Female	18	17	20

* Number of employees are as on end period and are shown in actual numbers.

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	1	25,000
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	497	38,115,989	575	38,177,746	638	45,027,909
1) Less Than Three Months	113	7,085,915	225	5,575,726	199	10,074,485
2) For Three Months and Over but Less Than Six Months	146	4,942,354	129	7,480,994	143	6,583,370
3) For Six Months and Over but Less Than One Year	107	12,526,046	70	2,868,078	93	3,957,624
4) For One Year & Over but Less Than Two Years	130	13,461,674	137	22,152,688	190	24,312,191
5) For Two Years & Over but Less Than Three Years	-	-	13	260	12	240
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	497	38,115,989	575	38,177,746	639	45,052,909

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 31st December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	147	1,216,238	70	991,430	108	607,629	313	42,212,613	638	45,027,909
1) Less Than Three Months	63	362,156	26	148,347	58	333,345	52	9,230,637	199	10,074,485
2) For Three Months and Over but Less Than Six Months	35	409,668	12	58,503	11	133,722	85	5,981,477	143	6,583,370
3) For Six Months and Over but Less Than One Year	14	58,264	13	610,254	18	39,207	48	3,249,899	93	3,957,624
4) For One Year & Over but Less Than Two Years	24	385,930	18	174,306	21	101,355	127	23,650,600	190	24,312,191
5) For Two Years & Over but Less Than Three Years	11	220	1	20	-	-	-	-	12	240
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	147	1,216,238	70	991,430	108	607,629	314	42,237,613	639	45,052,909

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	980,396	1,277,104	-	-	-	-
1) Official	980,396	1,277,104	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	37,135,593	36,900,642	-	-	25,000	-
I. GOVERNMENT	9,326,258	13,634,065	-	-	-	-
A. Federal Government	8,886,467	12,813,174	-	-	-	-
B. Provincial Governments	439,791	820,891	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,499,396	7,146,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	345,000	705,000	-	-	-	-
Transport, storage and communications	4,020,000	5,395,000	-	-	-	-
Manufacturing	1,102,900	1,046,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	31,496	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	10,262,806	2,130,270	-	-	-	-
Mutual Funds and AMCs	3,000,000	-	-	-	-	-
Insurance & Pension Funds	400,000	-	-	-	-	-
MFIs and DFIs	80,500	1,075,500	-	-	-	-
Stock Exchange & Brokerage Houses	578,306	643,770	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	6,204,000	411,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	8,111,721	9,634,739	-	-	25,000	-
A. Agriculture, forestry and fishing	284,510	265,348	-	-	-	-
1. Crop and animal production, hunting and related service activities	284,510	265,348	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	200,000	135,838	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	84,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	500,000	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,577,881	5,811,380	-	-	-	-
10 - Manufacture of food products	316,923	453,345	-	-	-	-
11 - Manufacture of beverages	-	1,371,849	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	379,000	628,125	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	264,000	501,257	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	115,000	126,868	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
1,340,746	-	-	-	-	-	-	-	1,340,746	1,340,746
1,340,746	-	-	-	-	-	-	-	1,340,746	1,340,746
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,317,108	3,957,624	24,312,191	240	-	-	100,000	-	43,687,163	43,712,163
582,701	500,000	13,495,841	-	-	-	-	-	14,578,542	14,578,542
100,000	500,000	13,138,174	-	-	-	-	-	13,738,174	13,738,174
482,701	-	357,667	-	-	-	-	-	840,368	840,368
-	-	-	-	-	-	-	-	-	-
1,300,000	-	5,236,669	-	-	-	-	-	6,536,669	6,536,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
1,300,000	-	3,900,000	-	-	-	-	-	5,200,000	5,200,000
-	-	836,669	-	-	-	-	-	836,669	836,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,160,169	48,500	-	-	-	-	-	-	2,208,669	2,208,669
-	-	-	-	-	-	-	-	-	-
1,350,700	48,500	-	-	-	-	-	-	1,399,200	1,399,200
679,469	-	-	-	-	-	-	-	679,469	679,469
-	-	-	-	-	-	-	-	-	-
130,000	-	-	-	-	-	-	-	130,000	130,000
8,675,387	2,585,310	4,456,003	-	-	-	100,000	-	15,816,700	15,841,700
109,220	-	129,510	-	-	-	-	-	238,730	238,730
109,220	-	129,510	-	-	-	-	-	238,730	238,730
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
109,220	-	-	-	-	-	-	-	109,220	109,220
-	-	-	-	-	-	-	-	-	-
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,775,986	-	500,000	-	-	-	-	-	5,275,986	5,275,986
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
4,775,986	-	-	-	-	-	-	-	4,775,986	4,775,986
-	-	-	-	-	-	-	-	-	-
2,250,666	522,973	2,527,199	-	-	-	100,000	-	5,400,838	5,400,838
743,502	-	98,132	-	-	-	-	-	841,634	841,634
707,247	-	-	-	-	-	-	-	707,247	707,247
-	-	-	-	-	-	-	-	-	-
122,436	212,506	281,251	-	-	-	100,000	-	716,193	716,193
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
52,412	212,506	281,251	-	-	-	-	-	546,169	546,169
-	-	-	-	-	-	-	-	-	-
70,024	-	-	-	-	-	100,000	-	170,024	170,024
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	149,263	492,151	-	-	-	-
Printing and other service activities related to printing	32,330	302,437	-	-	-	-
Reproduction of recorded media	116,933	189,714	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	348,864	480,597	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	467,889	297,716	-	-	-	-
22 - Manufacture of rubber and plastics products	900,000	1,000,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	75,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,124	-	-	-	-	-
28 - Manufacture of machinery and equipment	24,990	26,226	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	287,782	360,871	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	2,151,302	514,109	-	-	-	-
Electric power generation, transmission and distribution	2,151,302	514,109	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	1,730,000	500,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	421,302	14,109	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	400,000	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	400,000	-	-	-	-

Finance Institutions

(Thousand Rupees)

Dec-23

Fixed Deposits

[illegible]

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	228,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	228,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	308,415	67,000	-	-	-	-
55 - Accommodation	308,415	67,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	734,613	770,661	-	-	25,000	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	130,000	296,068	-	-	25,000	-
62 - Computer programming, consultancy and related activities	469,613	321,352	-	-	-	-
63 - Information service activities	135,000	153,241	-	-	-	-
K. Real estate activities	23,365	20,053	-	-	-	-
L. Professional, scientific and technical activities	98,084	129,426	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	60,084	74,426	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	38,000	55,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	265,000	275,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81. Services to buildings and landscape activities	265,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	343,499	501,410	-	-	-	-
O. Human health and social work activities	-	30,000	-	-	-	-
86 - Human health activities	-	30,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	1,852	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,198,234	1,649,417	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,083,666	1,434,568	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	114,568	214,849	-	-	-	-
VI. PERSONAL	2,536,678	2,697,907	-	-	-	-
A. Salaried persons	1,159,419	1,354,570	-	-	-	-
B. Self employed	759,817	480,782	-	-	-	-
C. Other Personal	617,442	862,555	-	-	-	-
VII. OTHER	200,500	7,575	-	-	-	-
Total	38,115,989	38,177,746	-	-	25,000	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-23										
Fixed Deposits										
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	120,000	-	-	-	-	-	120,000	120,000	
-	-	-	-	-	-	-	-	-	-	
-	-	120,000	-	-	-	-	-	120,000	120,000	
-	-	-	-	-	-	-	-	-	-	
-	-	374,000	-	-	-	-	-	374,000	374,000	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	374,000	-	-	-	-	-	374,000	374,000	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
309,732	75,000	172,109	-	-	-	-	-	556,841	581,841	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
277,770	-	18,868	-	-	-	-	-	296,638	321,638	
31,962	75,000	-	-	-	-	-	-	106,962	106,962	
-	-	153,241	-	-	-	-	-	153,241	153,241	
1,402	-	-	-	-	-	-	-	1,402	1,402	
113,101	41,228	45,000	-	-	-	-	-	199,329	199,329	
-	-	-	-	-	-	-	-	-	-	
53,101	41,228	45,000	-	-	-	-	-	139,329	139,329	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
60,000	-	-	-	-	-	-	-	60,000	60,000	
-	-	-	-	-	-	-	-	-	-	
275,000	-	-	-	-	-	-	-	275,000	275,000	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
275,000	-	-	-	-	-	-	-	275,000	275,000	
-	-	-	-	-	-	-	-	-	-	
199,819	33,374	488,185	-	-	-	-	-	721,378	721,378	
30,000	-	100,000	-	-	-	-	-	130,000	130,000	
30,000	-	100,000	-	-	-	-	-	130,000	130,000	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
1,921	-	-	-	-	-	-	-	1,921	1,921	
1,153,110	116,089	461,587	-	-	-	-	-	1,730,787	1,730,787	
847,426	114,089	441,337	-	-	-	-	-	1,402,853	1,402,853	
305,684	2,000	20,250	-	-	-	-	-	327,934	327,934	
1,445,741	707,725	661,591	240	-	-	-	-	2,815,297	2,815,297	
678,181	419,627	301,147	240	-	-	-	-	1,399,195	1,399,195	
102,738	256,831	118,764	-	-	-	-	-	478,333	478,333	
664,822	31,267	241,680	-	-	-	-	-	937,769	937,769	
-	-	500	-	-	-	-	-	500	500	
16,657,854	3,957,624	24,312,191	240	-	-	100,000	-	45,027,909	45,052,909	

