

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	243,657	112,764	247,695	95,298	200,549	101,223
II. Securities, Shares and Other						
Financial Instruments:	887	153,428	913	167,222	1,868	830,384
A. Quoted on the Stock Exchange:	554	78,907	611	66,355	1,564	403,197
1. To Stock Brokers and Dealers:	342	49,707	376	36,666	1,299	115,555
(a) Government and Other Trustee Securities	166	16,568	136	2,448	167	70,088
(b) Shares and Debentures	172	31,112	237	32,569	1,129	43,944
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	2,027	3	1,648	3	1,523
2. To Others:	212	29,199	235	29,689	265	287,641
(a) Government and Other Trustee Securities	52	648	12	234	25	258,247
(b) Shares and Debentures	129	19,014	192	19,655	213	16,506
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	27	9,529	29	9,792	25	12,880
B. Unquoted on the Stock Exchange:	333	74,521	302	100,867	304	427,187
1. To Stock Brokers and Dealers:	121	11,594	181	8,581	185	100,694
(a) Government and Other Trustee Securities	-	-	-	-	2	34,202
(b) Shares and Debentures	118	11,520	176	8,497	176	41,496
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	74	5	83	7	24,996
2. To Others:	212	62,927	121	92,287	119	326,494
(a) Government and Other Trustee Securities	67	7,471	71	78,745	78	215,326
(b) Shares and Debentures	26	2,176	10	1,026	10	808
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	119	53,280	40	12,516	31	110,359
III. Merchandise	70,111	3,177,729	67,981	2,974,772	67,899	3,614,557
A. Food Items:	19,963	1,034,964	18,569	871,065	18,993	1,162,738
1. Wheat	8,512	448,879	8,418	310,636	8,070	515,862
2. Rice and Paddy	3,205	143,702	2,773	93,653	3,178	146,421
3. Other Grains & Pulses:	783	20,092	748	25,235	556	16,330
(a) Indigenous	757	19,338	730	24,471	545	16,179
(b) Imported	26	754	18	764	11	151
4. Edible Oils:	1,604	102,774	1,433	69,537	1,270	58,229
(a) Indigenous	1,548	99,905	1,370	67,089	1,211	55,171
(b) Imported	56	2,868	63	2,447	59	3,058
5. Sugar:	1,671	220,925	1,565	286,839	1,317	289,092
(a) Indigenous	1,665	219,594	1,562	286,579	1,317	289,092
(b) Imported	6	1,331	3	260	-	-
6. Kariana And Spices	205	2,871	145	1,075	140	2,197
7. Fish And Fish Preparations	22	424	15	622	13	337
8. Other Food Items:	3,961	95,297	3,472	83,469	4,449	134,271
(a) Indigenous	3,926	94,655	3,425	82,628	4,403	133,215
(b) Imported	35	642	47	841	46	1,056
B. Raw Materials:	22,449	737,334	22,455	703,323	25,637	857,725
1. Cotton Raw:	14,233	172,988	14,124	142,018	17,066	158,887
(a) Indigenous	2,587	154,489	2,383	123,975	2,372	145,507
(b) Imported	11,646	18,498	11,741	18,044	14,694	13,380
2. Synthetic Fibers:	122	13,519	130	16,687	115	13,351
(a) Indigenous	77	12,328	83	15,701	69	8,004
(b) Imported	45	1,191	47	986	46	5,347
3. Fertilizers:	1,223	45,741	1,122	59,174	1,047	65,133
(a) Indigenous	1,215	42,014	1,110	55,059	1,037	61,267
(b) Imported	8	3,728	12	4,114	10	3,866
4. Petroleum Crude:	1,324	172,759	1,461	125,150	1,443	123,690
(a) Indigenous	1,262	116,057	1,364	106,943	1,342	89,386
(b) Imported	62	56,701	97	18,206	101	34,304
5. Iron and Steel:	2,338	136,146	2,288	128,593	1,948	117,201
(a) Indigenous	1,774	98,744	1,775	85,145	1,525	77,189
(b) Imported	564	37,402	513	43,447	423	40,012
6. Wool & Goat Hair	2	15	2	13	5	47
7. Hides & Skins	142	5,071	124	6,057	110	6,572
8. Oil Seeds	377	11,910	275	7,384	233	7,022
9. Pesticides & Insecticides:	457	5,894	445	6,608	426	6,051
(a) Indigenous	448	5,128	438	6,382	420	5,828
(b) Imported	9	766	7	226	6	224
10. Other Raw Materials:	2,231	173,290	2,484	211,640	3,244	359,772
(a) Indigenous	2,017	162,971	2,220	183,248	3,015	329,248
(b) Imported	214	10,320	264	28,392	229	30,524

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	27,699	1,405,431	26,957	1,400,384	23,269	1,594,094
1. Cotton Textiles:	5,382	330,698	5,123	299,857	4,356	341,392
(a) Indigenous	5,165	313,566	4,910	274,631	4,157	313,824
(b) Imported	217	17,131	213	25,226	199	27,567
2. Cotton Yarn:	2,250	116,336	2,081	90,827	1,904	91,650
(a) Indigenous	2,224	114,300	2,066	88,677	1,896	91,296
(b) Imported	26	2,037	15	2,150	8	354
3. Other Textiles:	3,638	242,684	3,571	266,398	3,038	289,876
(a) Indigenous	3,616	239,022	3,558	262,151	3,021	283,434
(b) Imported	22	3,662	13	4,248	17	6,441
4. Machinery:	1,154	59,662	1,037	51,201	976	51,695
(a) Indigenous	668	37,217	582	29,375	541	29,393
(b) Imported	486	22,446	455	21,825	435	22,302
5. Handloom Products	1	8	-	-	-	-
6. Carpets & Rugs	33	902	19	230	14	182
7. Readymade Garments	1,438	99,389	1,223	73,736	1,175	65,786
8. Cement and Cement Products:	665	134,362	584	106,064	549	191,700
(a) Indigenous	632	131,644	581	105,187	547	190,885
(b) Imported	33	2,718	3	878	2	815
9. Sports Goods	82	1,541	77	1,514	86	1,993
10. Surgical Instruments	202	6,612	145	5,250	86	4,249
11. Chemicals & Dyes	1,919	69,723	1,593	64,668	1,378	68,754
12. Other Finished Goods:	10,935	343,513	11,504	440,639	9,707	486,817
(a) Indigenous	10,506	325,323	11,174	428,929	9,366	473,335
(b) Imported	429	18,190	330	11,710	341	13,482
IV. Fixed Assets Including Machinery	394,413	2,032,409	378,396	2,055,072	399,579	2,747,320
A. Transport Equipment	376,465	760,414	361,562	765,775	382,194	863,220
B. Furniture & Fixtures	404	15,632	459	9,939	355	3,796
C. Office Equipment	393	42,482	351	44,640	307	177,284
D. Other Machinery & Equipment	17,151	1,213,882	16,024	1,234,718	16,723	1,703,020
V. Real Estate	598,181	1,771,243	582,368	1,760,085	584,817	2,410,134
A. Land	463,042	604,419	447,944	597,545	449,270	1,144,710
1. Residential	18,310	278,019	17,966	223,039	21,724	494,459
(a) House	16,066	269,932	16,492	216,744	19,858	485,384
(b) Flat	2,244	8,087	1,474	6,294	1,866	9,076
2. Non-Residential	444,732	326,400	429,978	374,507	427,546	650,251
(a) Commercial	8,165	127,920	6,440	126,580	7,801	383,322
(b) Industrial	707	23,633	639	28,766	774	56,757
(c) Agriculture	435,645	168,813	421,834	180,309	417,872	190,733
(d) Others	215	6,035	1,065	38,852	1,099	19,439
B. Buildings:	135,139	1,166,824	134,424	1,162,540	135,547	1,265,423
1. Residential	122,916	683,660	121,951	710,073	124,457	763,588
(a) House	110,147	602,152	70,275	562,695	116,748	714,673
(b) Flat	12,769	81,509	51,676	147,378	7,709	48,915
2. Non-Residential	12,223	483,164	12,473	452,467	11,090	501,836
(a) Commercial	5,528	232,754	5,951	234,907	5,349	253,480
(b) Industrial	3,282	185,040	3,391	159,118	2,782	148,430
(c) Agriculture	2,130	40,143	2,631	34,596	2,484	76,744
(d) Others	1,283	25,226	500	23,847	475	23,182
VI. Fixed Deposits and Insurance Policies	26,824	513,198	25,521	595,740	27,189	860,214
A. Bank Deposits	26,725	512,642	25,472	595,328	27,140	859,812
1. Security Deposits	2,539	74,783	2,571	81,271	785	105,381
2. Term Deposits (TDRs)	18,949	409,843	19,092	411,860	20,513	502,833
3. Other Deposits	5,237	28,016	3,809	102,197	5,842	251,599
B. Insurance Policies	99	556	49	412	49	402
VII. Others	452,460	3,994,670	433,436	3,970,956	477,329	4,630,223
A. Other Secured Advances	134,912	1,680,327	133,689	1,613,464	140,835	2,193,992
1. Receivables	106,671	583,110	1,340	76,252	369	93,470
2. Employees Benefits	6,017	1,071	7,051	1,494	3,603	753
3. Others	22,224	1,096,146	125,298	1,535,718	136,863	2,099,769
B. Advances Secured by Guarantee(s)	317,548	2,314,343	299,747	2,357,492	336,494	2,436,230
1. Institutional Guarantee(s)	5,250	2,095,770	5,731	2,057,724	7,549	2,157,186
2. Individual Guarantee(s)	312,298	218,573	294,016	299,768	328,945	279,044
VIII. Unsecured Advances	2,216,462	222,029	2,372,073	254,879	2,798,558	291,630
1. Credit Cards	1,673,450	107,743	1,791,648	131,636	2,251,864	170,716
2. Personal Loan	520,949	105,790	525,429	107,630	526,963	111,626
3. Others	22,063	8,497	54,996	15,613	19,731	9,288
Total	4,002,995	11,977,469	4,108,383	11,874,024	4,557,788	15,485,684

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	230,714	103,747	235,234	85,653	187,899	91,034
II. Securities, Shares and Other						
Financial Instruments:	195	61,234	73	17,454	71	238,690
A. Quoted on the Stock Exchange:	78	4,727	34	3,956	40	69,354
1. To Stock Brokers and Dealers:	12	3,048	13	2,571	17	2,251
(a) Government and Other Trustee Securities	-	-	-	-	2	27
(b) Shares and Debentures	12	3,048	13	2,571	15	2,224
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	66	1,679	21	1,385	23	67,103
(a) Government and Other Trustee Securities	49	620	4	187	6	65,089
(b) Shares and Debentures	16	1,054	16	1,193	16	2,009
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	117	56,507	39	13,498	31	169,336
1. To Stock Brokers and Dealers:	5	771	6	991	10	61,170
(a) Government and Other Trustee Securities	-	-	-	-	2	34,202
(b) Shares and Debentures	5	771	6	991	6	1,976
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	2	24,992
2. To Others:	112	55,736	33	12,507	21	108,166
(a) Government and Other Trustee Securities	18	6,437	11	2,656	10	2,394
(b) Shares and Debentures	2	755	2	755	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	92	48,544	20	9,096	9	105,017
III. Merchandise	16,704	576,281	16,570	514,216	20,261	547,937
A. Food Items:	1,200	200,977	1,095	222,317	1,133	244,153
1. Wheat	86	117,125	93	146,791	80	155,124
2. Rice and Paddy	366	28,538	330	18,402	395	25,263
3. Other Grains & Pulses:	20	110	20	114	28	834
(a) Indigenous	19	104	19	108	27	828
(b) Imported	1	6	1	6	1	6
4. Edible Oils:	170	11,450	182	7,803	146	7,636
(a) Indigenous	170	11,450	182	7,803	146	7,636
(b) Imported	-	-	-	-	-	-
5. Sugar:	171	35,321	175	43,071	173	46,893
(a) Indigenous	171	35,321	175	43,071	173	46,893
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	12	29	7	13	8	13
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	375	8,404	288	6,122	303	8,391
(a) Indigenous	375	8,404	288	6,122	303	8,391
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,123	169,729	13,396	140,807	16,546	158,279
1. Cotton Raw:	11,698	32,810	11,813	17,965	14,842	18,257
(a) Indigenous	290	26,614	225	13,890	295	12,368
(b) Imported	11,408	6,196	11,588	4,075	14,547	5,889
2. Synthetic Fibers:	3	220	4	76	7	70
(a) Indigenous	2	20	2	19	2	18
(b) Imported	1	200	2	56	5	51
3. Fertilizers:	517	7,451	464	3,915	374	5,611
(a) Indigenous	517	7,451	464	3,915	374	5,611
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	40	54,928	40	46,224	47	53,223
(a) Indigenous	24	51,849	17	43,172	21	49,514
(b) Imported	16	3,078	23	3,052	26	3,709
5. Iron and Steel:	123	14,786	110	13,196	121	14,694
(a) Indigenous	100	6,830	88	7,524	92	8,019
(b) Imported	23	7,956	22	5,672	29	6,675
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	-	-	-	-
8. Oil Seeds	2	8	2	8	2	10
9. Pesticides & Insecticides:	30	416	14	349	16	270
(a) Indigenous	30	416	14	349	16	270
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	707	59,097	949	59,075	1,137	66,144
(a) Indigenous	704	59,094	901	56,693	1,084	63,741
(b) Imported	3	4	48	2,382	53	2,403

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	2,381	205,575	2,079	151,092	2,582	145,506
1. Cotton Textiles:	825	60,675	801	45,479	1,127	37,936
(a) Indigenous	766	52,194	739	35,664	1,055	31,305
(b) Imported	59	8,482	62	9,816	72	6,631
2. Cotton Yarn:	206	27,733	137	12,976	163	15,025
(a) Indigenous	199	27,517	132	12,780	158	14,795
(b) Imported	7	215	5	196	5	230
3. Other Textiles:	148	32,379	128	21,746	141	21,320
(a) Indigenous	140	32,154	127	21,745	140	21,320
(b) Imported	8	225	1	0	1	0
4. Machinery:	27	1,433	20	670	30	1,462
(a) Indigenous	22	33	16	24	20	27
(b) Imported	5	1,400	4	646	10	1,434
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	12	360	2	3	2	4
7. Readymade Garments	142	24,250	54	19,690	71	17,042
8. Cement and Cement Products:	46	17,342	33	4,827	40	6,222
(a) Indigenous	46	17,342	33	4,827	40	6,222
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	68	7	58	12	53
10. Surgical Instruments	6	42	2	7	2	18
11. Chemicals & Dyes	120	8,084	121	4,712	127	5,001
12. Other Finished Goods:	842	33,209	774	40,924	867	41,423
(a) Indigenous	805	32,015	743	39,897	838	40,406
(b) Imported	37	1,194	31	1,028	29	1,017
IV. Fixed Assets Including Machinery	73,597	321,566	77,490	333,007	93,052	362,612
A. Transport Equipment	67,665	105,864	72,959	113,369	88,114	123,478
B. Furniture & Fixtures	24	6,317	15	2,549	16	2,275
C. Office Equipment	72	3,625	64	2,886	57	2,374
D. Other Machinery & Equipment	5,836	205,761	4,452	214,202	4,865	234,485
V. Real Estate	469,310	506,177	453,761	482,086	452,964	507,650
A. Land	419,439	258,554	402,520	259,369	398,862	277,816
1. Residential	3,574	74,087	2,810	13,288	4,960	68,748
(a) House	3,572	73,854	2,810	13,288	4,960	68,748
(b) Flat	2	232	-	-	-	-
2. Non-Residential	415,865	184,467	399,710	246,081	393,902	209,068
(a) Commercial	2,711	46,772	1,584	60,894	1,354	43,079
(b) Industrial	79	3,133	172	12,510	200	12,964
(c) Agriculture	413,070	132,437	397,127	138,800	391,850	145,646
(d) Others	5	2,125	827	33,876	498	7,379
B. Buildings:	49,871	247,624	51,241	222,717	54,102	229,834
1. Residential	46,042	117,944	47,140	118,277	50,458	114,219
(a) House	45,731	116,962	8,487	48,612	49,881	112,142
(b) Flat	311	981	38,653	69,665	577	2,077
2. Non-Residential	3,829	129,680	4,101	104,440	3,644	115,615
(a) Commercial	2,291	97,875	2,642	80,578	2,554	88,503
(b) Industrial	264	13,803	259	11,117	284	10,673
(c) Agriculture	1,253	15,970	1,179	10,864	787	14,217
(d) Others	21	2,032	21	1,881	19	2,222
VI. Fixed Deposits and Insurance Policies	272	33,901	329	13,913	476	65,746
A. Bank Deposits	234	33,789	329	13,913	476	65,746
1. Security Deposits	126	16,537	173	9,796	283	59,134
2. Term Deposits (TDRs)	54	17,173	53	3,874	56	5,365
3. Other Deposits	54	79	103	244	137	1,247
B. Insurance Policies	38	112	-	-	-	-
VII. Others	276,878	1,018,789	249,091	889,442	285,940	889,261
A. Other Secured Advances	12,841	120,365	2,313	64,193	1,846	69,810
1. Receivables	5	444	123	49,575	157	47,420
2. Employees Benefits	1,500	163	1,375	252	1,290	236
3. Others	11,336	119,757	815	14,366	399	22,155
B. Advances Secured by Guarantee(s)	264,037	898,424	246,778	825,250	284,094	819,451
1. Institutional Guarantee(s)	2,273	740,019	2,473	606,287	4,839	649,687
2. Individual Guarantee(s)	261,764	158,405	244,305	218,963	279,255	169,764
VIII. Unsecured Advances	91,802	19,136	146,370	26,644	575,097	56,267
1. Credit Cards	10,731	757	22,174	1,987	482,896	34,170
2. Personal Loan	68,649	13,990	78,354	16,314	82,173	17,569
3. Others	12,422	4,389	45,842	8,342	10,028	4,528
Total	1,159,472	2,640,832	1,178,918	2,362,416	1,615,760	2,759,197