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	6	1,340,746	6	1,340,746
1) Official	-	-	-	-	-	-	6	1,340,746	6	1,340,746
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	147	1,216,238	70	991,430	108	607,629	308	40,896,867	633	43,712,163
I. GOVERNMENT	-	-	-	-	-	-	43	14,578,542	43	14,578,542
A. Federal Government	-	-	-	-	-	-	36	13,738,174	36	13,738,174
B. Provincial Governments	-	-	-	-	-	-	7	840,368	7	840,368
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	32	6,536,669	32	6,536,669
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	2	500,000	2	500,000
Transport, storage and communications	-	-	-	-	-	-	24	5,200,000	24	5,200,000
Manufacturing	-	-	-	-	-	-	6	836,669	6	836,669
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	11	2,208,669	11	2,208,669
Mutual Funds and AMC's	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	9	1,399,200	9	1,399,200
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	1	679,469	1	679,469
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	1	130,000	1	130,000
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	173	15,841,700	173	15,841,700
A. Agriculture, forestry and fishing	-	-	-	-	-	-	3	238,730	3	238,730
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	3	238,730	3	238,730
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	1	109,220	1	109,220
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	2	129,510	2	129,510
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	4	5,275,986	4	5,275,986
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	1	500,000	1	500,000
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	3	4,775,986	3	4,775,986
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	102	5,400,838	102	5,400,838
10 - Manufacture of food products	-	-	-	-	-	-	5	841,634	5	841,634
11 - Manufacture of beverages	-	-	-	-	-	-	3	707,247	3	707,247
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	24	716,193	24	716,193
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	21	546,169	21	546,169
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	3	170,024	3	170,024
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	25	222,191	25	222,191
Printing and other service activities related to printing	-	-	-	-	-	-	10	28,742	10	28,742
Reproduction of recorded media	-	-	-	-	-	-	15	193,449	15	193,449
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	2	25,500	2	25,500
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	13	532,202	13	532,202
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	6	299,170	6	299,170
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	4	1,000,000	4	1,000,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	1	75,000	1	75,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	2	600,000	2	600,000
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	3	22,702	3	22,702
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	14	358,998	14	358,998
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	6	2,521,275	6	2,521,275
Electric power generation, transmission and distribution	-	-	-	-	-	-	6	2,521,275	6	2,521,275
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	2	1,900,000	2	1,900,000
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	21,275	3	21,275
f) Other	-	-	-	-	-	-	1	600,000	1	600,000
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	1	120,000	1	120,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	120,000	1	120,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	4	374,000	4	374,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	4	374,000	4	374,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-
55 - Accommodation	-	-	-	-	-	-	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	8	581,841	8	581,841
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	3	321,638	3	321,638
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	4	106,962	4	106,962
63 - Information service activities	-	-	-	-	-	-	1	153,241	1	153,241
K. Real estate activities	-	-	-	-	-	-	1	1,402	1	1,402
L. Professional, scientific and technical activities	-	-	-	-	-	-	12	199,329	12	199,329
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	11	139,329	11	139,329
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	1	60,000	1	60,000
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	3	275,000	3	275,000
77 - Rental and leasing activities	-	-	-	-	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	3	275,000	3	275,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	23	721,378	23	721,378
O. Human health and social work activities	-	-	-	-	-	-	5	130,000	5	130,000
86 - Human health activities	-	-	-	-	-	-	5	130,000	5	130,000
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	1	1,921	1	1,921
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	48	1,730,787	48	1,730,787
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	37	1,402,853	37	1,402,853
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	11	327,934	11	327,934
VI. PERSONAL	147	1,216,238	70	991,430	108	607,629	-	-	325	2,815,297
A. Salaried persons	103	601,578	36	592,692	41	204,925	-	-	180	1,399,195
B. Self employed	4	88,500	3	265,452	4	124,381	-	-	11	478,333
C. Other Personal	40	526,160	31	133,286	63	278,323	-	-	134	937,769
VII. OTHER	-	-	-	-	-	-	1	500	1	500
Total	147	1,216,238	70	991,430	108	607,629	314	42,237,613	639	45,052,909

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	980	980	-	1,277	1,277	-	1,341	1,341
	Govt.	-	9,326	9,326	-	13,689	13,689	-	14,579	14,579
	NFPSEs	-	5,499	5,499	-	7,147	7,147	-	6,537	6,537
	NBFCs & Fin Aux.	-	10,263	10,263	-	2,130	2,130	-	2,209	2,209
	Private Sector	-	8,112	8,112	-	9,635	9,635	-	15,842	15,842
	Trust Fund	-	1,198	1,198	-	1,595	1,595	-	1,731	1,731
	Personal	-	2,537	2,537	-	2,698	2,698	-	2,815	2,815
	Others	-	201	201	-	8	8	-	1	1
	Total	-	38,116	38,116	-	38,178	38,178	-	45,053	45,053
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	980	980	-	1,277	1,277	-	1,341	1,341
	Govt.	-	7,983	7,983	-	10,634	10,634	-	11,524	11,524
	NFPSEs	-	5,499	5,499	-	7,147	7,147	-	6,537	6,537
	NBFCs & Fin Aux.	-	10,263	10,263	-	1,880	1,880	-	2,209	2,209
	Private Sector	-	6,512	6,512	-	8,499	8,499	-	15,107	15,107
	Trust Fund	-	885	885	-	1,357	1,357	-	1,484	1,484
	Personal	-	2,537	2,537	-	2,698	2,698	-	2,815	2,815
	Others	-	1	1	-	8	8	-	1	1
	Total	-	34,660	34,660	-	33,500	33,500	-	41,017	41,017
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,343	1,343	-	3,055	3,055	-	3,055	3,055
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	250	250	-	-	-
	Private Sector	-	1,600	1,600	-	1,136	1,136	-	734	734
	Trust Fund	-	313	313	-	237	237	-	246	246
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	200	200	-	-	-	-	-	-
	Total	-	3,456	3,456	-	4,678	4,678	-	4,036	4,036

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	17	55,098	16	708	17	1,136
100,000 to 200,000	7	848	3	370	10	1,107
200,000 to 300,000	9	2,140	13	3,242	11	2,854
300,000 to 400,000	5	1,673	6	1,912	7	2,545
400,000 to 500,000	5	2,125	8	3,675	2	856
500,000 to 600,000	14	7,286	10	5,322	21	11,061
600,000 to 700,000	4	2,428	5	3,176	6	3,957
700,000 to 800,000	3	2,150	3	2,241	8	6,006
800,000 to 900,000	4	3,223	4	3,408	5	4,258
900,000 to 1,000,000	3	2,851	32	31,396	24	23,384
1,000,000 to 2,000,000	64	79,950	66	95,095	61	88,243
2,000,000 to 3,000,000	33	74,190	34	83,126	43	107,037
3,000,000 to 4,000,000	18	58,831	19	66,407	21	73,103
4,000,000 to 5,000,000	9	37,601	17	76,747	18	82,606
5,000,000 to 6,000,000	34	178,608	19	100,736	28	149,546
6,000,000 to 7,000,000	10	62,137	21	138,246	10	64,326
7,000,000 to 8,000,000	3	22,451	12	90,700	13	97,286
8,000,000 to 9,000,000	10	81,449	6	51,156	7	60,634
9,000,000 to 10,000,000	5	46,377	16	155,927	19	184,198
10,000,000 to 100,000,000	155	5,684,658	170	5,425,297	191	5,567,000
100,000,000 & Over	85	31,709,915	95	31,838,859	117	38,521,767
Total	497	38,115,989	575	38,177,746	639	45,052,909

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

9.6.1 Deposits Distributed by Size of Accounts and Gender

Development Finance Institutions
As on 31st December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	12	447	3	439	1	250	1	-	17	1,136
100,000 to 200,000	3	306	3	401	4	400	-	-	10	1,107
200,000 to 300,000	4	1,028	2	500	3	817	2	509	11	2,854
300,000 to 400,000	5	1,805	2	740	-	-	-	-	7	2,545
400,000 to 500,000	1	406	-	-	1	450	-	-	2	856
500,000 to 600,000	11	5,790	1	550	7	3,621	2	1,100	21	11,061
600,000 to 700,000	2	1,334	4	2,623	-	-	-	-	6	3,957
700,000 to 800,000	2	1,464	4	3,142	-	-	2	1,400	8	6,006
800,000 to 900,000	1	810	2	1,706	1	900	1	842	5	4,258
900,000 to 1,000,000	11	10,384	-	-	12	12,000	1	1,000	24	23,384
1,000,000 to 2,000,000	25	32,913	13	19,434	14	23,278	9	12,618	61	88,243
2,000,000 to 3,000,000	15	38,038	4	9,445	15	38,027	9	21,527	43	107,037
3,000,000 to 4,000,000	8	28,845	1	3,000	8	28,736	4	12,522	21	73,103
4,000,000 to 5,000,000	5	22,440	4	19,393	7	31,838	2	8,935	18	82,606
5,000,000 to 6,000,000	4	21,353	3	15,682	9	48,793	12	63,718	28	149,546
6,000,000 to 7,000,000	2	12,166	1	6,334	-	-	7	45,826	10	64,326
7,000,000 to 8,000,000	4	30,500	4	30,012	1	7,100	4	29,674	13	97,286
8,000,000 to 9,000,000	-	-	1	8,621	4	35,130	2	16,883	7	60,634
9,000,000 to 10,000,000	6	58,469	5	46,750	5	40,366	3	29,613	19	184,198
10,000,000 to 100,000,000	24	642,315	11	327,092	16	326,923	140	4,270,670	191	5,567,000
100,000,000 & Over	2	305,425	2	495,566	-	-	113	37,720,776	117	38,521,767
Total	147	1,216,238	70	991,430	108	607,629	314	42,237,613	639	45,052,909

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	4	911,521	3	249,021	3	224,021
A. Quoted on the Stock Exchange:	2	57,354	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	50,000	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	1	50,000	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	2	854,167	2	241,667	2	216,667
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	2	854,167	2	241,667	2	216,667
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	854,167	2	241,667	2	216,667
III. Merchandise	31	6,007,740	39	5,439,931	49	8,526,655
A. Food Items:	2	750,000	6	840,900	9	2,458,034
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	1	250,000	4	340,900	3	708,034
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1	500,000	2	500,000	6	1,750,000
(a) Indigenous	1	500,000	2	500,000	6	1,750,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	6	712,618	7	510,972	16	2,239,927
1. Cotton Raw:	2	300,000	1	13,081	6	150,267
(a) Indigenous	1	100,000	1	13,081	6	150,267
(b) Imported	1	200,000	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	2	15,250	1	3,000	-	-
(a) Indigenous	2	15,250	1	3,000	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000
(a) Indigenous	-	-	-	-	2	650,000
(b) Imported	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	397,368	5	494,891	8	1,439,660
(a) Indigenous	1	197,368	5	494,891	4	511,111
(b) Imported	1	200,000	-	-	4	928,549
C. Finished/Manufactured Goods:	23	4,545,122	26	4,088,059	24	3,828,694
1. Cotton Textiles:	1	375,000	2	500,000	-	-
(a) Indigenous	1	375,000	2	500,000	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	3,201,623	17	2,655,924	19	2,849,267
(a) Indigenous	1	247,610	2	113,038	2	314,694
(b) Imported	16	2,954,013	15	2,542,886	17	2,534,573
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	1	200,000	1	200,000
12. Other Finished Goods:	5	968,499	6	732,135	4	779,427
(a) Indigenous	4	940,000	3	677,708	3	725,000
(b) Imported	1	28,499	3	54,427	1	54,427
IV. Fixed Assets Including Machinery	1,436	95,245,542	1,749	94,174,898	1,386	100,714,388
A. Transport Equipment	348	747,992	460	777,327	341	831,949
B. Furniture & Fixtures	5	1,581,182	4	938,182	3	600,682
C. Office Equipment	4	174,241	1	21,890	2	36,091
D. Other Machinery & Equipment	1,079	92,742,127	1,284	92,437,499	1,040	99,245,666
V. Real Estate	36,576	43,801,370	34,606	41,496,294	33,755	39,279,207
A. Land	112	11,776,583	121	12,733,786	140	12,087,745
1. Residential	2	152,461	11	1,349,957	21	459,977
(a) House	2	152,461	10	210,516	21	459,977
(b) Flat	-	-	1	1,139,441	-	-
2. Non-Residential	110	11,624,122	110	11,383,829	119	11,627,768
(a) Commercial	3	221,333	9	223,450	29	254,043
(b) Industrial	19	2,150,180	22	2,447,930	19	2,147,489
c) Agriculture	61	5768084	52	5277822	44	5,812,054
(c) Others	27	3,484,525	27	3,434,627	27	3,414,182
B. Buildings:	36,464	32,024,787	34,485	28,762,508	33,615	27,191,462
1. Residential	36,321	21,466,806	34,344	19,618,331	33,483	19,415,970
(a) House	36,017	20,404,026	29,902	17,727,532	29,212	17,583,214
(b) Flat	304	1,062,780	4,442	1,890,799	4,271	1,832,756
2. Non-Residential	143	10,557,981	141	9,144,177	132	7,775,492
(a) Commercial	74	8,092,066	79	6,740,466	78	6,005,505
(b) Industrial	12	1,799,694	12	1,637,442	12	1,248,908
c) Agriculture	57	666221	50	766269	41	396,079
(c) Others	-	-	-	-	1	125,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	329	20,968,673	244	18,394,548	214	20,717,051
A. Other Secured Advances	293	15,650,584	202	14,111,487	173	16,783,865
1. Receivables	1	177,778	1	88,889	-	-
2. Employees Benefits	56	812,823	76	39,938	47	53,073
3. Others	236	14,659,983	125	13,982,660	126	16,730,792
B. Advances Secured by Guarantee(s)	36	5,318,089	42	4,283,061	41	3,933,186
1. Institutional Guarantee(s)	5	4,940,741	5	4,153,241	6	3,905,519
2. Individual Guarantee(s)	31	377,348	37	129,820	35	27,667
VIII. Unsecured Advances	391	423,098	599	620,226	623	1,777,297
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	344	32,750	540	121,303	562	57,313
3. Others	47	390,348	59	498,923	61	1,719,984
Total	38,767	167,357,944	37,241	160,374,918	36,030	171,238,620

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions

As on 31st December, 2023

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	3	224,021	3	224,021
A. Quoted on the Stock Exchange:	-	-	-	-	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	-	-	2	216,667	2	216,667
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	2	216,667	2	216,667
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	2	216,667	2	216,667
III. Merchandise	-	-	1	8,000	48	8,518,655	49	8,526,655
A. Food Items:	-	-	-	-	9	2,458,034	9	2,458,034
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	3	708,034	3	708,034
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	6	1,750,000	6	1,750,000
(a) Indigenous	-	-	-	-	6	1,750,000	6	1,750,000
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	16	2,239,927	16	2,239,927
1. Cotton Raw:	-	-	-	-	6	150,267	6	150,267
(a) Indigenous	-	-	-	-	6	150,267	6	150,267
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions

As on 31st December, 2023

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	8	1,439,660	8	1,439,660
(a) Indigenous	-	-	-	-	4	511,111	4	511,111
(b) Imported	-	-	-	-	4	928,549	4	928,549
C. Finished/Manufactured Goods:	-	-	1	8,000	23	3,820,694	24	3,828,694
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	1	8,000	18	2,841,267	19	2,849,267
(a) Indigenous	-	-	-	-	2	314,694	2	314,694
(b) Imported	-	-	1	8,000	16	2,526,573	17	2,534,573
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	4	779,427	4	779,427
(a) Indigenous	-	-	-	-	3	725,000	3	725,000
(b) Imported	-	-	-	-	1	54,427	1	54,427
IV. Fixed Assets Including Machinery	375	638,223	55	155,608	956	99,920,556	1,386	100,714,388
A. Transport Equipments	301	292,782	26	56,823	14	482,344	341	831,949
B. Furniture & Fixtures	-	-	-	-	3	600,682	3	600,682
C. Office Equipments	1	15,000	-	-	1	21,091	2	36,091
D. Other Machinery & Equipments	73	330,441	29	98,785	938	98,816,439	1,040	99,245,666
V. Real Estate	31,859	17,213,422	1,677	1,625,122	219	20,440,663	33,755	39,279,207
A. Land	29	361,864	12	43,991	99	11,681,890	140	12,087,745
1. Residential	10	65,364	4	14,141	7	380,472	21	459,977
(a) House	10	65,364	4	14,141	7	380,472	21	459,977
(b) Flat	-	-	-	-	-	-	-	-
2. Non-Residential	19	296,500	8	29,850	92	11,301,418	119	11,627,768
(a) Commercial	18	210,500	8	29,850	3	13,693	29	254,043
(b) Industrial	-	-	-	-	19	2,147,489	19	2,147,489
(c) Agriculture	-	-	-	-	44	5,812,054	44	5,812,054
(d) Other	1	86,000	-	-	26	3,328,182	27	3,414,182
B. Buildings:	31,830	16,851,558	1,665	1,581,131	120	8,758,773	33,615	27,191,462
1. Residential	31,776	16,307,814	1,637	1,507,819	70	1,600,337	33,483	19,415,970
(a) House	28,151	14,745,708	992	1,259,252	69	1,578,254	29,212	17,583,214
(b) Flat	3,625	1,562,106	645	248,567	1	22,083	4,271	1,832,756
2. Non-Residential	54	543,744	28	73,312	50	7,158,436	132	7,775,492
(a) Commercial	31	330,131	15	47,552	32	5,627,822	78	6,005,505
(b) Industrial	2	30,140	-	-	10	1,218,768	12	1,248,908
(c) Agriculture	21	183,473	13	25,760	7	186,846	41	396,079
(d) Other	-	-	-	-	1	125,000	1	125,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
B. Other Deposits	-	-	-	-	-	-	-	-
C. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	71	103,104	23	20,895	120	20,593,052	214	20,717,051
A. Other Secured Advances	45	76,882	14	19,450	114	16,687,533	173	16,783,865
1. Receivables	-	-	-	-	-	-	-	-
2. Employees Benefits	43	50,673	4	2,400	-	-	47	53,073
3. Others	2	26,209	10	17,050	114	16,687,533	126	16,730,792
B. Advances Secured by Guarantee(s)	26	26,222	9	1,445	6	3,905,519	41	3,933,186
1. Institutional Guarantee(s)	-	-	-	-	6	3,905,519	6	3,905,519
2. Individual Guarantee(s)	26	26,222	9	1,445	-	-	35	27,667
VIII. Unsecured Advances	561	119,400	61	20,221	1	1,637,677	623	1,777,297
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	508	51,446	54	5,868	-	-	562	57,313
3. Others	53	67,954	7	14,353	1	1,637,677	61	1,719,984
Total	32,866	18,074,149	1,817	1,829,846	1,347	151,334,625	36,030	171,238,620