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	12,943	9,017	12,461	9,645	12,650	10,189
II. Securities, Shares and Other						
Financial Instruments:	692	92,194	840	149,768	1,797	591,694
A. Quoted on the Stock Exchange:	476	74,180	577	62,399	1,524	333,842
1. To Stock Brokers and Dealers:	330	46,659	363	34,094	1,282	113,304
(a) Government and Other Trustee Securities	166	16,568	136	2,448	165	70,061
(b) Shares and Debentures	160	28,064	224	29,998	1,114	41,720
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	2,027	3	1,648	3	1,523
2. To Others:	146	27,520	214	28,304	242	220,538
(a) Government and Other Trustee Securities	3	28	8	47	19	193,158
(b) Shares and Debentures	113	17,960	176	18,462	197	14,497
(c) Participation Term Certificates	3	3	1	3	1	3
(d) Others	27	9,529	29	9,792	25	12,880
B. Unquoted on the Stock Exchange:	216	18,014	263	87,369	273	257,852
1. To Stock Brokers and Dealers:	116	10,823	175	7,589	175	39,523
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	113	10,749	170	7,506	170	39,519
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	74	5	83	5	4
2. To Others:	100	7,191	88	79,780	98	218,328
(a) Government and Other Trustee Securities	49	1,034	60	76,089	68	212,932
(b) Shares and Debentures	24	1,421	8	271	8	54
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	27	4,737	20	3,420	22	5,342
III. Merchandise	53,386	2,600,316	51,390	2,459,473	47,623	3,065,583
A. Food Items:	18,763	833,986	17,474	648,748	17,860	918,585
1. Wheat	8,426	331,754	8,325	163,845	7,990	360,738
2. Rice and Paddy	2,839	115,164	2,443	75,250	2,783	121,158
3. Other Grains & Pulses:	763	19,982	728	25,121	528	15,496
(a) Indigenous	738	19,234	711	24,363	518	15,351
(b) Imported	25	748	17	758	10	145
4. Edible Oils:	1,434	91,323	1,251	61,734	1,124	50,592
(a) Indigenous	1,378	88,455	1,188	59,286	1,065	47,534
(b) Imported	56	2,868	63	2,447	59	3,058
5. Sugar:	1,500	185,604	1,390	243,767	1,144	242,200
(a) Indigenous	1,494	184,273	1,387	243,507	1,144	242,200
(b) Imported	6	1,331	3	260	-	-
6. Kariana And Spices	193	2,842	138	1,061	132	2,184
7. Fish And Fish Preparations	22	424	15	622	13	337
8. Other Food Items:	3,586	86,893	3,184	77,347	4,146	125,880
(a) Indigenous	3,551	86,251	3,137	76,506	4,100	124,825
(b) Imported	35	642	47	841	46	1,056
B. Raw Materials:	9,318	566,899	9,051	561,765	9,086	698,740
1. Cotton Raw:	2,535	140,178	2,311	124,053	2,224	140,629
(a) Indigenous	2,297	127,875	2,158	110,085	2,077	133,139
(b) Imported	238	12,303	153	13,968	147	7,491
2. Synthetic Fibers:	119	13,299	126	16,611	108	13,281
(a) Indigenous	75	12,307	81	15,681	67	7,985
(b) Imported	44	991	45	930	41	5,295
3. Fertilizers:	706	38,290	658	55,259	673	59,522
(a) Indigenous	698	34,563	646	51,145	663	55,656
(b) Imported	8	3,728	12	4,114	10	3,866
4. Petroleum Crude:	1,283	117,831	1,420	78,926	1,395	70,467
(a) Indigenous	1,238	64,208	1,347	63,772	1,321	39,872
(b) Imported	45	53,623	73	15,154	74	30,595
5. Iron and Steel:	2,215	121,360	2,178	115,397	1,827	102,507
(a) Indigenous	1,674	91,914	1,687	77,621	1,433	69,170
(b) Imported	541	29,446	491	37,775	394	33,338
6. Wool & Goat Hair	2	15	2	13	5	47
7. Hides & Skins	139	5,059	124	6,057	110	6,572
8. Oil Seeds	375	11,902	273	7,376	231	7,012
9. Pesticides & Insecticides:	427	5,478	431	6,259	410	5,781
(a) Indigenous	418	4,712	424	6,033	404	5,558
(b) Imported	9	766	7	226	6	224
10. Other Raw Materials:	1,517	113,487	1,528	151,814	2,103	292,921
(a) Indigenous	1,306	103,171	1,312	125,804	1,927	264,800
(b) Imported	211	10,316	216	26,010	176	28,122

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	25,305	1,199,430	24,865	1,248,961	20,677	1,448,258
1. Cotton Textiles:	4,557	270,022	4,322	254,378	3,229	303,456
(a) Indigenous	4,399	261,373	4,171	238,968	3,102	282,519
(b) Imported	158	8,649	151	15,410	127	20,937
2. Cotton Yarn:	2,044	88,604	1,944	77,851	1,741	76,625
(a) Indigenous	2,025	86,782	1,934	75,897	1,738	76,501
(b) Imported	19	1,822	10	1,954	3	124
3. Other Textiles:	3,487	210,016	3,441	244,439	2,895	268,341
(a) Indigenous	3,473	206,578	3,429	240,192	2,879	261,901
(b) Imported	14	3,437	12	4,247	16	6,441
4. Machinery:	1,126	58,230	1,015	50,530	945	50,233
(a) Indigenous	645	37,184	564	29,352	520	29,366
(b) Imported	481	21,046	451	21,179	425	20,867
5. Handloom Products	1	8	-	-	-	-
6. Carpets & Rugs	21	541	17	226	12	178
7. Readymade Garments	1,296	75,139	1,169	54,046	1,104	48,744
8. Cement and Cement Products:	619	117,020	551	101,237	509	185,478
(a) Indigenous	586	114,302	548	100,359	507	184,663
(b) Imported	33	2,718	3	878	2	815
9. Sports Goods	75	1,473	70	1,457	74	1,940
10. Surgical Instruments	195	6,571	142	5,243	83	4,231
11. Chemicals & Dyes	1,798	61,627	1,471	59,948	1,250	63,746
12. Other Finished Goods:	10,086	310,180	10,723	399,605	8,835	445,285
(a) Indigenous	9,694	293,184	10,424	388,923	8,523	432,819
(b) Imported	392	16,995	299	10,682	312	12,465
IV. Fixed Assets Including Machinery	320,724	1,708,923	300,819	1,720,554	306,476	2,383,594
A. Transport Equipment	308,712	654,404	288,520	652,274	294,032	739,621
B. Furniture & Fixtures	380	9,315	444	7,389	339	1,521
C. Office Equipment	321	38,857	287	41,754	250	174,910
D. Other Machinery & Equipment	11,311	1,006,348	11,568	1,019,136	11,855	1,467,541
V. Real Estate	128,729	1,262,226	128,471	1,275,702	131,801	1,900,406
A. Land	43,599	345,065	45,420	337,572	50,404	866,379
1. Residential	14,736	203,932	15,156	209,751	16,764	425,712
(a) House	12,494	196,078	13,682	203,457	14,898	416,636
(b) Flat	2,242	7,854	1,474	6,294	1,866	9,076
2. Non-Residential	28,863	141,133	30,264	127,821	33,640	440,667
(a) Commercial	5,450	80,348	4,854	65,625	6,445	340,203
(b) Industrial	628	20,500	465	15,712	572	43,317
(c) Agriculture	22,575	36,375	24,707	41,509	26,022	45,087
(d) Others	210	3,909	238	4,975	601	12,059
B. Buildings:	85,130	917,161	83,051	938,129	81,397	1,034,028
1. Residential	76,738	565,314	74,681	591,387	73,955	649,091
(a) House	64,309	484,940	61,683	513,831	66,840	602,378
(b) Flat	12,429	80,374	12,998	77,556	7,115	46,713
2. Non-Residential	8,392	351,846	8,370	346,743	7,442	384,937
(a) Commercial	3,235	133,242	3,307	153,045	2,791	163,692
(b) Industrial	3,018	171,237	3,132	148,001	2,498	137,757
(c) Agriculture	877	24,173	1,452	23,732	1,697	62,527
(d) Others	1,262	23,194	479	21,965	456	20,960
VI. Fixed Deposits and Insurance Policies	26,549	478,926	25,189	581,583	26,712	794,468
A. Bank Deposits	26,488	478,483	25,140	581,171	26,663	794,066
1. Security Deposits	2,410	57,876	2,395	71,232	501	46,247
2. Term Deposits (TDRs)	18,895	392,669	19,039	407,986	20,457	497,467
3. Other Deposits	5,183	27,938	3,706	101,953	5,705	250,352
B. Insurance Policies	61	444	49	412	49	402
VII. Others	175,455	2,557,082	184,141	2,663,758	191,231	3,330,570
A. Other Secured Advances	122,026	1,189,341	131,341	1,184,271	138,959	1,761,103
1. Receivables	106,660	579,622	1,213	26,617	211	45,822
2. Employees Benefits	4,485	892	5,650	1,231	2,289	508
3. Others	10,881	608,827	124,478	1,156,423	136,459	1,714,772
B. Advances Secured by Guarantee(s)	53,429	1,367,741	52,800	1,479,487	52,272	1,569,468
1. Institutional Guarantee(s)	2,895	1,307,573	3,089	1,398,682	2,582	1,460,187
2. Individual Guarantee(s)	50,534	60,168	49,711	80,805	49,690	109,280
VIII. Unsecured Advances	2,124,642	202,887	2,225,689	228,234	2,223,456	235,362
1. Credit Cards	1,662,719	106,986	1,769,473	129,649	1,768,968	136,545
2. Personal Loan	452,283	91,796	447,062	91,314	444,785	94,056
3. Others	9,640	4,104	9,154	7,271	9,703	4,761
Total	2,843,120	8,911,571	2,929,000	9,088,717	2,941,746	12,311,867

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	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	21	1,132	21	1,082	15	1,036
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:	8	706	8	751	5	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	-	1	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	-	1	-	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:	7	706	7	751	4	706
(a) Indigenous	7	706	7	751	4	706
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	13	425	13	331	10	330
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	3	289	2	214	2	214
(a) Indigenous	3	289	2	214	2	214
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	-	2	-	1	-
(a) Indigenous	1	-	2	-	1	-
(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	1	-	1	-	1	-
11. Chemicals & Dyes	1	12	1	8	1	6
12. Other Finished Goods:	7	123	7	109	5	109
(a) Indigenous	7	123	7	109	5	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	1,919	87	1,511	51	1,114
A. Transport Equipment	88	146	83	132	48	121
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	4	1,773	4	1,380	3	993
V. Real Estate	142	2,840	136	2,297	52	2,078
A. Land	4	800	4	604	4	516
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	4	800	4	604	4	516
(a) Commercial	4	800	2	60	2	40
(b) Industrial	-	-	2	544	2	476
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	138	2,040	132	1,693	48	1,562
1. Residential	136	402	130	409	44	277
(a) House	107	249	105	252	27	152
(b) Flat	29	153	25	157	17	125
2. Non-Residential	2	1,637	2	1,284	4	1,284
(a) Commercial	2	1,637	2	1,284	4	1,284
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	371	3	244	1	-
A. Bank Deposits	3	371	3	244	1	-
1. Security Deposits	3	371	3	244	1	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	127	418,799	204	417,755	158	410,391
A. Other Secured Advances	45	370,621	35	365,000	30	363,079
1. Receivables	6	3,045	4	59	1	228
2. Employees Benefits	32	15	26	11	24	9
3. Others	7	367,562	5	364,930	5	362,842
B. Advances Secured by Guarantee(s)	82	48,178	169	52,756	128	47,312
1. Institutional Guarantee(s)	82	48,178	169	52,756	128	47,312
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	18	6	14	2	5	0
1. Credit Cards	-	-	1	-	-	-
2. Personal Loan	17	3	13	2	5	0
3. Others	1	3	-	-	-	-
Total	403	425,067	465	422,891	282	414,620

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	243,657	112,764	247,695	95,298	200,549	101,223
II. Securities, Shares and Other						
Financial Instruments:	804	139,080	852	164,286	1,768	790,629
A. Quoted on the Stock Exchange:	498	71,863	553	63,720	1,470	364,594
1. To Stock Brokers and Dealers:	294	45,575	348	34,953	1,227	95,806
(a) Government and Other Trustee Securities	166	16,568	136	2,448	161	55,737
(b) Shares and Debentures	124	26,981	209	30,857	1,063	38,545
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	2,027	3	1,648	3	1,523
2. To Others:	204	26,288	205	28,767	243	268,788
(a) Government and Other Trustee Securities	52	648	10	227	21	239,529
(b) Shares and Debentures	123	16,803	168	19,438	195	16,371
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	25	8,829	25	9,094	25	12,880
B. Unquoted on the Stock Exchange:	306	67,217	299	100,565	298	426,036
1. To Stock Brokers and Dealers:	118	11,494	181	8,581	185	100,694
(a) Government and Other Trustee Securities	-	-	-	-	2	34,202
(b) Shares and Debentures	115	11,420	176	8,497	176	41,496
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	74	5	83	7	24,996
2. To Others:	188	55,723	118	91,985	113	325,342
(a) Government and Other Trustee Securities	66	7,419	70	78,693	77	215,326
(b) Shares and Debentures	26	2,176	10	1,026	6	757
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	96	46,128	38	12,266	30	109,259
III. Merchandise	52,393	2,171,788	51,386	1,943,904	52,486	2,295,385
A. Food Items:	15,903	695,192	14,992	552,462	15,013	810,421
1. Wheat	8,002	330,923	7,846	183,141	7,672	341,184
2. Rice and Paddy	2,666	120,205	2,498	82,163	2,768	116,275
3. Other Grains & Pulses:	601	5,361	452	5,091	407	4,792
(a) Indigenous	584	4,664	439	4,431	401	4,743
(b) Imported	17	697	13	661	6	49
4. Edible Oils:	1,063	50,058	1,087	34,263	993	30,824
(a) Indigenous	1,008	47,248	1,025	31,874	935	27,825
(b) Imported	55	2,810	62	2,389	58	2,999
5. Sugar:	800	118,762	810	182,950	763	211,022
(a) Indigenous	798	117,780	810	182,950	763	211,022
(b) Imported	2	982	-	-	-	-
6. Kariana And Spices	141	1,261	145	1,075	139	1,037
7. Fish And Fish Preparations	22	424	14	567	13	337
8. Other Food Items:	2,608	68,198	2,140	63,212	2,258	104,951
(a) Indigenous	2,573	67,556	2,093	62,371	2,213	104,230
(b) Imported	35	642	47	841	45	721
B. Raw Materials:	19,035	512,306	19,468	481,531	22,210	465,940
1. Cotton Raw:	13,239	130,779	13,313	110,172	16,336	114,121
(a) Indigenous	1,691	114,663	1,612	92,587	1,694	101,215
(b) Imported	11,548	16,116	11,701	17,585	14,642	12,906
2. Synthetic Fibers:	81	12,233	95	15,243	63	7,448
(a) Indigenous	58	11,740	66	14,736	52	7,292
(b) Imported	23	493	29	507	11	156
3. Fertilizers:	1,037	33,954	952	38,810	876	29,928
(a) Indigenous	1,029	30,227	941	34,947	868	26,311
(b) Imported	8	3,728	11	3,862	8	3,616
4. Petroleum Crude:	1,079	123,551	1,142	92,629	1,150	86,483
(a) Indigenous	1,043	92,142	1,108	85,980	1,111	70,222
(b) Imported	36	31,409	34	6,649	39	16,261
5. Iron and Steel:	1,727	95,749	1,873	92,856	1,641	82,741
(a) Indigenous	1,341	65,738	1,465	64,216	1,316	58,979
(b) Imported	386	30,011	408	28,641	325	23,762
6. Wool & Goat Hair	2	15	2	13	2	14
7. Hides & Skins	75	1,758	61	1,849	52	1,563
8. Oil Seeds	111	5,135	59	2,354	43	2,474
9. Pesticides & Insecticides:	363	4,830	382	5,484	389	4,644
(a) Indigenous	360	4,288	382	5,484	389	4,644
(b) Imported	3	542	-	-	-	-
10. Other Raw Materials:	1,321	104,302	1,589	122,121	1,658	136,524
(a) Indigenous	1,209	96,818	1,418	110,987	1,488	123,860
(b) Imported	112	7,484	171	11,134	170	12,664

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	17,455	964,289	16,926	909,911	15,263	1,019,024
1. Cotton Textiles:	3,173	242,356	3,160	224,910	3,229	242,924
(a) Indigenous	3,103	230,947	3,084	213,808	3,146	234,495
(b) Imported	70	11,409	76	11,102	83	8,429
2. Cotton Yarn:	909	67,587	666	47,573	537	44,654
(a) Indigenous	886	66,367	653	46,044	529	44,300
(b) Imported	23	1,220	13	1,529	8	354
3. Other Textiles:	2,507	186,029	2,471	199,489	2,209	234,701
(a) Indigenous	2,485	182,367	2,458	195,242	2,192	228,259
(b) Imported	22	3,662	13	4,248	17	6,441
4. Machinery:	652	24,222	610	17,314	535	15,733
(a) Indigenous	470	18,133	443	10,975	382	10,450
(b) Imported	182	6,090	167	6,339	153	5,283
5. Handloom Products	1	8	-	-	-	-
6. Carpets & Rugs	32	834	18	190	13	151
7. Readymade Garments	1,189	70,637	1,026	48,976	991	43,525
8. Cement and Cement Products:	508	95,058	493	81,925	454	159,182
(a) Indigenous	503	93,139	490	81,047	452	158,368
(b) Imported	5	1,918	3	878	2	815
9. Sports Goods	80	1,449	73	1,253	82	1,387
10. Surgical Instruments	103	1,525	79	1,006	75	935
11. Chemicals & Dyes	1,300	45,221	1,155	43,334	905	46,792
12. Other Finished Goods:	7,001	229,362	7,175	243,941	6,233	229,039
(a) Indigenous	6,764	216,008	6,981	235,392	6,011	217,788
(b) Imported	237	13,355	194	8,549	222	11,252
IV. Fixed Assets Including Machinery	231,356	1,378,001	230,627	1,398,902	245,758	1,937,178
A. Transport Equipment	217,201	496,656	217,876	509,355	232,620	577,333
B. Furniture & Fixtures	104	10,484	104	4,687	199	2,480
C. Office Equipment	275	29,642	226	31,720	227	165,788
D. Other Machinery & Equipment	13,776	841,218	12,421	853,141	12,712	1,191,577
V. Real Estate	558,339	1,244,519	540,406	1,203,738	541,593	1,607,100
A. Land	455,883	494,320	439,842	484,462	438,066	857,046
1. Residential	13,175	214,787	12,257	152,744	14,448	329,979
(a) House	12,714	213,019	11,755	151,114	13,846	328,237
(b) Flat	461	1,768	502	1,630	602	1,742
2. Non-Residential	442,708	279,534	427,585	331,718	423,618	527,067
(a) Commercial	7,882	102,061	6,197	99,141	7,363	312,677
(b) Industrial	536	8,468	513	19,805	447	21,328
(c) Agriculture	434,098	163,107	419,841	174,057	415,153	181,570
(d) Others	192	5,897	1,034	38,714	655	11,492
B. Buildings:	102,456	750,199	100,564	719,276	103,527	750,054
1. Residential	93,772	452,042	92,128	471,895	96,141	512,987
(a) House	86,415	411,398	46,287	361,586	92,087	489,747
(b) Flat	7,357	40,644	45,841	110,308	4,054	23,240
2. Non-Residential	8,684	298,157	8,436	247,381	7,386	237,067
(a) Commercial	3,897	164,761	4,163	148,922	3,732	141,229
(b) Industrial	1,796	79,283	1,536	53,206	1,213	47,754
(c) Agriculture	1,727	31,820	2,289	24,222	2,001	27,171
(d) Others	1,264	22,293	448	21,031	440	20,913
VI. Fixed Deposits and Insurance Policies	26,011	433,884	24,733	501,388	26,299	625,758
A. Bank Deposits	25,915	433,334	24,684	500,976	26,250	625,356
1. Security Deposits	2,190	31,073	2,249	38,440	669	90,181
2. Term Deposits (TDRs)	18,645	378,335	18,875	382,272	20,066	441,528
3. Other Deposits	5,080	23,926	3,560	80,263	5,515	93,647
B. Insurance Policies	96	549	49	412	49	402
VII. Others	440,548	2,937,193	420,652	2,992,316	460,807	3,714,158
A. Other Secured Advances	125,152	1,123,433	123,597	1,162,261	127,942	1,541,511
1. Receivables	103,875	432,342	500	46,770	264	64,443
2. Employees Benefits	4,503	791	5,101	1,079	1,793	368
3. Others	16,774	690,300	117,996	1,114,413	125,885	1,476,701
B. Advances Secured by Guarantee(s)	315,396	1,813,760	297,055	1,830,055	332,865	2,172,647
1. Institutional Guarantee(s)	4,694	1,603,855	5,285	1,545,578	7,143	1,912,819
2. Individual Guarantee(s)	310,702	209,904	291,770	284,476	325,722	259,828
VIII. Unsecured Advances	1,983,206	196,408	2,039,554	219,924	2,473,903	255,120
1. Credit Cards	1,478,345	94,789	1,501,373	114,965	1,971,994	152,312
2. Personal Loan	486,746	94,927	487,741	95,734	487,226	97,407
3. Others	18,115	6,693	50,440	9,226	14,683	5,401
Total	3,536,314	8,613,637	3,555,905	8,519,756	4,003,163	11,326,551

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	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:	83	14,347	61	2,937	100	39,755
A. Quoted on the Stock Exchange:	56	7,043	58	2,635	94	38,603
1. To Stock Brokers and Dealers:	48	4,132	28	1,713	72	19,750
(a) Government and Other Trustee Securities	-	-	-	-	6	14,351
(b) Sukuk/Participation Term Certificates (PTCs)	48	4,132	28	1,713	66	5,399
(c) Others	-	-	-	-	-	-
2. To Others:	8	2,911	30	922	22	18,853
(a) Government and Other Trustee Securities	-	-	2	7	4	18,718
(b) Sukuk/Participation Term Certificates (PTCs)	6	2,211	24	217	18	136
(c) Others	2	700	4	698	-	-
B. Unquoted on the Stock Exchange:	27	7,304	3	302	6	1,152
1. To Stock Brokers and Dealers:	3	100	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	3	100	-	-	-	-
(c) Others	-	-	-	-	-	-
2. To Others:	24	7,204	3	302	6	1,152
(a) Government and Other Trustee Securities	1	52	1	52	1	-
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	4	52
(c) Others	23	7,152	2	250	1	1,100
III. Merchandise	17,718	1,005,941	16,595	1,030,868	15,413	1,319,172
A. Food Items:	4,060	339,772	3,577	318,603	3,980	352,317
1. Wheat	510	117,956	572	127,494	398	174,677
2. Rice and Paddy	539	23,497	275	11,490	410	30,146
3. Other Grains & Pulses:	182	14,731	296	20,144	149	11,538
(a) Indigenous	173	14,674	291	20,040	144	11,436
(b) Imported	9	57	5	103	5	102
4. Edible Oils:	541	52,716	346	35,274	277	27,405
(a) Indigenous	540	52,657	345	35,216	276	27,346
(b) Imported	1	58	1	58	1	58
5. Sugar:	871	102,163	755	103,889	554	78,071
(a) Indigenous	867	101,814	752	103,628	554	78,071
(b) Imported	4	349	3	260	-	-
6. Kariana And Spices	64	1,610	-	-	1	1,160
7. Fish And Fish Preparations	-	-	1	55	-	-
8. Other Food Items:	1,353	27,099	1,332	20,258	2,191	29,320
(a) Indigenous	1,353	27,099	1,332	20,258	2,190	28,985
(b) Imported	-	-	-	-	1	335
B. Raw Materials:	3,414	225,028	2,987	221,792	3,427	391,786
1. Cotton Raw:	994	42,209	811	31,847	730	44,766
(a) Indigenous	896	39,827	771	31,388	678	44,292
(b) Imported	98	2,382	40	459	52	474
2. Synthetic Fibers:	41	1,286	35	1,444	52	5,903
(a) Indigenous	19	588	17	964	17	712
(b) Imported	22	698	18	480	35	5,191
3. Fertilizers:	186	11,787	170	20,364	171	35,205
(a) Indigenous	186	11,787	169	20,112	169	34,955
(b) Imported	-	-	1	252	2	250
4. Petroleum Crude:	245	49,208	319	32,521	293	37,207
(a) Indigenous	219	23,915	256	20,964	231	19,165
(b) Imported	26	25,293	63	11,557	62	18,042
5. Iron and Steel:	611	40,397	415	35,736	307	34,460
(a) Indigenous	433	33,006	310	20,930	209	18,210
(b) Imported	178	7,391	105	14,806	98	16,250
6. Wool & Goat Hair	-	-	-	-	3	32
7. Hides & Skins	67	3,313	63	4,208	58	5,009
8. Oil Seeds	266	6,775	216	5,030	190	4,548
9. Pesticides & Insecticides:	94	1,064	63	1,124	37	1,408
(a) Indigenous	88	839	56	898	31	1,184
(b) Imported	6	225	7	226	6	224
10. Other Raw Materials:	910	68,988	895	89,519	1,586	223,248
(a) Indigenous	808	66,153	802	72,261	1,527	205,388
(b) Imported	102	2,835	93	17,258	59	17,860

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	10,244	441,141	10,031	490,473	8,006	575,070
1. Cotton Textiles:	2,209	88,342	1,963	74,947	1,127	98,468
(a) Indigenous	2,062	82,620	1,826	60,823	1,011	79,329
(b) Imported	147	5,722	137	14,124	116	19,138
2. Cotton Yarn:	1,341	48,749	1,415	43,254	1,367	46,996
(a) Indigenous	1,338	47,932	1,413	42,634	1,367	46,996
(b) Imported	3	817	2	621	-	-
3. Other Textiles:	1,131	56,655	1,100	66,909	829	55,175
(a) Indigenous	1,131	56,655	1,100	66,909	829	55,175
(b) Imported	-	-	-	-	-	-
4. Machinery:	502	35,440	427	33,886	441	35,962
(a) Indigenous	198	19,084	139	18,401	159	18,944
(b) Imported	304	16,356	288	15,486	282	17,018
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	1	68	1	40	1	31
7. Readymade Garments	249	28,751	197	24,760	184	22,261
8. Cement and Cement Products:	157	39,305	91	24,140	95	32,517
(a) Indigenous	129	38,505	91	24,140	95	32,517
(b) Imported	28	800	-	-	-	-
9. Sports Goods	2	92	4	261	4	606
10. Surgical Instruments	99	5,088	66	4,244	11	3,315
11. Chemicals & Dyes	619	24,502	438	21,334	473	21,962
12. Other Finished Goods:	3,934	114,150	4,329	196,698	3,474	257,778
(a) Indigenous	3,742	109,316	4,193	193,537	3,355	255,548
(b) Imported	192	4,835	136	3,161	119	2,230
IV. Fixed Assets Including Machinery	163,057	654,408	147,769	656,170	153,821	810,142
A. Transport Equipment	159,264	263,757	143,686	256,420	149,574	285,887
B. Furniture & Fixtures	300	5,148	355	5,252	156	1,317
C. Office Equipment	118	12,839	125	12,921	80	11,495
D. Other Machinery & Equipment	3,375	372,663	3,603	381,577	4,011	511,442
V. Real Estate	39,842	526,723	41,962	556,347	43,224	803,033
A. Land	7,159	110,098	8,102	113,083	11,204	287,664
1. Residential	5,135	63,232	5,709	70,295	7,276	164,480
(a) House	3,352	56,913	4,737	65,631	6,012	157,146
(b) Flat	1,783	6,319	972	4,664	1,264	7,334
2. Non-Residential	2,024	46,866	2,393	42,789	3,928	123,184
(a) Commercial	283	25,858	243	27,438	438	70,645
(b) Industrial	171	15,165	126	8,961	327	35,429
(c) Agriculture	1,547	5,705	1,993	6,252	2,719	9,163
(d) Others	23	138	31	137	444	7,947
B. Buildings:	32,683	416,625	33,860	443,264	32,020	515,369
1. Residential	29,144	231,619	29,823	238,178	28,316	250,601
(a) House	23,732	190,754	23,988	201,108	24,661	224,926
(b) Flat	5,412	40,865	5,835	37,069	3,655	25,675
2. Non-Residential	3,539	185,006	4,037	205,086	3,704	264,768
(a) Commercial	1,631	67,993	1,788	85,985	1,617	112,250
(b) Industrial	1,486	105,757	1,855	105,912	1,569	100,676
(c) Agriculture	403	8,323	342	10,374	483	49,573
(d) Others	19	2,933	52	2,815	35	2,269
VI. Fixed Deposits and Insurance Policies	813	79,315	788	94,352	890	234,456
A. Bank Deposits	810	79,308	788	94,352	890	234,456
1. Security Deposits	349	43,710	322	42,831	116	15,200
2. Term Deposits (TDRs)	304	31,508	217	29,587	447	61,305
3. Other Deposits	157	4,091	249	21,934	327	157,952
B. Insurance Policies	3	7	-	-	-	-
VII. Others	11,912	1,057,477	12,784	978,640	16,522	916,065
A. Other Secured Advances	9,760	556,894	10,092	451,202	12,893	652,481
1. Receivables	2,796	150,769	840	29,482	105	29,028
2. Employees Benefits	1,514	279	1,950	415	1,810	385
3. Others	5,450	405,846	7,302	421,305	10,978	623,068
B. Advances Secured by Guarantee(s)	2,152	500,583	2,692	527,438	3,629	263,584
1. Institutional Guarantee(s)	556	491,915	446	512,146	406	244,368
2. Individual Guarantee(s)	1,596	8,669	2,246	15,292	3,223	19,216
VIII. Unsecured Advances	233,256	25,621	332,519	34,955	324,655	36,510
1. Credit Cards	195,105	12,954	290,275	16,671	279,870	18,404
2. Personal Loan	34,203	10,863	37,688	11,896	39,737	14,219
3. Others	3,948	1,804	4,556	6,388	5,048	3,887
Total	466,681	3,363,832	552,478	3,354,269	554,625	4,159,133

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2024

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										
Ornaments and Precious Metals	181,574	86,100	13,851	8,739	5,118	4,609	6	1,775	200,549	101,223
II. Securities, Shares and Other										
Financial Instruments:	898	24,074	19	15,139	13	96	938	791,074	1,868	830,384
A. Quoted on the Stock Exchange:	759	7,735	11	129	12	95	782	395,238	1,564	403,197
1. To Stock Brokers and Dealers:	683	3,861	5	64	10	68	601	111,562	1,299	115,555
(a) Government and Other Trustee Securities	118	169	4	22	-	-	45	69,897	167	70,088
(b) Shares and Debentures	564	3,692	1	42	10	68	554	40,142	1,129	43,944
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,523	3	1,523
2. To Others:	76	3,874	6	65	2	27	181	283,676	265	287,641
(a) Government and Other Trustee Securities	3	6	-	-	-	-	22	258,241	25	258,247
(b) Shares and Debentures	55	3,850	6	65	2	27	150	12,564	213	16,506
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	16	10	-	-	-	-	9	12,870	25	12,880
B. Unquoted on the Stock Exchange:	139	16,339	8	15,010	1	1	156	395,837	304	427,187
1. To Stock Brokers and Dealers:	74	15,190	3	15,008	-	-	108	70,495	185	100,694
(a) Government and Other Trustee Securities	-	-	-	-	-	-	2	34,202	2	34,202
(b) Shares and Debentures	72	15,189	3	15,008	-	-	101	11,299	176	41,496
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	1	-	-	-	-	5	24,995	7	24,996
2. To Others:	65	1,149	5	3	1	1	48	325,341	119	326,494
(a) Government and Other Trustee Securities	48	1,082	5	3	1	1	24	214,240	78	215,326
(b) Shares and Debentures	5	52	-	-	-	-	5	757	10	808
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	12	15	-	-	-	-	19	110,344	31	110,359
III. Merchandise	36,654	304,032	868	6,973	128	3,304	30,249	3,300,248	67,899	3,614,557
A. Food Items:	11,345	69,146	484	1,602	11	541	7,153	1,091,450	18,993	1,162,738
1. Wheat	6,666	12,134	382	325	2	503	1,020	502,900	8,070	515,962
2. Rice and Paddy	1,726	40,285	15	453	-	-	1,437	105,683	3,178	146,421
3. Other Grains & Pulses:	354	767	27	120	-	-	175	15,443	556	16,330
(a) Indigenous	349	724	22	18	-	-	174	15,437	545	16,179
(b) Imported	5	43	5	102	-	-	1	6	11	151
4. Edible Oils:	491	3,195	1	4	1	0	777	55,029	1,270	58,229
(a) Indigenous	482	3,139	1	4	1	0	727	52,028	1,211	55,171
(b) Imported	9	56	-	-	-	-	50	3,002	59	3,058
5. Sugar:	171	2,991	-	-	-	-	1,146	286,101	1,317	289,092
(a) Indigenous	171	2,991	-	-	-	-	1,146	286,101	1,317	289,092
(b) Imported	-	-	-	-	-	-	-	-	-	-
6. Kariana And Spices	128	229	-	-	-	-	12	1,968	140	2,197
7. Fish And Fish Preparations	6	15	-	-	-	-	7	321	13	337
8. Other Food Items:	1,803	9,530	59	700	8	37	2,579	124,004	4,449	134,271
(a) Indigenous	1,803	9,530	59	700	8	37	2,533	122,948	4,403	133,215
(b) Imported	-	-	-	-	-	-	46	1,056	46	1,056
B. Raw Materials:	18,791	132,563	96	1,439	18	164	6,732	723,559	25,637	857,725
1. Cotton Raw:	15,119	20,620	39	226	-	-	1,908	138,040	17,066	158,887
(a) Indigenous	519	14,169	36	225	-	-	1,817	131,113	2,372	145,507
(b) Imported	14,600	6,451	3	1	-	-	91	6,928	14,694	13,380
2. Synthetic Fibers:	6	69	-	-	-	-	109	13,281	115	13,351
(a) Indigenous	6	69	-	-	-	-	63	7,935	69	8,004
(b) Imported	-	-	-	-	-	-	46	5,347	46	5,347
3. Fertilizers:	787	7,829	1	2	16	143	243	57,159	1,047	65,133
(a) Indigenous	785	7,823	1	2	16	143	235	53,298	1,037	61,267
(b) Imported	2	6	-	-	-	-	8	3,861	10	3,866
4. Petroleum Crude:	940	55,285	13	99	2	21	488	68,287	1,443	123,690
(a) Indigenous	913	53,870	13	99	2	21	414	35,397	1,342	89,386
(b) Imported	27	1,415	-	-	-	-	74	32,889	101	34,304
5. Iron and Steel:	518	9,730	8	1,047	-	-	1,422	106,424	1,948	117,201
(a) Indigenous	481	3,341	8	1,047	-	-	1,036	72,801	1,525	77,189
(b) Imported	37	6,389	-	-	-	-	386	33,624	423	40,012
6. Wool & Goat Hair	1	13	-	-	-	-	4	34	5	47
7. Hides & Skins	24	59	1	25	-	-	85	6,488	110	6,572
8. Oil Seeds	16	147	3	10	-	-	214	6,865	233	7,022
9. Pesticides & Insecticides:	262	1,115	3	3	-	-	161	4,933	426	6,051
(a) Indigenous	262	1,115	3	3	-	-	155	4,710	420	5,828
(b) Imported	-	-	-	-	-	-	6	224	6	224
10. Other Raw Materials:	1,118	37,696	28	28	-	-	2,098	322,048	3,244	359,772
(a) Indigenous	1,110	37,696	27	28	-	-	1,878	291,524	3,015	329,248
(b) Imported	8	0	1	0	-	-	220	30,524	229	30,524

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	6,518	102,323	288	3,932	99	2,599	16,364	1,485,239	23,269	1,594,094
1. Cotton Textiles:	1,069	27,218	22	148	8	415	3,257	313,611	4,356	341,392
(a) Indigenous	1,012	21,424	22	148	8	415	3,115	291,838	4,157	313,824
(b) Imported	57	5,794	-	-	-	-	142	21,773	199	27,567
2. Cotton Yarn:	405	1,299	15	30	-	-	1,484	90,321	1,904	91,650
(a) Indigenous	405	1,299	15	30	-	-	1,476	89,967	1,896	91,296
(b) Imported	-	-	-	-	-	-	8	354	8	354
3. Other Textiles:	382	16,674	27	249	27	616	2,602	272,337	3,038	289,876
(a) Indigenous	381	16,673	26	249	27	616	2,587	265,896	3,021	283,434
(b) Imported	1	0	1	0	-	-	15	6,441	17	6,441
4. Machinery:	326	1,948	7	2	-	-	643	49,744	976	51,695
(a) Indigenous	215	310	7	2	-	-	319	29,081	541	29,393
(b) Imported	111	1,639	-	-	-	-	324	20,663	435	22,302
5. Handloom Products	-	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	8	23	-	-	-	-	6	159	14	182
7. Readymade Garments	475	21,985	22	321	1	409	677	43,072	1,175	65,786
8. Cement and Cement Products:	100	5,467	14	2,410	-	-	435	183,823	549	191,700
(a) Indigenous	99	5,465	14	2,410	-	-	434	183,010	547	190,885
(b) Imported	1	2	-	-	-	-	1	813	2	815
9. Sports Goods	42	132	-	-	-	-	44	1,861	86	1,993
10. Surgical Instruments	36	363	1	19	1	4	48	3,864	86	4,249
11. Chemicals & Dyes	350	3,062	36	86	-	-	992	65,606	1,378	68,754
12. Other Finished Goods:	3,325	24,152	144	668	62	1,156	6,176	460,841	9,707	486,817
(a) Indigenous	3,274	23,747	143	659	62	1,156	5,887	447,774	9,366	473,335
(b) Imported	51	405	1	9	-	-	289	13,067	341	13,482
IV. Fixed Assets Including Machinery	329,639	488,326	33,558	42,509	682	1,256	35,700	2,215,229	399,579	2,747,320
A. Transport Equipments	322,288	357,030	32,521	41,536	677	1,251	26,708	463,403	382,194	863,220
B. Furniture & Fixtures	191	175	8	2	1	0	155	3,618	355	3,796
C. Office Equipments	21	112,065	-	-	-	-	286	65,219	307	177,284
D. Other Machinery & Equipments	7,139	19,056	1,029	971	4	4	8,551	1,682,989	16,723	1,703,020
V. Real Estate	530,937	846,156	27,308	58,189	3,114	21,846	23,458	1,483,942	584,817	2,410,134
A. Land	416,718	320,359	19,745	15,576	478	912	12,329	807,863	449,270	1,144,710
1. Residential	15,983	129,751	887	4,166	51	137	4,803	360,405	21,724	494,459
(a) House	14,373	123,281	697	3,466	34	89	4,754	358,548	19,858	485,384
(b) Flat	1,610	6,470	190	701	17	48	49	1,857	1,866	9,076
2. Non-Residential	400,735	190,608	18,858	11,409	427	776	7,526	447,458	427,546	650,251
(a) Commercial	1,827	11,560	84	394	10	47	5,880	371,321	7,801	383,322
(b) Industrial	102	1,788	3	27	-	-	669	54,942	774	56,757
c) Agriculture	398,310	171,979	18,743	8,911	414	717	405	9,125	417,872	190,733
d) Other	496	5,281	28	2,077	3	11	572	12,070	1,099	19,439
B. Buildings:	114,219	525,797	7,563	42,614	2,636	20,933	11,129	676,079	135,547	1,265,423
1. Residential	108,545	437,156	7,416	36,588	2,500	16,897	5,996	272,947	124,457	763,588
(a) House	101,843	396,859	6,650	32,385	2,461	16,601	5,794	268,828	116,748	714,673
(b) Flat	6,702	40,297	766	4,203	39	296	202	4,119	7,709	48,915
2. Non-Residential	5,674	88,641	147	6,026	136	4,037	5,133	403,132	11,090	501,836
(a) Commercial	3,059	61,610	95	5,693	116	3,815	2,079	182,361	5,349	253,480
(b) Industrial	530	6,428	13	74	8	19	2,231	141,909	2,782	148,430
c) Agriculture	1,865	17,438	31	91	11	201	577	59,014	2,484	76,744
d) Other	220	3,164	8	169	1	1	246	19,848	475	23,182
VI. Fixed Deposits and Insurance Policies	16,028	45,901	1,517	2,262	31	1,046	9,613	811,005	27,189	860,214
A. Bank Deposits	16,018	45,881	1,517	2,262	31	1,046	9,574	810,624	27,140	859,812
1. Security Deposits	407	5,233	136	256	10	846	232	99,046	785	105,381
2. Term Deposits (TDRs)	11,199	35,579	871	1,660	7	92	8,436	465,501	20,513	502,833
3. Other Deposits	4,412	5,070	510	346	14	107	906	246,076	5,842	251,599
B. Insurance Policies	10	20	-	-	-	-	39	381	49	402
VII. Others	420,159	410,993	35,538	13,386	83	1,954	21,549	4,203,889	477,329	4,630,223
A. Other Secured Advances	119,020	162,678	5,597	5,630	68	1,448	16,150	2,024,237	140,835	2,193,992
1. Receivables	72	401	4	29	-	-	293	93,041	369	93,470
2. Employees Benefits	3,261	699	342	54	-	-	-	-	3,603	753
3. Others	115,687	161,578	5,251	5,547	68	1,448	15,857	1,931,196	136,863	2,099,769
B. Advances Secured by Guarantee(s)	301,139	248,316	29,941	7,756	15	506	5,399	2,179,652	336,494	2,436,230
1. Institutional Guarantee(s)	5,607	80,928	11	638	-	-	1,931	2,075,620	7,549	2,157,186
2. Individual Guarantee(s)	295,532	167,388	29,930	7,118	15	506	3,468	104,032	328,945	279,044
VIII. Unsecured Advances	2,504,557	262,010	287,719	26,327	2	1	6,280	3,293	2,798,558	291,630
1. Credit Cards	2,037,486	156,966	214,113	13,501	-	-	265	249	2,251,864	170,716
2. Personal Loan	453,775	98,885	73,186	12,740	2	1	-	-	526,963	111,626
3. Others	13,296	6,159	420	86	-	-	6,015	3,044	19,731	9,288
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,488,684