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	38,767	167,357,944	37,241	160,374,918	36,030	171,238,620
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,940,741	5	4,153,241	5	3,890,741
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,940,741	5	4,153,241	5	3,890,741
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	2,802,742	11	1,801,508	9	1,714,008
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,575,000	3	1,057,458	1	969,958
Stock Exchange & Brokerage Houses	1	50,000	-	-	-	-
Modarabas	2	174,803	-	-	-	-
Other NBFIs	4	1,002,939	8	744,050	8	744,050
IV. PRIVATE SECTOR (BUSINESS)	1,466	138,976,025	1,826	133,986,000	1,605	145,911,103
A. Agriculture, forestry and fishing	58	1,908,798	54	1,739,922	59	2,084,071
1. Crop and animal production, hunting and related service activities	58	1,908,798	54	1,739,922	59	2,084,071
Growing of Wheat, Rice, Sugar Cane & Cotton	3	34,500	20	135,079	21	137,398
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	56,250	10	106,262	9	90,154
Growing of other fruits, vegetables and crops	1	10,000	7	55,250	7	55,249
Raising of livestock and other related activities	6	1,395,059	11	1,384,581	14	1,368,636
Other agricultural support activities	46	412,989	6	58,750	8	432,634
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	24	3,185,837	26	2,409,102	28	6,377,709
05 - Mining of coal and lignite	1	1,000,000	2	20,000	4	4,000,000
06 - Extraction of crude petroleum and natural gas	23	2,185,837	24	2,389,102	24	2,377,709
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,017	92,081,947	1,302	90,311,050	1,092	97,701,002
10 - Manufacture of food products	196	18,036,617	296	17,768,611	245	21,605,658
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	366	29,241,292	443	30,724,991	405	32,273,945
Preparation and spinning of textile fibres	87	8,250,825	124	8,330,003	113	10,678,842
Weaving of textiles	54	5,408,093	74	5,084,279	56	4,907,447
Finishing of textiles	47	4,944,625	48	5,291,386	47	5,269,177
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	158	10,093,038	187	11,558,820	181	10,957,976
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	17	418,590	7	334,382	5	334,382
14 - Manufacture of wearing apparel	38	4,992,790	110	4,890,413	36	4,682,182
15 - Manufacture of leather and related products	4	87,793	3	80,191	3	74,091

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	80,000	1	75,000	1	70,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	7,793	2	5,191	2	4,091
a. Leather wear	3	7,793	2	5,191	2	4,091
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3	13,094	1	2,599	1	2,399
17 - Manufacture of paper and paper products	10	859,506	18	661,003	15	664,680
18 - Printing and reproduction of recorded media	58	760,550	60	706,998	58	639,942
Printing and other service activities related to printing	58	760,550	60	706,998	58	639,942
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	777,500	3	624,375	3	624,375
20 - Manufacture of chemicals and chemical products	98	7,854,330	140	7,888,813	102	7,641,768
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	22	4,108,160	26	4,649,646	24	4,272,287
22 - Manufacture of rubber and plastics products	59	3,836,826	53	4,086,831	46	5,674,154
23 - Manufacture of other non-metallic mineral products	28	5,539,631	21	3,979,759	23	4,818,622
24 - Manufacture of basic metals	53	6,466,301	51	6,086,045	53	6,893,671
25 - Manufacture of fabricated metal products, except machinery and equipment	23	1,038,483	24	1,008,219	24	1,013,072
26 - Manufacture of computer, electronic and optical products	8	2,850,000	6	2,528,508	8	2,628,103
27 - Manufacture of electrical equipment	22	3,849,644	22	2,982,839	20	2,704,961
28 - Manufacture of machinery and equipment	-	-	1	4,750	1	4,500
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	887,688	11	828,864	11	817,250
30 - Manufacture of other transport equipment	3	582,892	3	566,280	3	397,975
31 - Manufacture of furniture	2	20,000	4	30,000	4	30,000
32 - Other manufacturing	5	94,225	3	57,515	4	53,842
Manufacture of jewellery and related articles	1	40,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	33,333	1	25,000
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	12,558	1	4,182	2	8,842
33 - Repair and installation of machinery and equipment	1	4,625	2	3,800	2	3,525
D. Electricity, gas, steam and air conditioning supply	127	25,883,067	182	23,784,626	180	23,971,430
Electric power generation, transmission and distribution	121	24,549,335	177	22,648,655	175	22,892,089
a) Hydal	7	283,658	4	232,000	4	232,000
b) Thermal	22	8,232,527	28	4,103,830	21	5,845,604
c) Coal Based	17	10,519,158	25	12,298,061	21	10,566,631
d) Wind	33	2,620,010	33	2,373,653	32	2,302,761
e) Solar	26	787,070	71	892,679	77	1,077,393
f) Other	16	2,106,912	16	2,748,432	20	2,867,700
Manufacture of gas; distribution of gaseous fuels through mains	6	1,333,732	5	1,135,971	5	1,079,341
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	44	2,632,340	28	2,059,426	23	1,809,686
41 - Construction of buildings	8	713,209	7	599,700	7	589,287
42 - Civil engineering	36	1,919,131	18	1,400,252	13	1,164,217
43 - Specialized construction activities	-	-	3	59,474	3	56,182

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	36	2,431,163	78	2,076,252	68	2,417,465
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	2	242,812	2	231,956
46 - Wholesale trade, except of motor vehicles and motorcycles	16	433,735	24	103,140	23	195,258
47 - Retail trade, except of motor vehicles and motorcycles	19	1,763,053	52	1,730,300	43	1,990,251
H. Transportation and storage	29	1,293,332	27	1,055,617	27	1,001,620
49 - Land transport and transport via pipelines	23	385,291	21	335,226	20	285,642
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	908,041	6	720,391	7	715,978
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	14	2,812,919	26	2,529,291	26	2,455,299
55 - Accommodation	6	2,773,211	9	2,456,163	9	2,385,999
56 - Food and beverage service activities	8	39,708	17	73,128	17	69,300
J. Information and communication	30	3,543,979	33	4,809,296	33	5,096,851
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	76,555	4	67,365	4	65,057
60 - Programming and broadcasting activities	1	80,000	2	87,966	2	87,940
61 - Telecommunications	13	2,874,138	13	4,261,436	13	4,582,572
62 - Computer programming, consultancy and related activities	8	387,620	9	281,588	9	255,302
63 - Information service activities	6	125,666	5	110,941	5	105,980
K. Real estate activities	9	1,126,159	5	1,006,690	5	897,995
L. Professional, scientific and technical activities	3	68,826	2	26,287	2	22,716
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	45,999	1	10,000	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	1	22,827	1	16,287	1	12,716
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	2	94,511	3	88,014	3	83,153
77 - Rental and leasing activities	-	-	1	608	1	600
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	94,511	2	87,406	2	82,553
N. Education	29	1,302,835	30	1,112,634	25	740,243
O. Human health and social work activities	39	588,522	27	961,446	29	1,229,865
86 - Human health activities	39	588,522	26	661,446	27	629,865
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	1	300,000	2	600,000
P. Arts, entertainment and recreation	1	760	-	-	-	-
Q. Other service activities	4	21,030	3	16,347	5	21,999
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	15,010	1	5,000	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	2	15,010	1	5,000	-	-
VI. PERSONAL	37,284	20,394,499	35,396	18,814,515	34,410	18,085,091
A. Bank Employees	1,046	1,708,589	1,355	1,868,757	1,123	1,841,221
1) For house building	412	1,445,815	517	1,425,675	404	1,390,360
2) For transport i.e. purchase of car etc.	321	147,019	437	289,346	324	310,903
3) Other purposes	313	115,755	401	153,736	395	139,957
B. Consumer Financing	36,237	18,685,246	34,040	16,945,094	33,286	16,243,206
1) For house building	35,871	18,670,690	33,727	16,930,883	32,973	16,228,996
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	23	333	23	333
5) Personal loans	281	13,629	289	13,629	289	13,628
C) Other	1	664	1	664	1	664
VII. OTHER	1	228,927	2	1,614,654	1	1,637,677
Total	38,767	167,357,944	37,241	160,374,918	36,030	171,238,620

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	32,866	18,074,149	1,817	1,829,846	1,347	151,334,625	36,030	171,238,620
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	5	3,890,741	5	3,890,741
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	5	3,890,741	5	3,890,741
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	9	1,714,008	9	1,714,008
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	1	969,958	1	969,958
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	8	744,050	8	744,050
IV. PRIVATE SECTOR (BUSINESS)	174	1,522,992	99	295,912	1,332	144,092,199	1,605	145,911,103
A. Agriculture, forestry and fishing	30	250,521	23	79,172	6	1,754,378	59	2,084,071
1. Crop and animal production, hunting and related service activities	30	250,521	23	79,172	6	1,754,378	59	2,084,071
Growing of Wheat, Rice, Sugar Cane & Cotton	11	83,368	10	54,030	-	-	21	137,398
Growing of tropical, subtropical, pome and stone fruits & vegetables	8	48,904	-	-	1	41,250	9	90,154
Growing of other fruits, vegetables and crops	7	55,249	-	-	-	-	7	55,249
Raising of livestock and other related activities	1	8,000	9	14,642	4	1,345,994	14	1,368,636
Other agricultural support activities	3	55,000	4	10,500	1	367,134	8	432,634
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	28	6,377,709	28	6,377,709
05 - Mining of coal and lignite	-	-	-	-	4	4,000,000	4	4,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	24	2,377,709	24	2,377,709
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	90	904,293	30	105,670	972	96,691,039	1,092	97,701,002
10 - Manufacture of food products	42	553,899	16	52,701	187	20,999,058	245	21,605,658
11 - Manufacture of beverages	-	-	-	-	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	404	32,267,517	405	32,273,945
Preparation and spinning of textile fibres	-	-	-	-	113	10,678,842	113	10,678,842
Weaving of textiles	1	6,428	-	-	55	4,901,019	56	4,907,447
Finishing of textiles	-	-	-	-	47	5,269,177	47	5,269,177
Manufacture of knitted and crocheted fabrics	-	-	-	-	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	-	-	-	-	181	10,957,976	181	10,957,976
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	5	334,382	5	334,382
14 - Manufacture of wearing apparel	3	4,380	3	6,475	30	4,671,327	36	4,682,182
15 - Manufacture of leather and related products	1	591	1	3,500	1	70,000	3	74,091