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	14	2	932	2	8,363
1) Official	1	14	1	-	-	-
2) Business	-	-	1	932	2	8,363
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,002,994	11,977,455	4,108,381	11,873,092	4,557,786	15,477,321
I. GOVERNMENT	300	1,464,477	288	722,425	298	841,759
A. Federal Government	163	845,289	127	394,981	128	512,535
B. Provincial Governments	137	619,187	161	327,444	170	329,224
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	685	1,813,841	712	2,431,605	669	2,434,800
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	10	799	6	796	5	794
Utilities	403	572,345	414	567,927	411	525,258
Transport, storage and communications	120	598,411	134	984,399	76	807,985
Manufacturing	65	105,881	42	98,105	45	121,822
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	14	7,613	16	7,644	16	6,945
Commerce and Trade	54	458,590	75	698,183	64	670,948
Others	18	5,303	24	9,653	51	236,148
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,214	298,647	984	450,037	1,258	1,830,259
Mutual Funds and AMCs	94	3,505	7	5,994	94	5,609
Insurance & Pension Funds	455	3,958	231	3,803	420	2,812
MFIs and DFIs	132	196,574	141	335,436	203	1,534,538
Stock Exchange & Brokerage Houses	219	19,724	209	20,931	206	27,070
Modarabas	92	5,964	80	5,531	74	8,289
Other NBFIs	222	68,921	316	78,342	261	251,941
IV. PRIVATE SECTOR (BUSINESS)	1,059,361	7,262,556	1,060,028	7,095,191	1,434,317	9,125,735
A. Agriculture, forestry and fishing	714,762	416,842	709,953	397,104	1,110,071	460,713
1. Crop and animal production, hunting and related service activities	713,939	415,140	709,093	395,871	1,109,401	459,052
Growing of Wheat, Rice, Sugar Cane & Cotton	310,429	180,748	311,611	171,723	703,427	209,232
Growing of tropical, subtropical, pome and stone fruits & vegetables	23,124	10,041	20,437	8,974	19,135	10,778
Growing of other fruits, vegetables and crops	21,765	16,617	22,366	19,078	24,938	23,147
Raising of livestock and other related activities	260,917	132,714	254,858	122,268	260,612	134,100
Other agricultural support activities	97,699	75,013	99,810	73,804	101,272	81,735
Hunting, trapping and related service activities	5	8	11	23	17	61
02 - Forestry and logging	122	20	107	26	94	14
03 - Fishing and aquaculture	701	1,682	753	1,207	576	1,646
B. Mining and quarrying	928	79,318	998	79,315	2,234	104,189
05 - Mining of coal and lignite	84	54,778	87	41,372	822	46,773
06 - Extraction of crude petroleum and natural gas	649	19,011	667	28,561	1,092	42,089
07 - Mining of metal ores	26	643	25	1,018	78	1,008
08-Other mining and quarrying	163	4,873	198	8,316	223	14,278
09 - Mining support service activities	6	13	21	48	19	41
C. Manufacturing	132,094	4,752,567	129,649	4,619,839	132,844	6,110,348
10 - Manufacture of food products	59,318	1,087,355	55,963	1,018,097	57,520	1,391,321
11 - Manufacture of beverages	1,165	61,027	1,182	47,883	1,223	51,501
12 - Manufacture of tobacco products	610	1,508	555	1,800	553	1,806
13 - Manufacture of textiles	26,011	1,637,109	26,467	1,592,375	28,151	2,071,117
Preparation and spinning of textile fibres	8,922	578,202	8,939	539,504	9,477	610,756
Weaving of textiles	5,654	344,182	5,888	322,634	6,507	420,894
Finishing of textiles	3,906	295,325	3,890	286,993	4,217	392,581
Manufacture of knitted and crocheted fabrics	698	57,349	784	68,961	787	124,116
Manufacture of made-up textile articles, except apparel	3,105	194,435	3,194	198,919	3,350	288,693
Manufacture of carpets and rugs	126	1,193	130	1,055	80	920
Manufacture of other textiles n.e.c.	3,600	166,423	3,642	174,309	3,733	233,157
14 - Manufacture of wearing apparel	4,493	221,591	4,595	209,152	3,906	305,779
15 - Manufacture of leather and related products	2,083	48,792	2,014	48,198	1,887	46,994

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	387	6,887	374	7,046	421	7,530
Manufacture of luggage, handbags and the like, saddlery and harness	96	2,770	94	2,268	139	2,334
Manufacture of footwear	1,600	39,135	1,546	38,884	1,327	37,130
a. Leather wear	1,216	30,818	1,214	31,406	956	29,998
b. Rubber and Plastic wear	384	8,317	332	7,478	371	7,132
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	490	9,266	484	9,545	457	9,984
17 - Manufacture of paper and paper products	1,721	111,791	1,576	131,387	1,886	140,717
18 - Printing and reproduction of recorded media	921	21,231	1,048	21,252	1,144	26,172
Printing and other service activities related to printing	899	18,983	1,038	19,847	1,133	24,842
Reproduction of recorded media	22	2,248	10	1,405	11	1,330
19 - Manufacture of coke and refined petroleum products	1,559	155,953	1,490	129,531	1,547	182,787
20 - Manufacture of chemicals and chemical products	8,102	314,847	8,141	354,397	8,057	422,644
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,201	113,445	4,902	112,328	5,876	334,201
22 - Manufacture of rubber and plastics products	2,842	87,990	2,776	99,793	2,849	115,102
23 - Manufacture of other non-metallic mineral products	1,942	285,759	1,926	255,772	2,037	370,198
24 - Manufacture of basic metals	4,951	236,343	5,298	234,555	5,235	229,045
25. Manufacture of fabricated metal products, except machinery and equipment	936	31,260	923	33,011	880	29,700
26 - Manufacture of computer, electronic and optical products	308	14,891	280	19,201	311	22,994
27 - Manufacture of electrical equipment	2,222	142,039	2,250	136,947	2,410	151,853
28 - Manufacture of machinery and equipment	897	20,073	917	26,823	888	29,139
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,843	81,757	1,932	66,203	2,039	105,050
30 - Manufacture of other transport equipment	565	13,418	529	12,188	537	11,221
31 - Manufacture of furniture	789	5,763	809	6,671	447	7,326
32. Other manufacturing	3,037	48,396	3,485	51,764	2,912	51,649
Manufacture of jewellery and related articles	279	419	288	319	121	267
Manufacture of imitation jewellery and related articles	7	36	10	34	7	43
Manufacture of musical instruments	52	974	56	817	51	835
Manufacture of sports goods	326	6,225	389	7,035	345	7,900
Manufacture of games and toys	5	1	9	2	5	7
supplies	342	5,133	313	4,320	318	4,352
Manufacture of Handicrafts	144	38	185	405	69	422
Other manufacturing n.e.c.	1,882	35,570	2,235	38,831	1,996	37,821
33 - Repair and installation of machinery and equipment	88	964	107	966	92	2,048
D. Electricity, gas, steam and air conditioning supply	2,271	515,336	2,460	492,886	3,012	489,360
Electric power generation, transmission and distribution	2,090	505,562	2,318	483,399	2,895	481,095
a) Hydal	461	23,151	559	21,586	446	32,094
b) Thermal	430	135,298	215	127,728	191	109,510
c) Coal Based	85	116,187	87	112,489	87	119,408
d) Wind	162	57,052	148	48,027	152	47,512
e) Solar	76	12,127	187	15,211	166	14,526
f) Other	876	161,748	1,122	158,358	1,853	158,045
Manufacture of gas; distribution of gaseous fuels through mains	152	9,733	121	9,414	106	8,256
Steam and air conditioning supply	29	41	21	74	11	9
E. Water supply; sewerage, waste management and remediation activities	128	20,058	159	21,252	145	31,133
36 - Water collection, treatment and supply	29	128	56	9,196	45	16,833
37 - Sewerage	6	5	7	4	6	4
38 - Waste collection, treatment and disposal activities; materials recovery	90	19,921	94	12,049	92	14,294
services	3	4	2	2	2	2
F. Construction	3,692	200,159	3,744	205,370	4,093	218,754
41 - Construction of buildings	2,358	146,785	2,262	136,963	2,018	146,455
42 - Civil engineering	1,178	50,364	1,267	64,843	1,849	68,713
43 - Specialized construction activities	156	3,010	215	3,565	226	3,586

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	140,757	518,095	152,076	498,605	128,191	617,715
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,843	27,269	4,800	23,861	3,026	25,479
46 - Wholesale trade, except of motor vehicles and motorcycles	33,016	297,466	35,162	279,711	41,389	348,193
47 - Retail trade, except of motor vehicles and motorcycles	102,898	193,360	112,114	195,033	83,776	244,043
H. Transportation and storage	23,399	124,155	23,335	98,647	22,213	107,525
49 - Land transport and transport via pipelines	7,896	60,571	8,131	34,426	6,359	34,531
50 - Water transport	70	953	55	566	66	471
51 - Air transport	99	918	112	1,350	119	1,338
52 - Warehousing and support activities for transportation	14,967	54,591	14,756	53,936	15,282	63,061
53 - Courier activities other than national post activities	367	7,123	281	8,369	387	8,123
I. Accommodation and food service activities	1,951	39,945	2,124	38,390	1,853	43,910
55 - Accommodation	498	25,158	493	22,630	381	25,499
56 - Food and beverage service activities	1,453	14,786	1,631	15,760	1,472	18,411
J. Information and communication	2,885	343,243	2,620	409,440	2,728	520,883
58 - Publishing activities	688	2,607	559	2,760	618	9,499
59 - Motion picture, video and television programme production, sound recording and music publishing activities	74	2,258	73	1,954	82	1,812
60 - Programming and broadcasting activities	54	1,646	40	1,486	39	1,427
61 - Telecommunications	1,044	318,767	1,124	388,606	1,044	480,987
62 - Computer programming, consultancy and related activities	838	13,116	662	9,230	755	15,256
63 - Information service activities	187	4,848	190	5,498	190	11,903
K. Real estate activities	793	31,528	902	34,434	920	37,400
L. Professional, scientific and technical activities	9,534	62,797	10,068	61,199	6,201	73,267
69 - Legal and accounting activities	151	989	155	2,107	150	2,456
activities	86	1,387	70	1,113	127	1,732
71 - Architectural and engineering activities; technical testing and analysis	409	5,379	313	4,947	359	8,338
72 - Scientific research and development	194	5,914	118	3,644	165	3,598
73 - Advertising and market research	1,147	5,845	1,082	3,759	944	6,222
74 - Other professional, scientific and technical activities	7,518	43,142	8,264	45,401	4,396	50,678
75 - Veterinary activities	29	141	66	228	60	242
M. Administrative and support service activities	5,976	49,474	6,361	47,566	6,221	58,223
77 - Rental and leasing activities	568	2,253	647	3,267	602	3,387
78 - Employment activities	38	234	36	238	28	141
79 - Travel agency, tour operator, reservation service and related activities	851	14,549	840	14,516	918	14,568
80 - Security and investigation activities	650	2,795	644	2,993	765	3,240
81 - Services to buildings and landscape activities	37	169	53	404	48	374
82 - Office administrative, office support and other business support activities	3,832	29,474	4,141	26,148	3,860	36,513
N. Education	2,035	32,274	1,760	27,974	1,362	180,885
O. Human health and social work activities	1,407	18,013	1,482	16,712	1,143	17,079
86 - Human health activities	1,384	17,790	1,453	16,667	1,120	17,027
87 - Residential care activities	2	17	7	24	6	31
88 - Social work activities with and without accommodation	21	207	22	22	17	21
P. Arts, entertainment and recreation	104	1,800	101	1,563	93	1,819
Q. Other service activities	16,645	56,952	12,236	44,896	10,993	52,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,918	16,124	5,901	13,746	5,854	12,825
A. Government Trusts and Non-profit Organizations	61	1,067	52	1,136	55	1,472
B. Private Trusts and Non-profit Organizations	149	13,977	181	11,730	131	10,430
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,708	1,080	5,668	879	5,668	922
VI. PERSONAL	2,935,416	1,120,454	3,040,373	1,158,989	3,115,286	1,230,140
A. Bank Employees	168,302	301,631	179,195	349,123	184,944	361,284
1) For house building	79,193	239,667	82,358	270,930	86,948	280,060
2) For transport i.e. purchase of car etc.	52,149	54,158	56,717	68,563	55,863	71,175
3) Other purposes	36,960	7,806	40,120	9,630	42,133	10,049
B. Consumer Financing	2,762,626	818,206	2,856,430	809,249	2,925,596	868,242
1) For house building	34,313	208,148	34,552	201,801	34,214	199,734
2) For transport i.e. purchase of car etc	282,254	251,246	252,560	227,541	266,850	235,454
3) Credit cards	1,673,827	107,786	1,792,086	131,691	1,803,377	139,409
4) Consumers durable	35,869	6,626	39,556	7,564	47,649	8,632
5) Personal loans	736,363	244,400	737,676	240,653	773,506	285,014
C) Other	4,488	618	4,748	617	4,746	614
VII. OTHER	100	1,356	95	1,098	104	1,803
Total	4,002,995	11,977,469	4,108,383	11,874,024	4,557,788	15,485,684

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,159,472	2,640,832	1,178,918	2,362,416	1,615,760	2,759,197
I. GOVERNMENT	86	276,321	106	133,134	107	255,157
A. Federal Government	21	113,629	19	6,507	16	58,516
B. Provincial Governments	65	162,692	87	126,627	91	196,641
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	107	653,383	112	652,111	102	540,415
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	10	3	8	2	8
Utilities	26	160,748	26	159,213	26	144,582
Transport, storage and communications	33	197,358	33	194,627	11	37,380
Manufacturing	23	72,691	21	41,743	22	50,534
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	4	2,500	6	3,122	6	2,987
Commerce and Trade	12	154,877	16	184,131	8	127,275
Others	4	300	6	4,368	26	112,750
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	94	38,518	101	38,377	92	215,159
Mutual Funds and AMCs	2	-	2	-	3	150
Insurance & Pension Funds	1	239	1	247	1	-
MFIs and DFIs	17	14,757	13	10,144	17	185,258
Stock Exchange & Brokerage Houses	14	1,572	12	1,040	13	1,662
Modarabas	2	217	2	217	2	217
Other NBFIs	58	21,734	71	26,728	56	27,872
IV. PRIVATE SECTOR (BUSINESS)	755,452	1,384,078	748,907	1,251,910	1,110,559	1,448,094
A. Agriculture, forestry and fishing	610,675	238,509	605,248	233,706	1,001,733	281,141
1. Crop and animal production, hunting and related service activities	610,012	238,066	604,542	233,171	1,001,240	280,254
Growing of Wheat, Rice, Sugar Cane & Cotton	232,220	96,405	233,092	79,480	622,271	111,939
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,224	7,126	18,703	6,248	17,250	7,648
Growing of other fruits, vegetables and crops	15,396	8,513	16,349	11,069	19,043	15,434
Raising of livestock and other related activities	255,299	94,277	249,952	99,513	255,798	105,203
Other agricultural support activities	85,873	31,744	86,446	36,861	86,878	40,030
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	118	15	102	12	90	10
03 - Fishing and aquaculture	545	428	604	523	403	876
B. Mining and quarrying	134	23,943	147	22,674	1,310	19,433
05 - Mining of coal and lignite	18	17,953	18	15,550	748	12,590
06 - Extraction of crude petroleum and natural gas	55	5,901	55	6,945	428	6,599
07 - Mining of metal ores	1	-	1	-	45	-
08-Other mining and quarrying	59	80	72	172	88	235
09 - Mining support service activities	1	9	1	8	1	8
C. Manufacturing	50,833	745,829	49,750	658,251	48,062	791,716
10 - Manufacture of food products	41,273	195,364	39,569	189,378	38,829	219,204
11 - Manufacture of beverages	79	2,337	83	2,076	119	2,925
12 - Manufacture of tobacco products	166	31	113	19	115	21
13 - Manufacture of textiles	2,729	237,530	2,997	200,122	3,888	265,968
Preparation and spinning of textile fibres	1,198	111,335	1,318	95,078	1,731	104,379
Weaving of textiles	535	51,925	587	41,070	869	48,096
Finishing of textiles	383	48,215	386	38,434	572	67,338
Manufacture of knitted and crocheted fabrics	37	807	50	1,035	41	1,681
Manufacture of made-up textile articles, except apparel	161	11,523	187	10,454	250	30,964
Manufacture of carpets and rugs	53	415	56	359	13	314
Manufacture of other textiles n.e.c.	362	13,311	413	13,693	412	13,197
14 - Manufacture of wearing apparel	1,350	35,594	1,386	31,488	504	31,496
15 - Manufacture of leather and related products	425	5,127	455	5,037	252	3,482

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	41	692	47	741	63	737
Manufacture of luggage, handbags and the like, saddlery and harness	15	177	19	300	47	207
Manufacture of footwear	369	4,259	389	3,997	142	2,538
a. Leather wear	335	3,486	344	3,312	76	1,624
b. Rubber and Plastic wear	34	773	45	685	66	913
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	138	1,014	117	905	82	914
17 - Manufacture of paper and paper products	103	7,501	115	7,520	148	5,624
18 - Printing and reproduction of recorded media	160	3,490	162	2,947	232	3,287
Printing and other service activities related to printing	157	3,477	159	2,934	230	3,285
Reproduction of recorded media	3	13	3	13	2	1
19 - Manufacture of coke and refined petroleum products	67	65,553	66	54,712	102	87,974
20 - Manufacture of chemicals and chemical products	881	25,099	882	23,307	609	28,093
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	195	11,637	196	11,957	256	10,294
22 - Manufacture of rubber and plastics products	374	10,048	431	8,201	477	11,323
23 - Manufacture of other non-metallic mineral products	408	72,242	487	58,422	635	55,648
24 - Manufacture of basic metals	346	31,856	353	27,112	393	29,522
25 - Manufacture of fabricated metal products, except machinery and equipment	72	2,020	75	1,353	62	1,072
26 - Manufacture of computer, electronic and optical products	27	976	27	947	32	1,507
27 - Manufacture of electrical equipment	278	19,122	271	16,232	259	15,362
28 - Manufacture of machinery and equipment	119	724	129	245	69	233
29 - Manufacture of motor vehicles, trailers and semi-trailers	172	9,105	192	7,205	280	8,015
30 - Manufacture of other transport equipment	2	59	5	24	6	58
31 - Manufacture of furniture	471	1,617	484	1,177	117	1,619
32 - Other manufacturing	998	7,782	1,155	7,862	596	8,076
Manufacture of jewellery and related articles	208	170	216	118	51	70
Manufacture of imitation jewellery and related articles	4	27	8	27	3	25
Manufacture of musical instruments	2	1	8	2	2	1
Manufacture of sports goods	84	2,245	123	2,899	82	2,785
Manufacture of games and toys	4	-	8	1	3	-
supplies	32	215	47	328	50	396
Manufacture of Handicrafts	126	17	126	16	6	2
Other manufacturing n.e.c.	538	5,108	619	4,471	399	4,798
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	311	128,064	324	105,436	300	98,001
Electric power generation, transmission and distribution	294	125,481	309	102,770	280	95,248
a) Hydal	136	9,367	166	5,616	121	5,379
b) Thermal	87	49,193	80	39,535	97	33,110
c) Coal Based	16	44,795	14	38,881	16	38,770
d) Wind	16	11,739	14	10,492	16	10,125
e) Solar	11	5,344	12	4,913	16	4,910
f) Other	28	5,042	23	3,333	14	2,955
Manufacture of gas; distribution of gaseous fuels through mains	17	2,583	15	2,666	20	2,752
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	9	157	10	1,953	8	3,415
36 - Water collection, treatment and supply	3	8	4	1,817	3	3,251
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	6	149	6	135	5	163
F. Construction	1,113	37,509	1,226	33,367	1,211	35,012
41 - Construction of buildings	696	21,291	760	18,704	423	17,591
42 - Civil engineering	383	15,717	419	14,127	728	16,774
43 - Specialized construction activities	34	501	47	536	60	647

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

(in million rupees)						
Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	64,573	98,983	66,772	91,006	36,234	105,832
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,504	7,045	2,558	6,190	781	7,818
46 - Wholesale trade, except of motor vehicles and motorcycles	15,559	59,436	16,591	53,139	19,785	61,707
47 - Retail trade, except of motor vehicles and motorcycles	46,510	32,501	47,623	31,677	15,668	36,307
H. Transportation and storage	17,685	27,505	18,316	28,537	16,314	31,489
49 - Land transport and transport via pipelines	4,789	9,265	5,118	9,571	3,132	8,677
50 - Water transport	1	6	-	-	-	-
51 - Air transport	15	75	26	160	28	259
52 - Warehousing and support activities for transportation	12,872	16,194	13,164	16,895	13,143	21,215
53 - Courier activities other than national post activities	8	1,965	8	1,911	11	1,338
I. Accommodation and food service activities	819	10,956	816	7,397	401	8,130
55 - Accommodation	251	8,843	222	5,385	111	5,883
56 - Food and beverage service activities	568	2,113	594	2,012	290	2,247
J. Information and communication	444	43,429	450	46,192	253	48,728
58 - Publishing activities	187	133	186	119	21	95
59 - Motion picture, video and television programme production, sound recording and music publishing activities	36	1,583	34	1,391	42	1,289
60 - Programming and broadcasting activities	4	2	2	3	1	3
61 - Telecommunications	123	40,955	140	44,332	89	46,803
62 - Computer programming, consultancy and related activities	64	435	58	111	71	319
63 - Information service activities	30	322	30	235	29	220
K. Real estate activities	85	4,428	96	4,462	86	3,774
L. Professional, scientific and technical activities	112	1,418	119	1,395	114	1,492
69 - Legal and accounting activities	21	18	22	75	25	97
71 - Architectural and engineering activities; technical testing and analysis	13	-	19	4	13	4
72 - Scientific research and development	16	1,049	16	1,007	13	1,050
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	26	119	24	94	27	147
75 - Veterinary activities	31	222	32	195	30	175
M. Administrative and support service activities	4	11	5	19	5	19
77 - Rental and leasing activities	2,431	2,964	2,869	3,399	2,416	3,654
78 - Employment activities	232	835	253	718	225	822
79 - Travel agency, tour operator, reservation service and related activities	3	48	4	94	4	56
80 - Security and investigation activities	36	681	42	736	51	871
81 - Services to buildings and landscape activities	31	43	35	24	29	51
82 - Office administrative, office support and other business support activities	15	25	20	23	12	23
N. Education	2,114	1,331	2,515	1,804	2,095	1,831
O. Human health and social work activities	692	3,633	732	3,394	464	4,447
86 - Human health activities	633	5,643	668	4,919	302	5,031
87 - Residential care activities	625	5,641	660	4,917	301	5,029
88 - Social work activities with and without accommodation	1	1	1	1	1	1
P. Arts, entertainment and recreation	7	1	7	1	-	-
Q. Other service activities	36	39	36	29	26	54
R. Other service activities	4,867	11,068	1,328	5,794	1,325	6,746
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,661	1,938	5,670	1,505	5,671	1,663
A. Government Trusts and Non-profit Organizations	1	210	1	-	1	240
B. Private Trusts and Non-profit Organizations	8	1,259	4	1,058	5	959
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,652	469	5,665	446	5,665	464
VI. PERSONAL	398,064	285,895	424,017	284,855	499,218	297,541
A. Bank Employees	75,205	102,149	77,309	104,504	79,356	103,192
1) For house building	43,257	82,187	43,849	83,026	47,419	80,331
2) For transport i.e. purchase of car etc.	19,472	16,792	20,015	17,754	18,254	19,047
3) Other purposes	12,476	3,170	13,445	3,724	13,683	3,814
B. Consumer Financing	322,858	183,746	346,707	180,350	419,861	194,349
1) For house building	2,840	20,732	2,770	18,743	2,817	18,590
2) For transport i.e. purchase of car etc	37,592	19,678	36,356	18,412	50,871	19,961
3) Credit cards	10,751	759	22,264	2,006	34,038	2,563
4) Consumers durable	32,839	5,317	36,202	5,910	44,072	7,006
5) Personal loans	238,836	137,261	249,115	135,278	288,063	146,228
C) Other	1	0	1	0	1	0
VII. OTHER	8	699	5	525	11	1,169
Total	1,159,472	2,640,832	1,178,918	2,362,416	1,615,760	2,759,197

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	1	932	2	8,363
1) Official	-	-	-	-	-	-
2) Business	-	-	1	932	2	8,363
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,843,120	8,911,571	2,928,999	9,087,785	2,941,744	12,303,504
I. GOVERNMENT	213	821,737	181	228,264	190	224,487
A. Federal Government	141	365,242	107	27,447	111	91,904
B. Provincial Governments	72	456,495	74	200,817	79	132,583
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	578	1,160,458	600	1,779,494	567	1,894,385
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	788	3	788	3	787
Utilities	377	411,598	388	408,714	385	380,676
Transport, storage and communications	87	401,054	101	789,771	65	770,605
Manufacturing	42	33,189	21	56,362	23	71,288
Mining and Quarrying	-	-	-	-	-	-
Construction	10	5,113	10	4,522	10	3,958
Commerce and Trade	42	303,713	59	514,052	56	543,673
Others	14	5,003	18	5,285	25	123,398
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,120	260,128	883	411,661	1,166	1,615,101
Mutual Funds and AMCs	92	3,505	5	5,994	91	5,459
Insurance & Pension Funds	454	3,719	230	3,556	419	2,812
MFIs and DFIs	115	181,817	128	325,291	186	1,349,281
Stock Exchange & Brokerage Houses	205	18,152	197	19,892	193	25,408
Modarabas	90	5,747	78	5,314	72	8,072
Other NBFIs	164	47,188	245	51,614	205	224,068
IV. PRIVATE SECTOR (BUSINESS)	303,782	5,820,416	310,911	5,781,970	323,598	7,625,544
A. Agriculture, forestry and fishing	104,085	167,309	104,703	159,995	108,336	173,376
1. Crop and animal production, hunting and related service activities	103,925	166,050	104,549	159,297	108,159	172,603
Growing of Wheat, Rice, Sugar Cane & Cotton	78,209	84,343	78,519	92,243	81,156	97,292
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,900	2,915	1,734	2,726	1,885	3,130
Growing of other fruits, vegetables and crops	6,368	8,101	6,016	8,009	5,895	7,714
Raising of livestock and other related activities	5,618	38,436	4,906	22,755	4,814	28,897
Other agricultural support activities	11,825	32,248	13,363	33,540	14,392	35,510
Hunting, trapping and related service activities	5	8	11	23	17	61
02 - Forestry and logging	4	5	5	14	4	3
03 - Fishing and aquaculture	156	1,254	149	684	173	770
B. Mining and quarrying	794	55,375	851	56,641	924	84,756
05 - Mining of coal and lignite	66	36,825	69	25,822	74	34,182
06 - Extraction of crude petroleum and natural gas	594	13,110	612	21,616	664	35,490
07 - Mining of metal ores	25	643	24	1,018	33	1,008
08-Other mining and quarrying	104	4,793	126	8,144	135	14,043
09 - Mining support service activities	5	3	20	40	18	33
C. Manufacturing	81,159	3,972,312	79,715	3,914,838	84,643	5,281,444
10 - Manufacture of food products	18,025	886,729	16,373	824,617	18,672	1,169,278
11 - Manufacture of beverages	1,083	58,653	1,094	45,572	1,102	48,576
12 - Manufacture of tobacco products	439	1,477	438	1,781	437	1,786
13 - Manufacture of textiles	23,278	1,399,259	23,467	1,392,009	24,260	1,804,904
Preparation and spinning of textile fibres	7,722	466,651	7,619	444,212	7,744	506,163
Weaving of textiles	5,119	292,256	5,301	281,564	5,638	372,798
Finishing of textiles	3,523	247,110	3,504	248,559	3,645	325,244
Manufacture of knitted and crocheted fabrics	661	56,543	734	67,926	746	122,435
Manufacture of made-up textile articles, except apparel	2,942	182,809	3,006	188,434	3,100	257,729
Manufacture of carpets and rugs	73	778	74	696	67	606
Manufacture of other textiles n.e.c.	3,238	153,112	3,229	160,617	3,320	219,929
14 - Manufacture of wearing apparel	3,143	185,996	3,209	177,664	3,402	274,283
15 - Manufacture of leather and related products	1,658	43,665	1,559	43,160	1,635	43,512

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	346	6,196	327	6,305	358	6,793
Manufacture of luggage, handbags and the like, saddlery and harness	81	2,593	75	1,968	92	2,126
Manufacture of footwear	1,231	34,876	1,157	34,887	1,185	34,593
a. Leather wear	881	27,332	870	28,095	880	28,374
b. Rubber and Plastic wear	350	7,545	287	6,792	305	6,219
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	352	8,252	367	8,640	375	9,070
17 - Manufacture of paper and paper products	1,615	104,281	1,459	119,939	1,737	135,093
18 - Printing and reproduction of recorded media	761	17,741	886	18,305	912	22,885
Printing and other service activities related to printing	742	15,507	879	16,913	903	21,556
Reproduction of recorded media	19	2,234	7	1,392	9	1,329
19 - Manufacture of coke and refined petroleum products	1,491	90,400	1,423	74,819	1,444	94,813
20 - Manufacture of chemicals and chemical products	7,201	278,155	7,237	315,104	7,430	380,040
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,985	97,119	4,684	93,788	5,613	319,476
22 - Manufacture of rubber and plastics products	2,468	77,942	2,345	91,592	2,372	103,779
23 - Manufacture of other non-metallic mineral products	1,532	212,374	1,437	196,519	1,400	313,823
24 - Manufacture of basic metals	4,605	204,486	4,945	207,443	4,842	199,523
25 - Manufacture of fabricated metal products, except machinery and equipment	864	29,240	848	31,657	818	28,628
26 - Manufacture of computer, electronic and optical products	281	13,915	252	12,872	278	16,057
27 - Manufacture of electrical equipment	1,932	116,048	1,889	113,219	2,076	128,983
28 - Manufacture of machinery and equipment	777	19,334	787	26,574	818	28,905
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,665	68,848	1,734	57,895	1,755	96,331
30 - Manufacture of other transport equipment	563	13,359	524	12,164	531	11,163
31 - Manufacture of furniture	318	4,145	325	5,494	330	5,707
32 - Other manufacturing	2,035	39,930	2,326	43,046	2,312	42,779
Manufacture of jewellery and related articles	71	249	72	201	70	197
Manufacture of imitation jewellery and related articles	3	9	2	8	4	18
Manufacture of musical instruments	50	974	48	815	49	835
Manufacture of sports goods	242	3,980	266	4,136	263	5,115
Manufacture of games and toys	1	1	1	1	2	7
supplies	310	4,918	266	3,992	267	3,957
Manufacture of Handicrafts	18	21	59	388	63	420
Other manufacturing n.e.c.	1,340	29,778	1,612	33,505	1,594	32,230
33 - Repair and installation of machinery and equipment	88	964	107	966	92	2,048
D. Electricity, gas, steam and air conditioning supply	1,955	385,653	2,131	383,188	2,709	390,366
Electric power generation, transmission and distribution	1,794	379,624	2,007	377,442	2,614	385,847
a) Hydal	325	13,784	393	15,970	325	26,715
b) Thermal	343	86,104	135	88,192	94	76,400
c) Coal Based	68	71,392	72	70,536	70	80,638
d) Wind	146	45,312	134	37,534	136	37,387
e) Solar	65	6,783	175	10,298	150	9,617
f) Other	847	156,248	1,098	154,911	1,839	155,090
Manufacture of gas; distribution of gaseous fuels through mains	132	5,989	103	5,673	84	4,510
Steam and air conditioning supply	29	41	21	74	11	9
E. Water supply; sewerage, waste management and remediation activities	119	19,901	149	19,299	137	27,718
36 - Water collection, treatment and supply	26	120	52	7,379	42	13,582
37 - Sewerage	6	5	7	4	6	4
38 - Waste collection, treatment and disposal activities; materials recovery	84	19,773	88	11,914	87	14,130
services	3	4	2	2	2	2
F. Construction	2,577	162,530	2,516	171,943	2,880	183,702
41 - Construction of buildings	1,660	125,375	1,500	118,199	1,593	128,824
42 - Civil engineering	795	34,646	848	50,716	1,121	51,939
43 - Specialized construction activities	122	2,509	168	3,029	166	2,939

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	76,180	410,723	85,299	402,772	91,953	507,429
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,339	20,224	2,242	17,671	2,245	17,661
46 - Wholesale trade, except of motor vehicles and motorcycles	17,455	232,419	18,568	225,657	21,603	286,486
47 - Retail trade, except of motor vehicles and motorcycles	56,386	158,080	64,489	159,444	68,105	203,282
H. Transportation and storage	5,713	96,649	5,018	70,110	5,899	76,036
49 - Land transport and transport via pipelines	3,107	51,306	3,013	24,855	3,227	25,854
50 - Water transport	68	946	54	566	66	471
51 - Air transport	84	843	86	1,190	91	1,079
52 - Warehousing and support activities for transportation	2,095	38,397	1,592	37,041	2,139	41,846
53 - Courier activities other than national post activities	359	5,158	273	6,458	376	6,785
I. Accommodation and food service activities	1,130	27,352	1,306	29,708	1,448	34,496
55 - Accommodation	245	14,678	269	15,960	266	18,332
56 - Food and beverage service activities	885	12,674	1,037	13,748	1,182	16,164
J. Information and communication	2,438	299,344	2,167	362,586	2,473	470,213
58 - Publishing activities	501	2,474	373	2,641	597	9,404
59 - Motion picture, video and television programme production, sound recording and music publishing activities	38	676	11	468	40	523
60 - Programming and broadcasting activities	50	1,644	38	1,484	38	1,424
61 - Telecommunications	918	277,343	981	343,612	953	432,242
62 - Computer programming, consultancy and related activities	774	12,681	604	9,119	684	14,937
63 - Information service activities	157	4,526	160	5,262	161	11,683
K. Real estate activities	708	27,100	806	29,973	834	33,626
L. Professional, scientific and technical activities	9,416	61,000	9,943	59,741	6,084	71,775
69 - Legal and accounting activities	130	971	133	2,031	125	2,359
71 - Architectural and engineering activities; technical testing and analysis	71	1,376	49	1,109	114	1,728
72 - Scientific research and development	390	3,998	294	3,939	344	7,288
73 - Advertising and market research	193	5,914	117	3,644	164	3,598
74 - Other professional, scientific and technical activities	1,120	5,691	1,057	3,602	916	6,074
75 - Veterinary activities	7,487	42,921	8,232	45,205	4,366	50,503
M. Administrative and support service activities	25	130	61	210	55	224
77 - Rental and leasing activities	3,545	46,510	3,492	44,167	3,805	54,569
78 - Employment activities	336	1,418	394	2,549	377	2,565
79 - Travel agency, tour operator, reservation service and related activities	35	186	32	144	24	85
80 - Security and investigation activities	815	13,868	798	13,780	867	13,697
81 - Services to buildings and landscape activities	619	2,752	609	2,968	736	3,188
82 - Office administrative, office support and other business support activities	22	144	33	381	36	351
N. Education	1,718	28,142	1,626	24,345	1,765	34,682
O. Human health and social work activities	1,343	28,641	1,028	24,580	898	176,439
86 - Human health activities	774	12,371	814	11,793	840	12,049
87 - Residential care activities	759	12,149	793	11,750	818	11,998
88 - Social work activities with and without accommodation	1	15	6	23	5	30
P. Arts, entertainment and recreation	14	206	15	21	17	21
68 - Arts and entertainment activities	68	1,761	65	1,534	67	1,764
Q. Other service activities	11,778	45,885	10,908	39,102	9,668	45,787
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	257	14,187	231	12,241	183	11,161
A. Government Trusts and Non-profit Organizations	60	857	51	1,136	54	1,232
B. Private Trusts and Non-profit Organizations	141	12,719	177	10,672	126	9,471
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	56	611	3	433	3	458
VI. PERSONAL	2,537,079	833,992	2,616,104	873,582	2,615,947	932,192
A. Bank Employees	92,950	199,043	101,758	244,192	105,467	257,685
1) For house building	35,887	157,191	38,464	187,606	39,486	199,453
2) For transport i.e. purchase of car etc.	32,620	37,233	36,650	50,691	37,560	52,005
3) Other purposes	24,443	4,619	26,644	5,895	28,421	6,226
B. Consumer Financing	2,439,642	634,331	2,509,599	628,773	2,505,735	673,893
1) For house building	31,386	187,302	31,697	182,946	31,397	181,143
2) For transport i.e. purchase of car etc	244,631	231,554	216,173	209,115	215,979	215,493
3) Credit cards	1,663,076	107,027	1,769,822	129,684	1,769,339	136,846
4) Consumers durable	3,030	1,309	3,354	1,654	3,577	1,626
5) Personal loans	497,519	107,138	488,553	105,374	485,443	138,785
C) Other	4,487	618	4,747	617	4,745	614
VII. OTHER	91	654	89	574	93	634
Total	2,843,120	8,911,571	2,929,000	9,088,717	2,941,746	12,311,867