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	70,000	1	70,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	1	591	1	3,500	-	-	2	4,091
a. Leather wear	1	591	1	3,500	-	-	2	4,091
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	2,399	-	-	-	-	1	2,399
17 - Manufacture of paper and paper products	4	56,260	-	-	11	608,420	15	664,680
18 - Printing and reproduction of recorded media	21	179,628	5	10,994	32	449,320	58	639,942
Printing and other service activities related to printing	21	179,628	5	10,994	32	449,320	58	639,942
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	3	624,375	3	624,375
20 - Manufacture of chemicals and chemical products	-	-	1	8,000	101	7,633,768	102	7,641,768
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	10,557	-	-	23	4,261,730	24	4,272,287
22 - Manufacture of rubber and plastics products	7	26,727	1	4,500	38	5,642,927	46	5,674,154
23 - Manufacture of other non-metallic mineral products	-	-	-	-	23	4,818,622	23	4,818,622
24 - Manufacture of basic metals	2	14,759	-	-	51	6,878,912	53	6,893,671
25 - Manufacture of fabricated metal products, except machinery and equipment	1	5,140	-	-	23	1,007,932	24	1,013,072
26 - Manufacture of computer, electronic and optical products	-	-	-	-	8	2,628,103	8	2,628,103
27 - Manufacture of electrical equipment	-	-	-	-	20	2,704,961	20	2,704,961
28 - Manufacture of machinery and equipment	-	-	1	4,500	-	-	1	4,500
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	11	817,250	11	817,250
30 - Manufacture of other transport equipment	-	-	-	-	3	397,975	3	397,975
31 - Manufacture of furniture	3	20,000	1	10,000	-	-	4	30,000
32 - Other manufacturing	1	20,000	1	5,000	2	28,842	4	53,842
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	1	25,000	1	25,000
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	5,000	1	3,842	2	8,842
33 - Repair and installation of machinery and equipment	2	3,525	-	-	-	-	2	3,525
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	180	23,971,430	180	23,971,430
Electric power generation, transmission and distribution	-	-	-	-	175	22,892,089	175	22,892,089
a) Hydel	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	21	5,845,604	21	5,845,604
c) Coal Based	-	-	-	-	21	10,566,631	21	10,566,631
d) Wind	-	-	-	-	32	2,302,761	32	2,302,761
e) Solar	-	-	-	-	77	1,077,393	77	1,077,393
f) Other	-	-	-	-	20	2,867,700	20	2,867,700
Manufacture of gas, distribution of gaseous fuels through mains	-	-	-	-	5	1,079,341	5	1,079,341
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	4	56,482	-	-	19	1,753,204	23	1,809,686
41 - Construction of buildings	-	-	-	-	7	589,287	7	589,287
42 - Civil engineering	1	300	-	-	12	1,163,917	13	1,164,217
43 - Specialized construction activities	3	56,182	-	-	-	-	3	56,182

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	22	149,664	13	14,413	33	2,253,388	68	2,417,465
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	531	-	-	1	231,425	2	231,956
46 - Wholesale trade, except of motor vehicles and motorcycles	13	44,138	7	10,105	3	141,015	23	195,258
47 - Retail trade, except of motor vehicles and motorcycles	8	104,995	6	4,308	29	1,880,948	43	1,990,251
H. Transportation and storage	14	56,056	-	-	13	945,564	27	1,001,620
49 - Land transport and transport via pipelines	9	30,987	-	-	11	254,655	20	285,642
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	5	25,069	-	-	2	690,909	7	715,978
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	6	35,750	8	26,850	12	2,392,699	26	2,455,299
55 - Accommodation	2	6,750	1	3,000	6	2,376,249	9	2,385,999
56 - Food and beverage service activities	4	29,000	7	23,850	6	16,450	17	69,300
J. Information and communication	2	1,040	1	1,125	30	5,094,686	33	5,096,851
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	1,040	-	-	2	64,017	4	65,057
60 - Programming and broadcasting activities	-	-	-	-	2	87,940	2	87,940
61 - Telecommunications	-	-	-	-	13	4,582,572	13	4,582,572
62 - Computer programming, consultancy and related activities	-	-	-	-	9	255,302	9	255,302
63 - Information service activities	-	-	1	1,125	4	104,855	5	105,980
K. Real estate activities	1	38,000	-	-	4	859,995	5	897,995
L. Professional, scientific and technical activities	1	10,000	-	-	1	12,716	2	22,716
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	10,000	-	-	-	-	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	1	12,716	1	12,716
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	600	2	82,553	3	83,153
77 - Rental and leasing activities	-	-	1	600	-	-	1	600
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	82,553	2	82,553
N. Education	-	-	9	13,500	16	726,743	25	740,243
O. Human health and social work activities	3	12,314	11	44,082	15	1,173,469	29	1,229,865
86 - Human health activities	3	12,314	11	44,082	13	573,469	27	629,865
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	2	600,000	2	600,000
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	3	10,500	1	2,627	5	21,999
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	32,692	16,551,157	1,718	1,533,934	-	-	34,410	18,085,091
A. Bank Employees	1,015	1,642,396	108	198,825	-	-	1,123	1,841,221
1) For house building	368	1,245,206	36	145,154	-	-	404	1,390,360
2) For transport i.e. purchase of car etc.	302	278,816	22	32,087	-	-	324	310,903
3) Other purposes	345	118,373	50	21,584	-	-	395	139,957
B. Consumer Financing	31,676	14,908,097	1,610	1,335,109	-	-	33,286	16,243,206
1) For house building	31,386	14,895,072	1,587	1,333,924	-	-	32,973	16,228,996
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	22	129	1	204	-	-	23	333
5) Personal loans	267	12,647	22	981	-	-	289	13,628
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	1	1,637,677	1	1,637,677
Total	32,866	18,074,149	1,817	1,829,846	1,347	151,334,625	36,030	171,238,620

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Dec-22	Sep-23	Dec-23
0.00	11,457,021	15,693,754	15,778,478
1.00	-	-	-
2.00	-	-	-
3.00	8,237,645	7,776,820	7,056,438
4.00	11,737,215	10,505,479	10,224,743
5.00	13,001,988	10,627,939	10,320,804
6.00	3,994,969	3,828,256	3,710,048
7.00	3,804,538	3,477,741	3,391,182
8.00	1,521,479	1,253,961	1,253,916
9.00	383,757	522,768	811,438
10.00	906,351	612,649	569,573
11.00	24,843	8,431	7,012
12.00	2,694,939	2,157,488	2,070,686
13.00	1,732,216	1,365,879	1,302,858
14.00	119,440	324	1,872
15.00	1,523,139	389	-
16.00	474,647	53,223	62,700
17.00	14,675,176	223,556	211,747
18.00	35,242,329	3,139	3,021
19.00	33,848,253	578,420	491,325
20.00	19,243,438	662,521	264,331
21.00	1,801,888	2,237,951	185,889
22.00	904,937	260,451	3,778,893
23.00	27,448	2,529,293	31,798,690
24.00	288	33,809,312	44,653,640
25.00 & above	-	62,185,174	33,289,336
Total	167,357,944	160,374,918	171,238,620

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "18" means 17.25 to 18.24.

9.9.1 Advances Classified by Rate of Interest and Gender

Development Finance Institutions
As on 31st December, 2023

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,285,497	343,895	12,149,086	15,778,478
1.00	-	-	-	-
2.00	-	-	-	-
3.00	6,708	762	7,048,968	7,056,438
4.00	392,284	36,281	9,796,178	10,224,743
5.00	3,289,300	154,821	6,876,683	10,320,804
6.00	1,041,024	93,051	2,575,973	3,710,048
7.00	3,098,971	15,884	276,327	3,391,182
8.00	-	-	1,253,916	1,253,916
9.00	-	-	811,438	811,438
10.00	270,884	49,797	248,893	569,573
11.00	5,489	1,523	-	7,012
12.00	1,666,792	403,554	340	2,070,686
13.00	1,030,058	218,373	54,427	1,302,858
14.00	1,550	-	322	1,872
15.00	-	-	-	-
16.00	51,372	11,328	-	62,700
17.00	407	-	211,340	211,747
18.00	2,637	-	384	3,021
19.00	121,517	19,624	350,184	491,325
20.00	236,785	15,926	11,620	264,331
21.00	182,263	3,626	-	185,889
22.00	250,656	21,325	3,506,912	3,778,893
23.00	24,859	81	31,773,750	31,798,690
24.00	236,549	28,746	44,388,345	44,653,640
25.00 & above	2,878,547	411,250	29,999,538	33,289,335
Total	18,074,149	1,829,846	151,334,625	171,238,620