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	14	1	-	-	-
1) Official	1	14	1	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	402	425,052	464	422,891	282	414,620
I. GOVERNMENT	1	366,419	1	361,027	1	362,115
A. Federal Government	1	366,419	1	361,027	1	362,115
B. Provincial Governments	-	-	-	-	-	-
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)	127	58,063	210	61,312	160	52,097
A. Agriculture, forestry and fishing	2	11,024	2	3,404	2	6,195
1. Crop and animal production, hunting and related service activities	2	11,024	2	3,404	2	6,195
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	3	1	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	11,021	1	3,404	2	6,195
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	102	34,426	184	46,749	139	37,189
10 - Manufacture of food products	20	5,262	21	4,102	19	2,839
11 - Manufacture of beverages	3	38	5	235	2	-
12 - Manufacture of tobacco products	5	0	4	-	1	-
13 - Manufacture of textiles	4	320	3	244	3	245
Preparation and spinning of textile fibres	2	217	2	214	2	214
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	104	1	31	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	1	31
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	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	-	-	-	-	-	-
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	3	10	2	3,928	1	-
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	-	1	-
20 - Manufacture of chemicals and chemical products	20	11,593	22	15,986	18	14,511
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	21	4,689	22	6,584	7	4,431
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	1,143	2	831	2	727
24 - Manufacture of basic metals	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	1	5,382	1	5,430
27 - Manufacture of electrical equipment	12	6,869	90	7,495	75	7,508
28 - Manufacture of machinery and equipment	1	14	1	4	1	0
29 - Manufacture of motor vehicles, trailers and semi-trailers	6	3,804	6	1,103	4	704
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	4	684	4	855	4	793
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	-	-	-	-	1	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	684	4	855	3	793
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	5	1,619	5	4,262	3	993
Electric power generation, transmission and distribution	2	457	2	3,186	1	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	1	-	1	3,072	1	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	457	1	114	-	-
Manufacture of gas; distribution of gaseous fuels through mains	3	1,162	3	1,076	2	993
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	2	120	2	60	2	40
41 - Construction of buildings	2	120	2	60	2	40
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	4	8,389	5	4,827	4	4,454
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	5,611	3	915	1	-
47 - Retail trade, except of motor vehicles and motorcycles	2	2,779	2	3,912	3	4,454
H. Transportation and storage	1	0	1	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	1	0	1	-	-	-
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	1,637	2	1,284	4	1,284
55 - Accommodation	2	1,637	2	1,284	4	1,284
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	3	469	3	662	2	1,942
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	469	3	662	2	1,942
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	378	6	64	3	-
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	11	2	-	-	-
72 - Scientific research and development	3	333	3	1	2	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	34	1	63	1	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-
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	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	1	-
86 - Human health activities	-	-	-	-	1	-
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	273	567	252	552	121	408
A. Bank Employees	147	439	128	426	121	408
1) For house building	49	289	45	297	43	276
2) For transport i.e. purchase of car etc.	57	132	52	118	49	122
3) Other purposes	41	18	31	11	29	9
B. Consumer Financing	126	129	124	126	-	-
1) For house building	87	114	85	111	-	-
2) For transport i.e. purchase of car etc	31	14	31	14	-	-
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	-	-
C) Other	-	-	-	-	-	-
VII. OTHER	1	3	1	-	-	-
Total	403	425,067	465	422,891	282	414,620

3.2.4 Advances Classified by Borrowers

Conventional Banking

Borrower	(Million Rupees)					
	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	14	1	-	1	6,964
1) Official	1	14	1	-	-	-
2) Business	-	-	-	-	1	6,964
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,536,313	8,613,623	3,555,904	8,519,756	4,003,162	11,319,587
I. GOVERNMENT	154	1,059,320	143	667,585	153	733,483
A. Federal Government	85	648,571	72	394,287	77	510,357
B. Provincial Governments	69	410,749	71	273,298	76	223,127
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	518	1,430,625	502	1,638,502	467	1,918,706
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	788	4	788	3	787
Utilities	289	440,633	285	434,358	282	401,250
Transport, storage and communications	83	432,204	88	558,721	45	554,563
Manufacturing	65	105,881	41	97,855	44	121,572
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	11	5,761	12	5,793	12	5,327
Commerce and Trade	48	375,626	54	467,299	39	577,675
Others	14	4,832	17	8,789	41	192,634
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	570	226,132	613	402,155	663	1,722,584
Mutual Funds and AMCs	6	3,212	7	5,994	8	4,496
Insurance & Pension Funds	115	3,365	141	3,276	136	2,288
MFIs and DFIs	105	163,413	111	322,111	156	1,466,307
Stock Exchange & Brokerage Houses	165	18,109	170	19,424	171	25,863
Modarabas	4	338	3	221	3	222
Other NBFIs	175	37,694	181	51,128	189	223,409
IV. PRIVATE SECTOR (BUSINESS)	1,000,993	5,114,538	1,005,320	5,001,582	1,369,721	6,077,058
A. Agriculture, forestry and fishing	709,024	391,141	704,051	376,788	1,102,056	431,126
1. Crop and animal production, hunting and related service activities	708,210	389,627	703,208	375,738	1,101,409	429,752
Growing of Wheat, Rice, Sugar Cane & Cotton	309,383	178,486	310,688	168,679	700,870	203,690
Growing of tropical, subtropical, pome and stone fruits & vegetables	23,031	9,762	20,329	8,729	19,000	10,362
Growing of other fruits, vegetables and crops	21,580	16,099	22,184	18,374	24,603	22,256
Raising of livestock and other related activities	259,797	121,426	253,808	116,058	259,569	122,327
Other agricultural support activities	94,415	63,848	96,189	63,877	97,351	71,057
Hunting, trapping and related service activities	4	5	10	21	16	59
02 - Forestry and logging	121	18	104	16	93	12
03 - Fishing and aquaculture	693	1,496	739	1,034	554	1,362
B. Mining and quarrying	717	47,893	798	53,067	1,977	63,735
05 - Mining of coal and lignite	58	35,762	60	32,210	793	29,124
06 - Extraction of crude petroleum and natural gas	509	11,282	562	19,999	953	33,591
07 - Mining of metal ores	21	224	18	131	64	214
08-Other mining and quarrying	124	621	139	700	150	785
09 - Mining support service activities	5	3	19	27	17	21
C. Manufacturing	100,348	3,193,732	100,246	3,120,558	99,696	3,934,949
10 - Manufacture of food products	52,215	744,433	49,761	732,594	49,994	994,143
11 - Manufacture of beverages	413	17,554	468	25,849	499	23,629
12 - Manufacture of tobacco products	196	102	141	52	139	56
13 - Manufacture of textiles	17,197	1,148,671	17,711	1,103,099	18,889	1,422,297
Preparation and spinning of textile fibres	6,301	439,453	6,574	417,752	7,083	467,787
Weaving of textiles	3,271	256,234	3,427	236,362	3,992	310,754
Finishing of textiles	2,778	199,763	2,754	188,337	2,903	237,315
Manufacture of knitted and crocheted fabrics	375	40,905	450	50,700	413	104,053
Manufacture of made-up textile articles, except apparel	2,061	107,823	2,090	109,205	2,136	160,562
Manufacture of carpets and rugs	95	863	110	877	63	771
Manufacture of other textiles n.e.c.	2,316	103,631	2,306	99,866	2,299	141,053
14 - Manufacture of wearing apparel	3,366	139,436	3,456	131,425	2,589	143,849
15 - Manufacture of leather and related products	1,589	32,095	1,577	31,603	1,455	33,764

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	246	4,881	218	4,707	253	5,256
Manufacture of luggage, handbags and the like, saddlery and harness	60	1,496	62	1,305	103	1,255
Manufacture of footwear	1,283	25,718	1,297	25,592	1,099	27,252
a. Leather wear	957	18,941	987	18,486	749	20,521
b. Rubber and Plastic wear	326	6,777	310	7,106	350	6,731
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	392	7,752	400	8,079	364	7,976
17 - Manufacture of paper and paper products	1,064	72,349	1,208	85,436	1,255	79,230
18 - Printing and reproduction of recorded media	535	8,080	620	7,369	673	7,417
Printing and other service activities related to printing	517	7,248	613	7,221	667	7,273
Reproduction of recorded media	18	832	7	148	6	144
19 - Manufacture of coke and refined petroleum products	1,269	130,647	1,317	103,529	1,353	149,616
20 - Manufacture of chemicals and chemical products	4,447	185,873	4,654	189,171	4,368	187,570
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,018	52,986	3,372	57,233	3,448	155,142
22 - Manufacture of rubber and plastics products	1,827	54,565	1,901	61,396	1,925	64,034
23 - Manufacture of other non-metallic mineral products	1,328	198,221	1,401	179,230	1,508	260,988
24 - Manufacture of basic metals	3,714	164,423	3,996	164,113	3,909	154,150
25. Manufacture of fabricated metal products, except machinery and equipment	724	22,352	761	25,301	723	21,601
26 - Manufacture of computer, electronic and optical products	155	4,371	152	10,560	158	11,832
27 - Manufacture of electrical equipment	1,445	106,397	1,599	101,191	1,557	99,447
28 - Manufacture of machinery and equipment	595	9,241	627	12,469	579	7,290
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,187	40,042	1,186	35,381	1,209	57,001
30 - Manufacture of other transport equipment	403	10,924	396	9,599	397	8,687
31 - Manufacture of furniture	744	4,849	761	5,653	405	6,453
32. Other manufacturing	2,453	37,544	2,690	39,676	2,225	37,129
Manufacture of jewellery and related articles	273	331	279	274	111	212
Manufacture of imitation jewellery and related articles	6	31	9	30	5	38
Manufacture of musical instruments	52	974	56	817	51	835
Manufacture of sports goods	265	5,212	307	5,591	258	5,589
Manufacture of games and toys	5	1	9	2	5	7
supplies	185	2,756	221	2,913	221	3,141
Manufacture of Handicrafts	141	33	138	28	20	16
Other manufacturing n.e.c.	1,526	28,206	1,671	30,020	1,554	27,290
33 - Repair and installation of machinery and equipment	72	824	91	551	75	1,649
D. Electricity, gas, steam and air conditioning supply	1,050	350,346	1,121	337,593	1,053	322,797
Electric power generation, transmission and distribution	938	343,242	1,025	329,353	976	315,525
a) Hydal	155	20,242	183	19,311	141	27,038
b) Thermal	178	94,190	169	92,105	154	68,081
c) Coal Based	51	75,338	52	71,442	50	66,911
d) Wind	95	28,413	92	25,036	95	23,885
e) Solar	59	9,069	149	11,406	138	11,531
f) Other	400	115,988	380	110,053	398	118,079
Manufacture of gas; distribution of gaseous fuels through mains	100	7,076	87	8,174	73	7,270
Steam and air conditioning supply	12	28	9	67	4	2
E. Water supply; sewerage, waste management and remediation activities	103	12,879	97	9,006	89	8,884
36 - Water collection, treatment and supply	28	44	19	43	17	58
37 - Sewerage	6	5	7	4	6	4
38 - Waste collection, treatment and disposal activities; materials recovery	69	12,830	71	8,958	66	8,823
services	-	-	-	-	-	-
F. Construction	2,867	147,450	2,963	148,082	3,008	143,646
41 - Construction of buildings	1,802	104,055	1,811	90,670	1,508	91,360
42 - Civil engineering	936	41,954	969	55,439	1,304	50,318
43 - Specialized construction activities	129	1,441	183	1,972	196	1,967

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	131,054	403,102	142,756	390,995	115,640	429,357
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,273	24,546	4,299	21,672	2,499	23,283
46 - Wholesale trade, except of motor vehicles and motorcycles	27,577	232,665	29,850	218,229	33,488	245,007
47 - Retail trade, except of motor vehicles and motorcycles	99,204	145,891	108,607	151,094	79,653	161,067
H. Transportation and storage	20,812	93,887	21,638	70,035	19,712	74,531
49 - Land transport and transport via pipelines	6,590	49,681	7,138	24,068	5,197	23,706
50 - Water transport	45	166	42	163	55	185
51 - Air transport	40	584	49	743	57	638
52 - Warehousing and support activities for transportation	13,982	38,873	14,180	38,568	14,165	44,046
53 - Courier activities other than national post activities	155	4,583	229	6,493	238	5,956
I. Accommodation and food service activities	1,572	29,746	1,737	27,322	1,347	30,542
55 - Accommodation	417	21,537	403	19,757	297	22,609
56 - Food and beverage service activities	1,155	8,209	1,334	7,565	1,050	7,933
J. Information and communication	1,881	248,463	1,821	285,000	1,575	326,553
58 - Publishing activities	414	1,907	422	1,657	280	1,726
59 - Motion picture, video and television programme production, sound recording and music publishing activities	74	2,258	60	1,898	68	1,769
60 - Programming and broadcasting activities	48	1,003	32	944	31	915
61 - Telecommunications	694	231,605	718	271,387	610	308,429
62 - Computer programming, consultancy and related activities	554	9,562	483	6,980	473	11,516
63 - Information service activities	97	2,127	106	2,134	113	2,199
K. Real estate activities	521	21,571	632	23,271	665	26,666
L. Professional, scientific and technical activities	8,639	52,965	9,401	52,691	5,442	59,286
69 - Legal and accounting activities	68	587	82	1,062	89	661
71 - Architectural and engineering activities; technical testing and analysis	14	610	13	267	11	362
72 - Scientific research and development	218	4,847	204	4,415	204	7,811
73 - Advertising and market research	41	2,699	42	2,719	40	2,722
74 - Other professional, scientific and technical activities	945	3,104	900	2,563	802	2,294
75 - Veterinary activities	7,333	41,048	8,107	41,511	4,247	45,267
M. Administrative and support service activities	20	70	53	155	49	168
77 - Rental and leasing activities	4,898	41,373	5,407	39,370	5,100	49,064
78 - Employment activities	361	1,752	443	1,652	458	1,628
79 - Travel agency, tour operator, reservation service and related activities	22	117	22	162	23	101
80 - Security and investigation activities	688	12,497	675	12,909	677	12,280
81. Services to buildings and landscape activities	156	2,007	230	1,954	243	2,036
82 - Office administrative, office support and other business support activities	34	146	48	383	44	364
N. Education	3,637	24,854	3,989	22,310	3,655	32,655
O. Human health and social work activities	1,329	21,137	1,301	18,861	1,068	122,324
86 - Human health activities	1,115	11,290	1,209	10,923	853	11,276
87 - Residential care activities	1,093	11,082	1,182	10,889	831	11,234
88. Social work activities with and without accommodation	1	1	5	13	5	21
P. Arts, entertainment and recreation	21	207	22	22	17	21
92	92	813	88	638	80	868
Q. Other service activities	14,971	46,752	10,054	37,381	10,360	41,455
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,779	12,257	5,785	10,476	5,775	7,924
A. Government Trusts and Non-profit Organizations	40	1,036	43	1,126	46	1,465
B. Private Trusts and Non-profit Organizations	84	10,364	74	8,470	61	5,537
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,655	857	5,668	879	5,668	922
VI. PERSONAL	2,528,290	770,050	2,543,535	798,931	2,626,372	858,662
A. Bank Employees	146,691	243,990	152,638	270,973	156,712	275,829
1) For house building	69,921	192,968	71,581	210,026	75,542	212,607
2) For transport i.e. purchase of car etc.	43,654	43,997	45,588	52,385	43,954	54,295
3) Other purposes	33,116	7,025	35,469	8,562	37,216	8,927
B. Consumer Financing	2,377,131	525,444	2,386,170	527,342	2,464,935	582,222
1) For house building	15,361	83,086	15,752	79,556	15,459	77,436
2) For transport i.e. purchase of car etc	146,189	108,901	131,263	98,255	146,761	106,380
3) Credit cards	1,478,718	94,831	1,501,807	115,019	1,523,503	121,005
4) Consumers durable	33,049	5,995	35,363	6,647	43,028	7,651
5) Personal loans	703,814	232,632	701,985	227,866	736,184	269,750
C) Other	4,468	616	4,727	615	4,725	612
VII. OTHER	9	702	6	525	11	1,169
Total	3,536,314	8,613,637	3,555,905	8,519,756	4,003,163	11,326,551

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	1	932	1	1,399
1) Official	-	-	-	-	-	-
2) Business	-	-	1	932	1	1,399
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	466,681	3,363,832	552,477	3,353,337	554,624	4,157,734
I. GOVERNMENT	146	405,157	145	54,840	145	108,275
A. Federal Government	78	196,719	55	694	51	2,178
B. Provincial Governments	68	208,438	90	54,146	94	106,097
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	167	383,216	210	793,103	202	516,094
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	10	2	8	2	8
Utilities	114	131,713	129	133,569	129	124,008
Transport, storage and communications	37	166,207	46	425,678	31	253,423
Manufacturing	-	-	1	250	1	250
Mining and Quarrying	-	-	-	-	-	-
Construction	3	1,851	4	1,850	4	1,618
Commerce and Trade	6	82,964	21	230,883	25	93,274
Others	4	471	7	864	10	43,515
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	644	72,515	371	47,882	595	107,675
Mutual Funds and AMCs	88	293	-	-	86	1,113
Insurance & Pension Funds	340	593	90	527	284	524
MFIs and DFIs	27	33,161	30	13,325	47	68,231
Stock Exchange & Brokerage Houses	54	1,615	39	1,507	35	1,207
Modarabas	88	5,626	77	5,309	71	8,068
Other NBFIs	47	31,227	135	27,215	72	28,532
IV. PRIVATE SECTOR (BUSINESS)	58,368	2,148,018	54,708	2,093,609	64,596	3,048,678
A. Agriculture, forestry and fishing	5,738	25,701	5,902	20,316	8,015	29,586
1. Crop and animal production, hunting and related service activities	5,729	25,513	5,885	20,132	7,992	29,301
Growing of Wheat, Rice, Sugar Cane & Cotton	1,046	2,262	923	3,044	2,557	5,542
Growing of tropical, subtropical, pome and stone fruits & vegetables	93	279	108	244	135	416
Growing of other fruits, vegetables and crops	185	518	182	704	335	891
Raising of livestock and other related activities	1,120	11,287	1,050	6,211	1,043	11,772
Other agricultural support activities	3,284	11,165	3,621	9,927	3,921	10,678
Hunting, trapping and related service activities	1	2	1	2	1	2
02 - Forestry and logging	1	2	3	11	1	1
03 - Fishing and aquaculture	8	186	14	173	22	284
B. Mining and quarrying	211	31,426	200	26,248	257	40,454
05 - Mining of coal and lignite	26	19,015	27	9,162	29	17,649
06 - Extraction of crude petroleum and natural gas	140	7,729	105	8,562	139	8,498
07 - Mining of metal ores	5	419	7	887	14	794
08-Other mining and quarrying	39	4,253	59	7,616	73	13,493
09 - Mining support service activities	1	9	2	21	2	20
C. Manufacturing	31,746	1,558,836	29,403	1,499,280	33,148	2,175,399
10 - Manufacture of food products	7,103	342,922	6,202	285,503	7,526	397,179
11 - Manufacture of beverages	752	43,473	714	22,035	724	27,873
12 - Manufacture of tobacco products	414	1,406	414	1,748	414	1,750
13 - Manufacture of textiles	8,814	488,438	8,756	489,276	9,262	648,821
Preparation and spinning of textile fibres	2,621	138,749	2,365	121,752	2,394	142,968
Weaving of textiles	2,383	87,948	2,461	86,272	2,515	110,139
Finishing of textiles	1,128	95,561	1,136	98,656	1,314	155,266
Manufacture of knitted and crocheted fabrics	323	16,444	334	18,261	374	20,062
Manufacture of made-up textile articles, except apparel	1,044	86,613	1,104	89,714	1,214	128,131
Manufacture of carpets and rugs	31	330	20	178	17	150
Manufacture of other textiles n.e.c.	1,284	62,792	1,336	74,443	1,434	92,104
14 - Manufacture of wearing apparel	1,127	82,155	1,139	77,727	1,317	161,930
15 - Manufacture of leather and related products	494	16,698	437	16,594	432	13,230

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	141	2,006	156	2,339	168	2,273
Manufacture of luggage, handbags and the like, saddlery and harness	36	1,274	32	963	36	1,079
Manufacture of footwear	317	13,417	249	13,292	228	9,878
a. Leather wear	259	11,877	227	12,920	207	9,477
b. Rubber and Plastic wear	58	1,540	22	372	21	401
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	98	1,514	84	1,466	93	2,008
17 - Manufacture of paper and paper products	657	39,443	368	45,951	631	61,487
18 - Printing and reproduction of recorded media	386	13,151	428	13,883	471	18,755
Printing and other service activities related to printing	382	11,735	425	12,627	466	17,569
Reproduction of recorded media	4	1,416	3	1,257	5	1,186
19 - Manufacture of coke and refined petroleum products	290	25,306	173	26,002	194	33,171
20 - Manufacture of chemicals and chemical products	3,655	128,974	3,487	165,226	3,689	235,074
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,183	60,459	1,530	55,096	2,428	179,059
22 - Manufacture of rubber and plastics products	1,015	33,425	875	38,398	924	51,068
23 - Manufacture of other non-metallic mineral products	614	87,538	525	76,542	529	109,210
24 - Manufacture of basic metals	1,237	71,920	1,302	70,442	1,326	74,895
25 - Manufacture of fabricated metal products, except machinery and equipment	212	8,908	162	7,710	157	8,100
26 - Manufacture of computer, electronic and optical products	153	10,520	128	8,641	153	11,162
27 - Manufacture of electrical equipment	777	35,642	651	35,756	853	52,406
28 - Manufacture of machinery and equipment	302	10,831	290	14,354	309	21,849
29 - Manufacture of motor vehicles, trailers and semi-trailers	656	41,715	746	30,822	830	48,049
30 - Manufacture of other transport equipment	162	2,493	133	2,589	140	2,534
31 - Manufacture of furniture	45	914	48	1,018	42	873
32 - Other manufacturing	584	10,852	795	12,087	687	14,520
Manufacture of jewellery and related articles	6	88	9	45	10	55
Manufacture of imitation jewellery and related articles	1	5	1	4	2	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	61	1,013	82	1,443	87	2,311
Manufacture of games and toys	-	-	-	-	-	-
supplies	157	2,377	92	1,407	97	1,211
Manufacture of Handicrafts	3	4	47	376	49	407
Other manufacturing n.e.c.	356	7,364	564	8,811	442	10,531
33 - Repair and installation of machinery and equipment	16	139	16	415	17	399
D. Electricity, gas, steam and air conditioning supply	1,221	164,990	1,339	155,293	1,959	166,563
Electric power generation, transmission and distribution	1,152	162,320	1,293	154,046	1,919	165,570
a) Hydal	306	2,908	376	2,275	305	5,056
b) Thermal	252	41,107	46	35,623	37	41,428
c) Coal Based	34	40,848	35	41,047	37	52,497
d) Wind	67	28,638	56	22,990	57	23,627
e) Solar	17	3,058	38	3,805	28	2,995
f) Other	476	45,760	742	48,305	1,455	39,966
Manufacture of gas; distribution of gaseous fuels through mains	52	2,657	34	1,241	33	986
Steam and air conditioning supply	17	13	12	7	7	6
E. Water supply; sewerage, waste management and remediation activities	25	7,179	62	12,246	56	22,248
36 - Water collection, treatment and supply	1	84	37	9,153	28	16,776
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	21	7,092	23	3,091	26	5,471
services	3	4	2	2	2	2
F. Construction	825	52,709	781	57,289	1,085	75,109
41 - Construction of buildings	556	42,730	451	46,292	510	55,095
42 - Civil engineering	242	8,410	298	9,404	545	18,395
43 - Specialized construction activities	27	1,569	32	1,592	30	1,619

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	9,703	114,994	9,320	107,609	12,551	188,359
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	570	2,723	501	2,189	527	2,196
46 - Wholesale trade, except of motor vehicles and motorcycles	5,439	64,801	5,312	61,481	7,901	103,186
47 - Retail trade, except of motor vehicles and motorcycles	3,694	47,469	3,507	43,939	4,123	82,976
H. Transportation and storage	2,587	30,267	1,697	28,612	2,501	32,994
49 - Land transport and transport via pipelines	1,306	10,890	993	10,358	1,162	10,825
50 - Water transport	25	786	13	403	11	286
51 - Air transport	59	334	63	607	62	699
52 - Warehousing and support activities for transportation	985	15,718	576	15,369	1,117	19,016
53 - Courier activities other than national post activities	212	2,539	52	1,876	149	2,167
I. Accommodation and food service activities	379	10,198	387	11,068	506	13,368
55 - Accommodation	81	3,621	90	2,873	84	2,890
56 - Food and beverage service activities	298	6,577	297	8,195	422	10,479
J. Information and communication	1,004	94,781	799	124,440	1,153	194,330
58 - Publishing activities	274	700	137	1,103	338	7,773
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	6	643	8	542	8	512
61 - Telecommunications	350	87,162	406	117,219	434	172,558
62 - Computer programming, consultancy and related activities	284	3,553	179	2,250	282	3,741
63 - Information service activities	90	2,721	69	3,325	91	9,747
K. Real estate activities	272	9,957	270	11,163	255	10,734
L. Professional, scientific and technical activities	895	9,832	667	8,508	759	13,981
69 - Legal and accounting activities	83	402	73	1,045	61	1,795
71 - Architectural and engineering activities; technical testing and analysis	72	776	57	846	116	1,370
72 - Scientific research and development	191	532	109	532	155	528
73 - Advertising and market research	153	3,215	76	925	125	876
74 - Other professional, scientific and technical activities	202	2,741	182	1,196	142	3,927
75 - Veterinary activities	185	2,095	157	3,890	149	5,411
76 - Veterinary activities	9	71	13	73	11	74
M. Administrative and support service activities	1,078	8,101	954	8,196	1,121	9,159
77 - Rental and leasing activities	207	501	204	1,615	144	1,760
78 - Employment activities	16	117	14	75	5	39
79 - Travel agency, tour operator, reservation service and related activities	163	2,052	165	1,606	241	2,288
80 - Security and investigation activities	494	788	414	1,039	522	1,204
81 - Services to buildings and landscape activities	3	23	5	21	4	11
82 - Office administrative, office support and other business support activities	195	4,619	152	3,839	205	3,858
N. Education	706	11,137	459	9,113	294	58,562
O. Human health and social work activities	292	6,724	273	5,789	290	5,803
86 - Human health activities	291	6,708	271	5,778	289	5,794
87 - Residential care activities	1	15	2	11	1	10
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	12	987	13	924	13	951
Q. Other service activities	1,674	10,200	2,182	7,515	633	11,077
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	139	3,867	116	3,270	79	4,900
A. Government Trusts and Non-profit Organizations	21	31	9	10	9	7
B. Private Trusts and Non-profit Organizations	65	3,614	107	3,260	70	4,893
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	53	223	-	-	-	-
VI. PERSONAL	407,126	350,405	496,838	360,059	488,914	371,478
A. Bank Employees	21,611	57,641	26,557	78,150	28,232	85,455
1) For house building	9,272	46,699	10,777	60,904	11,406	67,453
2) For transport i.e. purchase of car etc.	8,495	10,161	11,129	16,178	11,909	16,880
3) Other purposes	3,844	781	4,651	1,068	4,917	1,122
B. Consumer Financing	385,495	292,761	470,260	281,907	460,661	286,020
1) For house building	18,952	125,062	18,800	122,245	18,755	122,297
2) For transport i.e. purchase of car etc	136,065	142,345	121,297	129,286	120,089	129,074
3) Credit cards	195,109	12,955	290,279	16,672	279,874	18,404
4) Consumers durable	2,820	631	4,193	917	4,621	981
5) Personal loans	32,549	11,768	35,691	12,787	37,322	15,264
C) Other	20	2	21	2	21	2
VII. OTHER	91	654	89	574	93	634
Total	466,681	3,363,832	552,478	3,354,269	554,625	4,159,133

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	2	8,363	2	8,363
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	2	8,363	2	8,363
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,791	12,062,093	4,557,786	15,477,521
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	298	841,759	298	841,759
B. Provincial Governments	-	-	-	-	-	-	128	512,535	128	512,535
C. Local Bodies	-	-	-	-	-	-	170	329,224	170	329,224
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	669	2,434,800	669	2,434,800
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	5	794	5	794
Utilities	-	-	-	-	-	-	411	525,258	411	525,258
Transport, storage and communications	-	-	-	-	-	-	76	807,985	76	807,985
Manufacturing	-	-	-	-	-	-	45	121,822	45	121,822
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	6,945	16	6,945
Commerce and Trade	-	-	-	-	-	-	64	670,948	64	670,948
Others	-	-	-	-	-	-	51	236,148	51	236,148
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	1,258	1,830,259	1,258	1,830,259
Mutual Funds and AMCs	-	-	-	-	-	-	94	5,609	94	5,609
Insurance & Pension Funds	-	-	-	-	-	-	420	2,812	420	2,812
MFIs and DFIs	-	-	-	-	-	-	203	1,534,538	203	1,534,538
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	206	27,070	206	27,070
Modarabas	-	-	-	-	-	-	74	8,289	74	8,289
Other NBFI	-	-	-	-	-	-	261	231,941	261	231,941
IV. PRIVATE SECTOR (BUSINESS)	1,251,289	1,374,426	57,121	52,377	6,477	17,696	119,430	7,681,237	1,434,317	9,125,735
A. Agriculture, forestry and fishing	1,053,370	382,806	45,813	20,305	6,000	6,136	4,888	51,466	1,110,071	460,713
1. Crop and animal production, hunting and related service activities	1,052,745	381,658	45,802	20,295	5,996	6,123	4,858	50,977	1,109,401	459,052
Growing of Wheat, Rice, Sugar Cane & Cotton	677,850	193,691	20,662	5,760	2,433	4,801	2,482	4,980	703,427	209,232
Growing of tropical, subtropical, pome and stone fruits & vegetables	18,340	10,123	641	375	29	81	125	199	19,135	10,778
Growing of other fruits, vegetables and crops	24,070	21,775	437	415	58	82	373	876	24,938	23,147
Raising of livestock and other related activities	235,681	99,122	20,977	9,540	2,880	128	1,074	25,310	260,612	134,100
Other agricultural support activities	96,789	56,893	3,084	4,204	596	1,031	803	19,607	101,272	81,735
Hunting, trapping and related service activities	15	54	1	2	-	-	1	5	17	61
02 - Forestry and logging	94	14	-	-	-	-	-	-	94	14
03 - Fishing and aquaculture	531	1,134	11	10	4	13	30	490	576	1,646
B. Mining and quarrying	1,423	3,917	4	8	-	-	807	100,263	2,234	104,189
05 - Mining of coal and lignite	770	2,923	-	-	-	-	52	43,849	822	46,773
06 - Extraction of crude petroleum and natural gas	460	401	2	7	-	-	630	41,682	1,092	42,089
07 - Mining of metal ores	57	186	-	-	-	-	21	822	78	1,008
08-Other mining and quarrying	120	380	-	-	-	-	103	13,898	223	14,278
09 - Mining support service activities	16	28	2	1	-	-	1	12	19	41
C. Manufacturing	53,848	487,245	3,206	10,251	257	6,744	75,533	5,606,108	132,844	6,110,348
10 - Manufacture of food products	39,235	149,347	2,624	3,891	28	785	15,633	1,237,298	57,520	1,391,321
11 - Manufacture of beverages	194	2,853	-	-	2	2	1,027	48,647	1,223	51,501
12 - Manufacture of tobacco products	120	38	2	0	-	-	431	1,748	553	1,806
13 - Manufacture of textiles	3,815	103,013	130	1,054	71	2,783	24,135	1,964,267	28,151	2,071,117
Preparation and spinning of textile fibres	1,469	45,549	5	224	6	315	7,997	564,667	9,477	610,756
Weaving of textiles	1,112	16,701	30	175	-	-	5,365	404,018	6,507	420,894
Finishing of textiles	441	29,657	28	76	4	153	3,744	362,695	4,217	392,581
Manufacture of knitted and crocheted fabrics	78	626	10	46	-	-	699	123,443	787	124,116
Manufacture of made-up textile articles, except apparel	245	5,837	34	467	60	2,312	3,011	280,077	3,350	288,693
Manufacture of carpets and rugs	20	90	-	-	-	-	60	831	80	929
Manufacture of other textiles n.e.c.	450	4,554	23	65	1	3	3,259	228,535	3,733	233,157
14 - Manufacture of wearing apparel	965	34,244	137	184	7	1,231	2,797	270,120	3,906	305,779
15 - Manufacture of leather and related products	512	2,415	27	379	8	38	1,340	44,162	1,887	46,994

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	75	401	13	321	-	-	333	6,308	421	7,539
Manufacture of luggage, handbags and the like, saddlery and harness	53	173	2	6	-	-	84	2,155	139	2,334
Manufacture of footwear	384	1,842	12	51	8	38	923	35,200	1,327	37,130
a. Leather wear	246	1,013	8	49	8	38	694	28,898	956	29,998
b. Rubber and Plastic wear	138	828	4	2	-	-	229	6,302	371	7,132
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	158	581	2	4	-	-	297	9,398	457	9,984
17 - Manufacture of paper and paper products	357	3,832	12	90	6	29	1,511	136,766	1,886	140,717
18 - Printing and reproduction of recorded media	396	1,927	20	184	-	-	728	24,061	1,144	26,172
Printing and other service activities related to printing	394	1,926	20	184	-	-	719	22,732	1,133	24,842
Reproduction of recorded media	2	1	-	-	-	-	9	1,329	11	1,330
19 - Manufacture of coke and refined petroleum products	993	73,960	16	725	-	-	538	108,102	1,547	182,787
20 - Manufacture of chemicals and chemical products	1,193	12,987	51	509	1	70	6,812	409,077	8,057	422,644
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	716	4,745	50	273	2	42	5,108	328,141	5,876	334,201
22 - Manufacture of rubber and plastic products	503	3,376	27	148	12	4	2,307	111,575	2,849	115,102
23 - Manufacture of other non-metallic mineral products	715	30,379	18	2,417	24	452	1,280	336,950	2,037	370,198
24 - Manufacture of basic metals	1,178	24,859	5	32	51	1,239	4,001	202,915	5,235	229,045
25 - Manufacture of fabricated metal products, except machinery and equipment	208	1,403	2	1	6	0	664	26,296	880	29,700
26 - Manufacture of computer, electronic and optical products	77	307	-	-	1	0	233	32,687	311	22,994
27 - Manufacture of electrical equipment	257	8,141	10	88	26	42	2,117	143,583	2,410	151,853
28 - Manufacture of machinery and equipment	270	998	5	28	-	-	613	28,113	888	29,139
29 - Manufacture of motor vehicles, trailers and semi-trailers	368	14,892	4	25	-	-	1,667	90,133	2,039	105,050
30 - Manufacture of other transport equipment	149	1,952	-	-	-	-	388	9,269	537	11,221
31 - Manufacture of furniture	290	2,519	14	97	-	-	143	4,710	447	7,326
32 - Other manufacturing	1,121	8,366	49	121	12	28	1,730	43,134	2,912	51,649
Manufacture of jewellery and related articles	108	192	1	2	-	-	12	73	121	267
Manufacture of imitation jewellery and related articles	3	38	3	5	1	-	-	-	7	43
Manufacture of musical instruments	27	62	-	-	1	-	23	774	51	835
Manufacture of sports goods	101	2,533	2	8	1	-	241	5,340	345	7,900
Manufacture of games and toys	3	6	-	-	-	-	2	1	5	7
Manufacture of medical and dental instruments and supplies	98	506	8	40	-	-	212	3,807	318	4,352
Manufacture of Handicrafts	16	23	8	3	-	-	45	396	69	422
Other manufacturing n.e.c.	765	5,005	27	63	9	28	1,195	32,725	1,996	37,821
33 - Repair and installation of machinery and equipment	58	112	1	0	-	-	33	1,936	92	2,048
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	3,012	489,360	3,012	489,360
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,895	481,095	2,895	481,095
a) Hydal	-	-	-	-	-	-	446	32,094	446	32,094
b) Thermal	-	-	-	-	-	-	191	109,510	191	109,510
c) Coal Based	-	-	-	-	-	-	87	119,408	87	119,408
d) Wind	-	-	-	-	-	-	152	47,512	152	47,512
e) Solar	-	-	-	-	-	-	166	14,526	166	14,526
f) Other	-	-	-	-	-	-	1,853	158,045	1,853	158,045
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	106	8,256	106	8,256
Steam and air conditioning supply	-	-	-	-	-	-	11	9	11	9
E. Water supply; sewerage, waste management and remediation activities	54	5,846	4	1,047	-	-	87	24,240	145	31,133
36 - Water collection, treatment and supply	6	18	-	-	-	-	39	16,816	45	16,833
37 - Sewerage	6	4	-	-	-	-	-	-	6	4
38 - Waste collection, treatment and disposal activities; materials recovery	40	5,823	4	1,047	-	-	48	7,424	92	14,294
39 - Remediation activities and other waste management services	2	2	-	-	-	-	-	-	2	2
F. Construction	1,845	23,278	37	5,239	11	1,348	2,290	188,890	4,093	218,754
41 - Construction of buildings	828	16,736	21	354	8	1,337	1,161	128,029	2,018	146,455
42 - Civil engineering	884	5,670	10	4,879	1	-	954	58,165	1,849	68,713
43 - Specialized construction activities	133	872	6	6	2	11	85	2,696	226	3,586