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,941	4,941	-	4,153	4,153	-	3,891	3,891
	NBFCs & Fin Aux.	-	2,803	2,803	-	1,802	1,802	-	1,714	1,714
	Private Sector	28	138,948	138,976	87	133,899	133,986	104	145,807	145,911
	Trust Fund	-	15	15	-	5	5	-	-	-
	Personal	19,233	1,161	20,394	17,686	1,129	18,815	16,994	1,091	18,085
	Others	-	229	229	-	1,615	1,615	-	1,638	1,638
	Total	19,261	148,097	167,358	17,773	142,602	160,375	17,098	154,141	171,239
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	6	-	6	52	-	52	63	-	63
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	9,212	-	9,212	8,433	-	8,433	8,103	-	8,103
	Others	-	-	-	-	-	-	-	-	-
	Total	9,218	-	9,218	8,485	-	8,485	8,165	-	8,165
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,741	3,741	-	3,178	3,178	-	2,991	2,991
	NBFCs & Fin Aux.	-	2,575	2,575	-	1,713	1,713	-	1,625	1,625
	Private Sector	17	111,676	111,693	20	106,922	106,942	20	114,239	114,259
	Trust Fund	-	15	15	-	5	5	-	-	-
	Personal	5,954	954	6,908	5,531	920	6,451	5,342	829	6,170
	Others	-	229	229	-	1,615	1,615	-	1,638	1,638
	Total	5,971	119,189	125,161	5,551	114,352	119,903	5,362	121,322	126,683
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,851	-	1,851	1,690	-	1,690	1,604	-	1,604
	Others	-	-	-	-	-	-	-	-	-
	Total	1,851	-	1,851	1,690	-	1,690	1,604	-	1,604
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	106	-	106	93	-	93	84	-	84
	Others	-	-	-	-	-	-	-	-	-
	Total	106	-	106	93	-	93	84	-	84
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,200	1,200	-	975	975	-	900	900
	NBFCs & Fin Aux.	-	228	228	-	89	89	-	89	89
	Private Sector	5	27,272	27,277	15	26,977	26,992	21	31,567	31,589
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	752	208	960	635	209	844	582	263	844
	Others	-	-	-	-	-	-	-	-	-
	Total	758	28,907	29,665	650	28,250	28,900	603	32,819	33,422

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(Million Rupees)								
Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,289	-	1,289	1,236	-	1,236	1,216	-	1,216
	Others	-	-	-	-	-	-	-	-	-
	Total	1,289	-	1,289	1,236	-	1,236	1,216	-	1,216
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	68	-	68	67	-	67	64	-	64
	Others	-	-	-	-	-	-	-	-	-
	Total	68	-	68	67	-	67	64	-	64

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	245	492	476	489	270	473
5,000 to 10,000	369	2,468	306	2,119	309	2,141
10,000 to 20,000	1,905	29,058	1,903	29,080	1,895	28,961
20,000 to 25,000	2,087	44,894	2,066	44,441	2,038	43,833
25,000 to 30,000	616	16,736	600	16,300	611	16,624
30,000 to 40,000	2,038	69,069	2,003	67,845	1,994	67,543
40,000 to 50,000	2,882	124,101	2,860	122,766	2,837	121,751
50,000 to 60,000	2,500	136,412	2,429	132,480	2,414	131,746
60,000 to 70,000	4,442	270,214	4,330	263,372	4,298	261,368
70,000 to 80,000	1,269	94,368	1,230	91,467	1,259	93,731
80,000 to 90,000	1,239	104,124	1,214	102,034	1,155	97,243
90,000 to 100,000	1,152	108,773	1,108	104,707	1,097	103,596
100,000 to 200,000	4,785	652,257	4,410	596,854	4,290	580,344
200,000 to 300,000	1,825	445,810	1,559	378,706	1,386	337,587
300,000 to 400,000	1,097	382,336	1,011	353,584	959	334,888
400,000 to 500,000	961	428,487	814	361,784	764	342,445
500,000 to 600,000	584	320,334	514	282,336	506	279,622
600,000 to 700,000	560	362,903	524	340,062	488	319,947
700,000 to 800,000	566	424,189	478	357,335	428	324,406
800,000 to 900,000	528	448,236	440	373,525	408	348,490
900,000 to 1,000,000	447	423,477	365	346,491	367	352,526
1,000,000 to 2,000,000	2,579	3,772,620	2,432	3,594,775	2,336	3,500,406
2,000,000 to 3,000,000	1,279	3,082,696	1,240	3,035,930	1,172	2,937,059
3,000,000 to 4,000,000	627	2,173,211	633	2,203,309	598	2,160,385
4,000,000 to 5,000,000	420	1,881,398	406	1,825,803	373	1,730,973
5,000,000 to 6,000,000	297	1,644,776	309	1,693,400	302	1,698,344
6,000,000 to 7,000,000	114	741,660	120	779,759	110	779,651
7,000,000 to 8,000,000	90	679,190	97	729,442	92	727,918
8,000,000 to 9,000,000	93	791,473	108	915,544	102	905,961
9,000,000 to 10,000,000	133	1,277,098	146	1,415,529	97	942,821
10,000,000 to 100,000,000	618	22,129,947	710	24,421,634	661	24,251,551
100,000,000 & Over	420	124,295,137	400	115,392,016	414	127,414,283
Total	38,767	167,357,944	37,241	160,374,918	36,030	171,238,620

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions As on 31st December, 2023

Size of Account (Rs.)	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5,000	248	460	7	13	15	-	270	473
5,000 to 10,000	297	2,061	12	80	-	-	309	2,141
10,000 to 20,000	1,878	28,717	17	228	-	16	1,895	28,961
20,000 to 25,000	2,022	43,482	16	351	-	-	2,038	43,833
25,000 to 30,000	600	16,297	11	300	-	27	611	16,624
30,000 to 40,000	1,982	67,125	12	418	-	-	1,994	67,543
40,000 to 50,000	2,794	119,808	43	1,900	-	44	2,837	121,751
50,000 to 60,000	2,385	130,098	28	1,541	1	107	2,414	131,746
60,000 to 70,000	4,271	259,643	26	1,662	1	63	4,298	261,368
70,000 to 80,000	1,226	91,166	33	2,492	-	74	1,259	93,731
80,000 to 90,000	1,116	93,759	39	3,319	-	165	1,155	97,243
90,000 to 100,000	1,061	100,234	36	3,362	-	-	1,097	103,596
100,000 to 200,000	4,018	538,877	264	39,378	8	2,090	4,290	580,344
200,000 to 300,000	1,201	290,057	170	42,400	15	5,130	1,386	337,587
300,000 to 400,000	819	285,586	128	44,196	12	5,106	959	334,888
400,000 to 500,000	653	290,531	105	46,947	6	4,967	764	342,445
500,000 to 600,000	415	228,219	84	45,912	7	5,490	506	279,622
600,000 to 700,000	410	266,411	74	47,781	4	5,755	488	319,947
700,000 to 800,000	358	268,085	65	48,731	5	7,591	428	324,406
800,000 to 900,000	345	293,271	59	50,171	4	5,048	408	348,490
900,000 to 1,000,000	310	294,778	50	47,296	7	10,452	367	352,526
1,000,000 to 2,000,000	1,940	2,868,807	291	422,016	105	209,582	2,336	3,500,406
2,000,000 to 3,000,000	1,008	2,468,530	117	281,949	47	186,580	1,172	2,937,059
3,000,000 to 4,000,000	507	1,772,528	58	202,612	33	185,245	598	2,160,385
4,000,000 to 5,000,000	317	1,413,929	26	114,838	30	202,206	373	1,730,973
5,000,000 to 6,000,000	255	1,389,859	14	74,789	33	233,696	302	1,698,344
6,000,000 to 7,000,000	86	559,923	7	45,644	17	174,084	110	779,651
7,000,000 to 8,000,000	60	450,625	5	37,250	27	240,043	92	727,918
8,000,000 to 9,000,000	77	652,969	7	57,926	18	195,067	102	905,961
9,000,000 to 10,000,000	74	704,864	2	18,525	21	219,432	97	942,821
10,000,000 to 100,000,000	133	2,083,448	11	145,821	517	22,022,282	661	24,251,551
100,000,000 & Over	-	-	-	-	414	127,414,283	414	127,414,283
Total	32,866	18,074,149	1,817	1,829,846	1,347	151,334,625	36,030	171,238,620

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,026,193,891	1,193,206,471	1,077,810,025	2,180,068,727	2,265,507,355	2,224,572,361	1,948,994,688	2,145,374,700	2,003,056,560
1) Treasury Bills	591,688,751	612,108,323	597,961,825	1,643,911,238	1,719,235,655	1,667,868,739	825,642,219	994,391,500	829,755,321
2) Pakistan Investment Bonds (PIBs)	434,505,140	581,098,148	479,848,200	536,157,489	546,271,700	556,703,622	1,123,352,469	1,150,983,200	1,173,301,239
a. Fixed Rate	102,970,415	242,597,548	140,442,121	132,475,047	134,598,300	132,258,163	286,288,736	293,279,600	294,233,860
b. Floating Rate	331,534,725	338,500,600	339,406,079	403,682,442	411,673,400	424,445,459	837,063,732	857,703,600	879,067,379
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	20,290,758	26,581,260	49,680,823	17,918,126	28,670,489	58,674,549	16,130,025	26,986,478	17,152,550
1) Quoted On The Stock Exchange	15,134,842	14,474,314	43,887,696	11,909,306	11,580,113	51,736,694	10,336,133	10,111,029	11,590,802
of which:									
Financial Institutions	1,913,743	1,427,209	1,787,424	1,597,300	1,104,463	1,431,514	1,190,729	1,114,318	1,174,275
NFPSEs	771,651	314,352	628,052	544,980	170,658	463,587	708,758	173,608	816,943
Private Sector	7,576,757	5,650,176	7,356,640	4,760,685	2,892,371	5,497,340	4,201,975	2,459,030	5,192,864
2) Unquoted On The Stock Exchange	5,155,916	12,106,946	5,793,127	6,008,820	17,090,376	6,937,855	5,793,893	16,875,449	5,561,748
of which:									
Financial Institutions	1,444,607	8,398,118	2,532,241	1,551,236	12,635,273	2,675,338	3,370,972	14,455,009	3,328,116
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	200,000	200,000	100,000
Private Sector	3,561,309	3,558,828	3,160,886	4,307,584	4,305,103	4,162,517	2,222,921	2,220,440	2,133,632
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,119	6,366	6,366	37,953	6,366	6,366	37,953
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	25,570,750	25,714,246	27,449,881	23,817,333	23,834,020	25,757,495	23,703,673	23,687,092	26,058,107
IX. MUTUAL FUNDS	686,852	714,828	889,608	670,936	725,482	873,589	670,571	727,382	661,288
X. OTHERS	92,545	100,000	92,545	213,004	213,004	213,004	-	-	-
XI. Islamic Banking Products - Investments	9,534,701	9,598,383	9,771,272	10,846,360	10,839,085	11,082,757	15,656,983	15,597,506	16,086,135
a. Government Islamic Securities	-	-	-	-	-	-	6,046,320	6,000,000	6,329,432
1. GOP Ijara Sukuk	-	-	-	-	-	-	6,046,320	6,000,000	6,329,432
a. Variable Rental Rate (VRR)	-	-	-	-	-	-	6,046,320	6,000,000	6,329,432
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,418,960	9,482,642	9,655,531	10,371,597	10,364,322	10,607,994	9,610,663	9,597,506	9,756,703
1) Diminishing Musharaka Sukuk	7,243,323	7,243,323	7,427,601	6,694,033	6,684,781	6,894,078	6,003,758	5,992,101	6,142,300
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	598,023	600,000	598,023	601,500	600,000	601,500
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,175,637	2,239,319	2,227,930	3,079,541	3,079,541	3,115,893	3,005,405	3,005,405	3,012,903
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	115,741	115,741	115,741	474,763	474,763	474,763	-	-	-
Total	1,082,398,363	1,255,944,054	1,165,731,273	2,233,563,352	2,329,818,301	2,321,211,708	2,005,184,806	2,212,402,023	2,063,052,594

Appendices

Appendix-I (a)
Reporting Scheduled Banks, their Websites, No. of Branches & ATMs
by Group as on 31 Dec, 2023

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,428	487	2,915	2,748
1	First Women Bank Ltd.	www.fwbl.com.pk	43	-	43	31
2	National Bank of Pakistan	www.nbp.com.pk	1,320	188	1,508	1,361
3	Sindh Bank Limited	www.sindhbank.com.pk	309	15	324	278
4	The Bank of Khyber	www.bok.com.pk	116	124	240	284
5	The Bank of Punjab	www.bop.com.pk	640	160	800	794
B)	Specialized Banks		628	25	653	49
1	SME Bank Limited.	www.smebank.org	1	-	1	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcb.com.pk	151	-	151	-
3	Zarai Taraqiat Bank Limited	www.ztbl.com.pk	476	25	501	49
C)	Domestic Private Banks		8,712	4,313	13,025	14,772
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk	-	170	170	176
2	Allied Bank Limited	www.abl.com	1,351	127	1,478	1,540
3	Askari Bank Limited	www.askaribank.com.pk	459	137	596	706
4	Bank Al-Falah Ltd.	www.bankalfalah.com	651	349	1,000	1,135
5	Bank Al-Habib Ltd.	www.bankalhabib.com	881	201	1,082	1,332
6	BankIslami Pakistan Limited	www.bankislami.com.pk	-	380	380	445
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com	-	235	235	230
8	Faysal Bank Ltd.	www.faysalbank.com	1	721	722	711
9	Habib Bank Ltd.	www.hbl.com	1,320	408	1,728	2,336
10	Habib Metropolitan Bank Limited	www.habibmetro.com	407	118	525	577
11	JS Bank Limited	www.jsbl.com	282	-	282	336
12	MCB Bank Limited	www.mcb.com.pk	1,430	-	1,430	1,477
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com	-	225	225	225
14	Meezan Bank Limited	www.meezanbank.com	-	1,004	1,004	1,158
15	Samba bank Ltd	www.samba.com.pk	47	-	47	50
16	Silk Bank Ltd.	www.silkbank.com.pk	82	23	105	110
17	Soneri Bank Ltd.	www.soneribank.com	399	45	444	467
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	112
19	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	www.bankmakramah.com	163	13	176	202
20	United Bank Ltd.	www.ubl.com.pk	1,201	155	1,356	1,447
D)	Foreign Banks		10	-	10	3
1	Bank of China	www.bankofchina.com.pk	2	-	2	-
2	Citi Bank Pakistan	www.citibank.com.pk	3	-	3	-
3	Deutsche Bank AG	www.db.com	2	-	2	-
4	ICBC	www.icbc-ltd.com	3	-	3	3
Total:-			11,778	4,825	16,603	17,572

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 31 Dec, 2023

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Advans Pakistan Microfinance Bank Ltd.	www.advanspakistan.com	20	-
2	Apna Microfinance Bank	www.apnabank.com.pk	106	55
3	FINCA Microfinance Bank Ltd.	www.finca.pk	115	41
4	Khushhalibank Ltd.	www.khushhalibank.com.pk	206	125
5	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	109	104
6	NRSP Microfinance Bank Ltd.	www.nrspbank.com	133	78
7	Pak Oman Microfinance Bank Ltd.	www.pomicro.com	66	-
8	Sindh Microfinance Bank	www.sindhmfib.com	20	-
9	Telenor Microfinance Bank	www.telenor.com	49	64
10	HBL Microfinance Bank Ltd.	www.hblmfib.com	204	130
11	U Microfinance Bank Ltd.	www.ubank.com.pk	398	272
Total:-			1,426	869

Sr. No	Development Financial Institutions	Websites	No. of	
			Branches	ATMs
1	House Building Finance Company Ltd.	www.hbfc.com.pk	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	www.saudipak.com	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	www.pkic.com	1	-
4	Pak Libya Holding Company Ltd.	www.paklibya.com.pk	1	-
5	Pak Oman Investment Company Ltd.	www.pakoman.com	1	-
6	Pak Brunei Investment Company Ltd.	www.pakbrunei.com.pk	1	-
7	Pair Investment Co. Ltd.	www.pairinvestment.com	1	-
8	Pak China Investment Co. Ltd.	www.pakchinainvest.com	1	-
Total:-			59	-

Appendix-II
Number of Reporting Scheduled Banks and their Branches
(1982-2023)

As on 31 st December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1982	9	7,248	23	58	32	7,306
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023*	28	16,593	4	10	32	16,603

*End Dec 2023

Appendix-III
Province-Wise Number of Scheduled Bank Branches
(2003-2023)

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103
	June	507	652	-	155	624	1,921	8,544	3,783	16,186
	September	512	653	-	156	629	1,934	8,600	3,796	16,280
	December	521	656	-	164	652	1,963	8,816	3,831	16,603

*FATA has been merged into KPK from 2018 onward

Appendix-IV
District-Wise Scheduled Banks Branches as on
31 Dec, 2023

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	83	33	116	Larkana	66	9	75
Astore	7	2	9	Lasbella	33	7	40
Attock	151	34	185	Layyah	53	15	68
Awaran	3	-	3	Lodhran	50	10	60
Badin	50	7	57	Loralai	17	10	27
Bagh	29	5	34	Lower Dir	32	37	69
Bahawalnagar	138	36	174	Mahmand Agency	7	2	9
Bahawalpur	175	56	231	Malakand	34	27	61
Bajaur Agency	9	10	19	Mandi Bahauddin	89	25	114
Bannu	35	18	53	Mansehra	81	28	109
Barkhan	4	1	5	Mardan	85	37	122
Batgram	8	8	16	Mastung	7	1	8
Bhakkar	51	9	60	Matari	32	5	37
Bhimber	35	5	40	Mianwali	75	12	87
Bolan (Dhadar)	7	-	7	Mirpur	175	29	204
Bunner	24	23	47	Mirpur Khas	59	21	80
Chagai	5	1	6	Multan	266	142	408
Chakwal	122	29	151	Muzaffarabad	47	16	63
Charsadda	42	17	59	Muzaffargarh	125	28	153
Chiniot	59	12	71	N.Waziristan Agency	13	2	15
Chitral	30	13	43	Nagar	4	-	4
D.G.Khan	98	28	126	Nankana Sahib	66	10	76
D.I.Khan	62	19	81	Narowal	86	15	101
Dadu	53	9	62	Nasirabad	7	2	9
Dera Bughti	5	-	5	Naushro Feroze	67	10	77
Diamar	9	8	17	Neelum	5	-	5
Faisalabad	427	192	619	Noshki	11	4	15
Ghanchi	8	1	9	Nowshera	66	32	98
Ghizer	9	2	11	Okara	126	45	171
Ghotki	55	7	62	Orakzai Agency	3	1	4
Gilgit	50	17	67	Pakpattan	58	21	79
Gujranwala	297	114	411	Panjgoor	10	5	15
Gujrat	294	104	398	Peshawar	228	124	352
Gwadar	42	6	48	Pishin	13	10	23
Hafizabad	53	14	67	Quetta	146	85	231
Hangu	25	14	39	Rahim Yar Khan	214	69	283
Haripur	78	19	97	Rajan Pur	60	14	74
Harnai	2	1	3	Rawalpindi	522	234	756
Hattian Bala	8	-	8	Rawlakot (Poonch)	39	9	48
Haveli Kahuta	3	-	3	S.Waziristan Agency	4	1	5
Hunza	12	-	12	Sahiwal	142	52	194
Hyderabad	166	67	233	Sakardu	25	10	35
Islamabad	417	235	652	Sanghar	71	18	89
Jacobabad	24	4	28	Sargodha	202	63	265
Jaffarabad(Dera Allah Y	20	4	24	Shaheed Benazirabad	57	18	75
Jamshoro	43	6	49	Shangla	18	8	26
Jhang	110	18	128	Sheikhupura	160	47	207
Jhelum	167	27	194	Shikarpur	26	2	28
Kalat	11	1	12	Sialkot	345	113	458
Kamber/Shahdadkot	29	4	33	Sibi	14	3	17
Karachi	1,485	979	2,464	South Waziristan	1	-	1
Karak	25	6	31	Sudhnuthi	33	2	35
Kashmore	36	4	40	Sujawal	18	-	18
Kasur	115	34	149	Sukkur	95	20	115
Kech(Turbat)	29	5	34	Swabi	76	19	95
Khairpur	68	7	75	Swat	87	85	172
Khanewal	111	41	152	Tando Allahyar	25	7	32
Kharan	18	4	22	Tando Mohammad Khan	17	3	20
Khushab	68	15	83	Tank	11	2	13
Khuzdar	21	4	25	Tharparkar	18	-	18
Khyber Agency	17	11	28	Thatta	23	4	27
Killa Abdullah	12	9	21	Toba Tek Singh	111	33	144
Killa Saifullah	16	8	24	Tor Ghar	-	1	1
Kohat	69	20	89	Umerkot	30	7	37
Kohistan	11	4	15	Upper Dir	9	25	34
Kohlu	4	-	4	Vehari	123	34	157
Kotli	73	8	81	Washuk	2	-	2
Kurram Agency	24	5	29	Zhob	14	5	19
Lahore	1,083	679	1,762	Ziarat	4	3	7
Lakki Marwat	11	4	15	Grand Total:-	11,778	4,825	16,603

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 Dec, 2023

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	7	2	5	1	2	18
Astore	-	-	-	1	-	-	1
Attock	3	6	6	3	2	2	22
Badin	-	2	2	1	-	-	5
Bagh	-	1	-	1	-	-	2
Bahawalnagar	1	9	2	7	2	-	21
Bahawalpur	1	15	5	10	2	1	34
Bajaur Agency	-	1	-	1	-	-	2
Bannu	1	2	1	1	-	-	5
Barkhan	-	-	1	-	-	-	1
Batgram	1	1	1	1	-	-	4
Bhakkar	-	2	1	2	-	-	5
Bhimber	-	1	-	1	-	-	2
Bunner	1	1	1	1	-	-	4
Chagai	-	-	-	-	-	1	1
Chakwal	2	3	6	2	2	1	16
Charsadda	1	2	2	2	-	-	7
Chiniot	1	2	2	2	-	-	7
Chitral	1	1	2	1	1	-	6
D.G.Khan	1	7	1	6	1	1	17
D.I.Khan	1	1	3	1	1	1	8
Dadu	-	2	3	2	-	-	7
Diamar	-	1	1	1	1	1	5
Faisalabad	7	52	7	35	5	10	116
Ghizer	-	1	-	1	-	-	2
Ghotki	-	2	2	2	-	-	6
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	36	5	24	4	3	78
Gujrat	6	18	8	13	5	6	56
Gwadar	1	2	-	2	-	1	6
Hafizabad	1	3	1	3	1	-	9
Hangu	-	2	1	1	-	-	4
Haripur	-	4	3	2	1	1	11
Harnai	-	-	1	-	-	-	1
Hyderabad	4	13	4	13	3	5	42
Islamabad	16	42	15	30	9	14	126
Jacobabad	-	1	1	1	-	-	3
Jaffarabad(Dera Allah Y	-	3	-	-	-	-	3
Jamshoro	-	-	-	3	-	-	3
Jhang	2	4	1	2	1	2	12
Jhelum	2	6	2	3	1	1	15
Kalat	-	1	-	-	-	-	1
Kamber/Shahdadkot	-	2	-	1	-	-	3
Karachi	42	234	89	135	34	90	624
Karak	1	1	-	-	-	-	2
Kashmore	-	1	1	1	-	-	3
Kasur	1	7	3	6	3	3	23
Kech(Turbat)	1	1	1	1	-	-	4
Khairpur	1	2	1	2	-	-	6
Khanewal	3	9	2	7	3	1	25
Kharan	-	1	-	-	-	-	1
Khushab	-	3	2	3	1	-	9
Khuzdar	-	1	1	1	-	-	3
Khyber Agency	1	1	-	1	-	-	3
Killa Abdullah	1	2	1	1	-	1	6
Killa Saifullah	1	2	2	1	-	-	6
Kohat	2	2	1	2	-	1	8
Kohistan	-	-	2	1	-	-	3
Kotli	-	2	-	2	-	-	4
Kurram Agency	-	2	-	1	-	-	3
Lahore	37	138	43	118	28	36	400
Larkana	-	1	1	1	1	1	5
Lasbella	-	2	-	1	-	-	3
Layyah	1	4	-	2	-	-	7
Lodhran	1	3	1	2	-	-	7
Loralai	1	3	2	1	-	-	7
Lower Dir	2	2	3	1	1	1	10
Malakand	1	2	3	1	1	-	8
Mandi Bahauddin	1	6	3	6	1	1	18

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 Dec, 2023

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Manshra	1	5	3	2	1	-	12
Mardan	1	3	1	2	-	-	7
Mastung	-	1	-	-	-	-	1
Matari	-	2	1	1	-	-	4
Mianwali	-	5	1	1	-	-	7
Mirpur	1	3	5	4	1	3	17
Mirpur Khas	1	4	4	2	1	1	13
Multan	3	31	7	26	4	5	76
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh	-	8	1	8	1	-	18
Nankana Sahib	1	4	-	1	-	-	6
Narowal	1	3	-	3	-	-	7
Nasirabad	-	1	-	1	-	-	2
Naushro Feroze	-	4	1	2	-	-	7
Noshki	-	2	1	-	-	-	3
Nowshera	-	3	1	2	2	-	8
Okara	2	10	4	10	2	1	29
Pakpattan	1	3	2	3	2	-	11
Panjgoor	-	1	1	1	-	-	3
Peshawar	4	21	2	16	3	3	49
Pishin	-	1	2	2	1	1	7
Quetta	5	14	11	10	3	2	45
Rahim Yar Khan	3	16	5	8	4	1	37
Rajan Pur	-	5	2	3	-	-	10
Rawalpindi	14	49	20	35	7	11	136
Rawlakot (Poonch)	-	2	1	2	-	-	5
Sahiwal	2	11	3	10	2	1	29
Sakardu	-	1	1	1	1	1	5
Sanghar	1	4	2	5	2	-	14
Sargodha	5	16	7	9	2	1	40
Shaheed Benazirabad	-	5	1	3	2	1	12
Shangla	-	2	1	-	-	-	3
Sheikhupura	2	9	2	11	1	2	27
Shikarpur	-	1	1	-	-	-	2
Sialkot	3	24	6	19	3	4	59
Sibi	-	1	1	1	-	-	3
Sukkur	1	4	2	2	1	1	11
Swabi	-	3	1	2	1	-	7
Swat	7	5	5	8	1	1	27
Tando Allahyar	1	2	1	1	-	1	6
Tando Mohammad Khan	-	1	1	1	-	-	3
Tank	-	1	-	-	-	-	1
Thatta	-	1	1	-	-	-	2
Toba Tek Singh	2	5	3	5	2	1	18
Umerkot	1	2	1	2	-	-	6
Upper Dir	-	1	1	-	-	-	2
Vehari	1	8	3	6	2	1	21
Zhob	-	1	1	1	-	1	4
Ziarat	-	-	1	-	-	-	1
Grand Total	225	1,004	380	722	170	235	2,736

by District as on 31 Dec, 2023

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Appendix-VII

Gender Code List

Group Name
Male ¹
Female ²
Both Male and Female ³
Others-Non-Natural Person- Private Partnership (individuals) / Private Limited Company (individuals)
Others includes all types of ‘Non-Natural Persons’ not found in above list (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.) and Transgender

Notes for Gender List:

¹ It includes Male personal or sole proprietorship Accounts.

² It includes Female personal or sole proprietorship Accounts.

³ It will include Joint Personal and Business Accounts.

List of Acronyms

AMCs	Asset Management Companies
BPD	Banking Policy Department
BSD	Banking Supervision Department
CBOs	Community Based Organizations
COIs	Certificate of Investment
CODs	Certificate of Deposits
CSD	Core Statistics Department
DFIs	Development Finance Institutions
DSID	Data Services and Innovation Department
EFS	Export Finance Scheme
FED.	Federal Excise Duty
FFSAP	Financing Facility for Storage of Agricultural Produce
Fin Aux	Financial Auxiliaries
FRR	Fixed Rental Rate
GOP	Government of Pakistan
Govt.	Government
HY	Half Yearly
ILTF	Islamic Long Term Financing Facility
IRFCC	Islamic Refinance Facility for Combating COVID – 19
ISIC	International Standard Industrial Classification
ITERF	Islamic Temporary Economic Refinance Facility
LTF	Long Term Financing Facility
MEs	Medium Scale Enterprises
MFBs	Microfinance Banks
MFIs	Microfinance Institutions
NBFCs	Non-Bank Financial Companies
NBFIs	Non-Bank Financial Institutions
NFPSE	Non-Financial Public Sector Enterprises
NGOs	Non-government Organizations
NIT	National Investment Trust
NPIs	Non-Profit Institutions
NPL	NonPerforming Loans
OTC	Over the Counter
PIBs	Pakistan Investment Bonds
PTCs	Participation Term Finance Certificates
Repo	Repurchase Agreement
RFCC	Refinance Facility for Combating COVID – 19
SBP	State Bank of Pakistan
SEs	Small Scale Enterprises
SME	Small and Medium Enterprises
TERF	Temporary Economic Refinance Facility
TFCs	Term Finance Certificates
VRR	Variable Rental Rate