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	107,608	237,920	4,423	6,489	142	1,253	16,018	372,083	128,191	617,715
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,181	9,189	33	229	1	9	811	16,052	3,026	25,479
46 - Wholesale trade, except of motor vehicles and motorcycles	31,549	119,917	516	2,645	67	916	9,257	224,715	41,389	348,193
47 - Retail trade, except of motor vehicles and motorcycles	73,878	108,814	3,874	3,615	74	329	5,950	131,285	83,776	244,043
H. Transportation and storage	17,454	41,749	1,153	2,318	6	114	3,600	63,344	22,213	107,525
49 - Land transport and transport via pipelines	4,499	16,896	237	907	2	2	1,621	16,726	6,359	34,531
50 - Water transport	7	84	2	1	-	-	57	386	66	471
51 - Air transport	15	76	-	-	-	-	104	1,262	119	1,338
52 - Warehousing and support activities for transportation	12,896	23,223	914	1,410	4	111	1,468	38,317	15,282	63,061
53 - Courier activities other than national post activities	37	1,470	-	-	-	-	350	6,653	387	8,123
I. Accommodation and food service activities	917	5,363	72	370	-	-	864	38,177	1,853	43,910
55 - Accommodation	175	1,923	5	114	-	-	201	23,463	381	25,499
56-Food and beverage service activities	742	3,441	67	257	-	-	663	14,714	1,472	18,411
J. Information and communication	538	23,582	27	34	6	118	2,157	497,149	2,728	526,883
58 - Publishing activities	83	425	2	1	-	-	533	9,073	618	9,499
59 - Motion picture, video and television programme production, sound recording and music publishing activities	37	315	3	1	-	-	42	1,495	82	1,812
60 - Programming and broadcasting activities	3	4	-	-	1	-	35	1,422	39	1,427
61 - Telecommunications	176	22,000	5	10	-	-	863	458,978	1,044	480,987
62 - Computer programming, consultancy and related activities	168	526	12	12	1	6	574	14,712	755	15,256
63 - Information service activities	71	312	5	10	4	112	110	11,468	190	11,903
K. Real estate activities	263	3,424	12	115	7	1,634	638	32,228	920	37,400
L. Professional, scientific and technical activities	2,166	17,366	228	1,811	5	7	3,802	54,083	6,201	73,267
69 - Legal and accounting activities	59	515	1	5	-	-	90	1,936	150	2,456
70 - Activities of head offices; management consultancy activities	26	35	1	4	-	-	100	1,693	127	1,752
71 - Architectural and engineering activities; technical testing and analysis	68	1,272	4	15	3	7	294	7,044	359	8,338
72 - Scientific research and development	21	150	1	1	2	0	141	3,447	165	3,598
73 - Advertising and market research	133	592	11	40	-	-	800	5,589	944	6,222
74 - Other professional, scientific and technical activities	1,822	14,668	208	1,738	-	-	2,366	34,271	4,396	50,678
75 - Veterinary activities	37	133	2	7	-	-	21	102	60	242
M. Administrative and support service activities	2,974	7,561	101	265	14	69	3,132	50,328	6,221	58,223
77 - Rental and leasing activities	188	499	-	-	-	-	414	2,898	662	3,287
78 - Employment activities	6	19	-	-	-	-	22	121	28	141
79 - Travel agency, tour operator, reservation service and related activities	342	1,526	14	86	-	-	562	12,956	918	14,568
80 - Security and investigation activities	18	418	2	11	-	-	745	2,810	765	3,240
81. Services to buildings and landscape activities	41	121	2	3	-	-	5	250	48	374
82 - Office administrative, office support and other business support activities	2,379	4,988	83	165	14	69	1,384	31,292	3,860	36,513
N. Education	528	103,471	211	827	3	69	620	76,517	1,362	180,885
O. Human health and social work activities	481	2,383	89	196	3	24	570	14,476	1,143	17,079
86 - Human health activities	471	2,363	83	194	3	24	563	14,447	1,120	17,027
87 - Residential care activities	4	19	-	-	-	-	2	12	6	31
88. Social work activities with and without accommodation	6	1	6	2	-	-	5	17	17	21
P. Arts, entertainment and recreation	38	133	5	21	-	-	50	1,665	93	1,819
Q. Other service activities	7,782	28,380	1,736	3,081	23	182	1,452	20,889	10,993	52,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,854	12,825	5,854	12,825
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	55	1,472	55	1,472
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	131	10,430	131	10,430
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	922	5,668	922
VI. PERSONAL	2,769,075	1,092,349	343,252	121,127	2,694	16,416	265	249	3,115,286	1,236,140
A. Bank Employees	166,752	322,635	18,191	37,649	1	0	-	-	184,944	361,284
1) For house building	82,892	260,589	4,055	19,471	1	0	-	-	86,948	280,060
2) For transport i.e. purchase of car etc.	46,414	53,961	9,449	17,214	-	-	-	-	55,863	71,175
3) Other purposes	37,446	9,085	4,687	964	-	-	-	-	42,133	10,049
B. Consumer Financing	2,597,743	768,138	324,900	83,441	2,688	16,415	265	249	2,925,596	868,242
1) For house building	28,123	166,173	3,608	17,515	2,483	16,045	-	-	34,214	199,734
2) For transport i.e. purchase of car etc	245,494	216,434	21,172	18,677	184	343	-	-	266,830	235,454
3) Credit cards	1,604,073	126,657	199,039	12,503	-	-	265	249	1,803,377	139,409
4) Consumers durable	31,419	6,925	16,222	1,697	8	10	-	-	47,649	8,632
5) Personal loans	688,634	251,949	84,859	33,049	13	16	-	-	773,506	285,014
C) Other	4,580	576	161	37	5	1	-	-	4,746	614
VII. OTHER	82	817	5	21	-	-	17	964	104	1,803
Total	4,020,446	2,467,592	400,378	173,525	9,471	34,112	127,793	12,810,435	4,587,788	15,485,684

* 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-23		Sep-24		Dec-24 P								
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
00.00	879,613	984,848	17,982	7,674	332,350	172,228	299,932	37,562	160,987	45,170	1,073,883		
01.00*	11,204	15,132	-	-	1,101	1,928	-	2,928	7,564	-	18,945		
02.00*	174,642	166,939	-	2,945	73,109	53,036	20,251	13,906	10,159	613	174,021		
03.00*	349,149	340,083	189	868	115,045	69,681	105,615	19,361	44,645	358	355,762		
04.00*	200,608	192,708	233	239	43,853	44,583	51,119	13,133	317,456	17	470,632		
05.00*	372,241	320,158	236	1,442	109,384	89,185	147,021	26,362	44,893	5,102	423,625		
06.00*	68,821	110,957	2,158	718	67,902	26,239	16,716	15,564	27,684	479	157,461		
07.00*	95,972	148,129	-	44	28,814	39,352	64,068	2,156	29,699	12	164,146		
08.00*	38,872	71,923	-	100,034	45,828	13,205	5,589	4,969	418,276	1	587,902		
08.25	368,418	363,508	-	-	2,934	2,185	421	23	154	-	5,716		
08.50	2,234	42,455	-	10	12,887	1,351	185	19,025	56,304	-	89,763		
08.75	299	25,901	-	-	15,798	274	23,335	376	7,729	-	47,512		
09.00	25,883	60,753	-	551	6,761	33,537	5,881	4,576	30,787	1	82,095		
09.25	629	4,355	-	10,123	63,233	7,237	2,392	3,235	33,797	2	120,019		
09.50	2,632	14,590	-	50	25,299	15,263	14,984	1,789	44,647	10	102,042		
09.75	1,897	1,235	-	10,067	36,780	8,328	1,040	10,929	8,944	0	76,087		
10.00	26,580	32,081	-	1,413	141,843	36,776	54,702	17,947	29,534	0	282,214		
10.25	13,541	30,766	-	73	134,859	58,679	13,814	4,039	41,244	0	252,709		
10.50	10,925	12,246	-	-	7,901	10,192	27,432	772	17,062	11	63,370		
10.75	38,977	10,228	-	33,375	25,533	55,289	12,664	35	36,297	-	163,193		
11.00	49,533	11,907	-	155,773	76,396	63,387	679	15,168	276,946	19	588,367		
11.25	2,260	1,362	-	24,995	9,286	114,082	71,368	539	59,320	19	279,609		
11.50	150,686	131,599	-	-	8,986	60,585	2,285	238	200,782	-	272,876		
11.75	10,057	988	-	50,000	17,443	65,048	1,830	5,047	64,488	-	203,856		
12.00	28,199	92,335	-	161,252	58,496	22,959	37,295	4,231	181,647	44	465,924		
12.25	11,488	893	-	66,709	46,407	138,561	37,515	3,488	31,679	0	324,360		
12.50	19,020	6,329	-	36,493	62,533	141,836	131,550	3,128	68,085	1	443,620		
12.75	24,824	4,184	0	59,433	31,484	114,844	18,171	110	197,807	102	421,957		
13.00	24,107	5,062	407	261	40,289	65,921	16,062	27,122	191,467	62	341,590		
13.25	67,830	67,838	-	1,475	100,408	118,015	80,680	2,197	40,857	191	343,823		
13.50	25,082	3,037	-	3	31,240	114,590	17,320	51,213	90,199	12	304,578		
13.75	67,607	14,691	-	2,180	35,530	49,018	14,038	8,062	73,284	1	182,113		
14.00	76,250	35,248	8,623	14,906	111,794	41,001	30,729	936	72,144	345	280,478		
14.25	1,850	10,489	-	23,580	32,598	41,213	40,199	4,275	36,557	133	178,556		
14.50	5,230	150,380	40	6,648	50,160	33,123	26,167	5,413	59,568	291	181,410		
14.75	9,812	8,419	-	1,299	33,518	19,955	19,718	7,269	61,469	315	143,543		
15.00	19,522	20,402	3,896	1,127	50,064	29,704	34,794	32,070	54,462	142	206,258		
15.25	30,865	24,306	10	6,420	55,004	39,293	77,198	35,848	85,113	123	299,009		
15.50	10,037	21,458	4,780	4,819	46,483	28,167	12,978	15,352	36,590	80	149,249		
15.75	79,346	47,394	-	1,487	66,288	23,154	33,470	39,714	39,421	71	203,606		
16.00	48,155	129,288	-	1,184	41,348	32,765	40,034	39,752	86,174	675	241,931		
16.25	70,742	154,100	-	6,617	67,006	32,180	24,961	25,330	84,172	96	240,361		
16.50	102,150	305,010	259	2,205	80,722	76,605	67,188	16,124	111,599	74	354,776		
16.75	14,231	147,099	-	7,992	44,551	40,560	29,886	7,023	53,242	703	183,957		
17.00	19,487	196,941	307	2,377	64,453	41,093	20,005	16,100	92,517	417	237,269		
17.25	45,499	132,635	10	2,188	63,983	21,493	29,224	14,116	25,349	57	156,421		
17.50	222,446	269,196	7,329	811	474,653	50,818	48,852	87,658	54,910	259	725,290		
17.75	41,271	104,004	14,233	186	40,859	17,902	24,347	11,662	49,623	16	158,828		
18.00	115,162	194,471	2,125	4,466	52,612	16,482	32,205	6,631	41,337	403	156,261		
18.25	56,175	85,326	-	841	20,650	25,121	22,809	4,810	16,434	12	90,676		
18.50	71,588	147,801	-	3,290	23,481	16,385	20,974	1,223	22,066	86	88,143		
18.75	44,853	72,762	-	379	14,879	15,529	21,508	1,223	43,647	15	97,181		
19.00	522,050	215,304	5,697	163	15,803	19,523	19,198	8,356	7,290	205	76,235		
19.25	24,350	96,940	-	53	26,060	11,005	12,118	429	56,540	117	106,323		
19.50	4,440	238,789	-	1,917	27,712	17,114	13,186	105,603	17,517	81	183,130		
19.75	7,615	365,080	12	5,533	15,822	16,436	13,164	422	16,071	58	67,518		
20.00	44,043	406,602	348	355	4,419	9,309	14,282	7,593	2,674	5,711	44,691		
20.25	8,776	576,678	40	25	11,541	9,159	9,600	11,210	12,680	29	54,283		
20.50	12,403	512,058	1,555	0	14,171	8,747	7,937	1,050	3,460	956	37,876		
20.75	15,723	442,335	-	200	12,132	14,623	32,063	6,528	2,576	15	68,138		
21.00	38,388	297,962	5,506	2	15,052	10,307	16,039	1,803	5,510	779	54,999		
21.25	95,524	291,243	886	663	12,168	11,699	8,830	1,330	5,857	41	41,473		
21.50	253,388	235,175	1,408	4	11,772	8,253	21,064	290	33,194	45	76,028		
21.75	271,231	358,907	-	-	6,039	21,138	5,146	286	15,556	133	48,299		
22.00	363,250	202,567	3,693	43	9,909	8,795	18,099	682	8,143	5,167	54,531		
22.25	394,024	215,347	36	0	5,353	5,792	7,468	1,557	13,911	80	34,197		
22.50	557,692	118,455	4,257	0	2,924	7,726	11,122	1,982	9,887	275	38,172		
22.75	509,239	185,493	8	4	2,050	5,260	3,319	195	12,708	424	23,969		
23.00	845,650	69,627	17	-	1,132	8,827	9,427	74	8,085	1,226	28,788		
23.25	811,171	197,892	1,444	29	4,332	7,280	22,446	527	9,387	318	45,762		
23.50	578,313	418,519	8,516	40	110,451	7,694	110,449	2,513	321,486	137	561,286		
23.75	468,536	120,892	50	-	605	11,121	7,029	325	2,579	1,115	22,823		
24.00	280,201	43,324	34	36	503	8,187	11,357	351	410	3,812	24,691		
24.25	232,126	45,119	8	10	2,445	9,164	10,204	787	3,024	133	25,775		
24.50	128,627	25,473	195	-	158	4,898	2,600	57	235	226	8,369		
24.75	123,370	27,853	292	37	353	5,824	2,718	21	833	12	10,091		
25.00 & above	1,138,839	620,443	4,407	246	56,832	49,503	62,641	13,850	89,790	213,998	491,266		
Total	11,977,469	11,874,024	101,223	830,384	3,614,557	2,747,320	2,410,134	860,214	4,630,223	291,630	15,485,845		
Weighted Average	17.97	16.28	15.28	11.57	12.49	12.38	12.30	14.07	12.92	29.60	12.95		

*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-23		Sep-24		Dec-24 P							Total
	Total	Total	Precious Metals	Securities, Shares & Other	Merchandise	Fixed Assets	Real Estate	Financial	Others	Unsecured Advances		
				Financial Instruments		Including Machinery		Obligations				
00.00	271,490	344,119	17,148	1,892	59,028	31,642	77,546	812	58,033	32,492	278,593	
01.00*	553	1,895	-	-	38	-	1,456	399	4,567	-	6,461	
02.00*	9,546	8,505	-	637	494	7,385	425	421	49	-	9,411	
03.00*	22,448	20,870	187	-	497	10,303	6,216	268	2,916	-	20,387	
04.00*	14,350	12,663	232	-	939	6,153	2,776	6	1,773	-	11,879	
05.00*	154,736	84,103	165	-	14,700	24,458	36,251	229	4,780	2,958	83,541	
06.00*	10,768	12,970	2,158	24	3,172	1,654	954	16	1,530	8	9,516	
07.00*	22,440	24,863	-	-	1,398	18,148	11,488	123	1,373	10	32,539	
08.00*	12,870	9,858	-	100,033	2,124	3,653	211	38	2,056	-	108,115	
08.25	104	91	-	-	1,027	18	-	7	116	-	1,167	
08.50	281	271	-	-	116	260	-	-	59	-	435	
08.75	-	17	-	-	943	-	-	118	369	-	1,430	
09.00	8,461	17,976	-	-	135	5,699	10	400	12,360	-	18,604	
09.25	7	11	-	-	6,100	-	3	-	95	-	6,198	
09.50	1	1	-	-	415	27	1	59	389	-	891	
09.75	3	3	-	-	-	-	3	-	-	-	3	
10.00	547	314	-	-	12,593	1,390	367	116	3,345	-	17,810	
10.25	8	-	-	-	-	-	-	-	-	-	-	
10.50	12	10	-	-	-	1	8	-	-	-	9	
10.75	38,219	8,818	-	19,997	391	-	14	-	7,234	-	27,637	
11.00	418	152	-	14,994	262	58	126	14	-	-	15,454	
11.25	-	3	-	-	-	-	-	-	-	-	-	
11.50	136,749	129,666	-	-	600	-	3	54	127,275	-	127,932	
11.75	6	-	-	-	800	-	-	-	-	-	800	
12.00	22,293	62,817	-	-	2,237	1,898	16,137	295	51,869	-	72,436	
12.25	126	6	-	24,984	11,705	3,922	409	2,050	3,704	-	46,775	
12.50	100	9	-	35,013	4,973	244	2,750	206	6,372	-	49,558	
12.75	920	929	-	-	5,360	18,234	689	28	35,546	-	59,857	
13.00	12,226	410	407	-	2,658	818	476	560	1,206	-	6,126	
13.25	64,974	65,082	-	55	3,167	71,499	1,072	-	465	-	76,258	
13.50	15	17	-	-	3,157	771	229	50,000	4,851	-	59,008	
13.75	63,904	943	-	-	2,651	17,260	786	-	8,254	-	28,951	
14.00	9,079	6,048	8,623	14,205	5,713	1,236	1,169	-	564	4	31,513	
14.25	53	32	-	18,302	1,418	1,042	1,514	25	4,724	2	27,027	
14.50	81	7,447	40	2,342	8,131	4,634	1,217	58	2,381	1	18,805	
14.75	7,946	6,504	-	-	3,828	2,411	713	-	431	250	7,633	
15.00	10,135	11,099	3,896	1,127	1,429	7,838	5,447	35	3,431	-	23,202	
15.25	27,635	17,823	-	591	2,711	889	1,103	253	13,350	-	18,898	
15.50	5,848	7,062	4,774	650	1,155	1,039	812	1,094	611	-	10,134	
15.75	6,626	12,436	-	-	3,416	4,869	11,845	111	292	0	20,531	
16.00	29,216	34,064	-	-	1,654	2,408	7,189	38	15,185	-	26,474	
16.25	4,048	3,759	-	-	2,899	5,210	2,237	1,283	5,841	-	17,470	
16.50	38,906	37,345	259	1,216	8,399	4,427	15,846	981	56,251	-	87,739	
16.75	3,955	23,382	-	1,200	5,029	4,520	4,534	193	1,831	-	17,307	
17.00	8,069	25,275	307	150	6,568	9,481	1,126	331	11,199	-	29,161	
17.25	41,227	19,336	-	816	16,626	3,859	8,871	1,413	2,514	-	34,100	
17.50	214,208	137,326	7,303	-	83,230	30,882	7,800	2,150	16,631	-	147,996	
17.75	29,898	29,810	14,233	-	8,865	2,231	4,321	518	4,228	-	34,397	
18.00	81,588	72,646	2,113	30	28,500	4,148	7,365	55	30,804	0	73,014	
18.25	15,616	3,877	-	1	4,771	5,591	9,118	-	4,661	-	24,141	
18.50	22,483	19,400	-	-	10,494	3,856	3,989	73	3,696	1	22,109	
18.75	1,076	8,869	-	-	3,651	254	2,283	50	6,791	2	13,030	
19.00	87,351	62,046	5,697	60	1,475	582	6,714	12	2,477	22	17,038	
19.25	15,834	17,571	-	-	17,728	1,401	2,333	66	1,520	0	23,050	
19.50	441	7,636	-	1	1,621	1,126	2,197	153	32	81	5,212	
19.75	731	7,985	12	-	1,291	2,323	6,465	24	71	3	10,189	
20.00	7,017	36,255	213	293	351	306	3,324	193	114	0	4,794	
20.25	3,275	37,508	37	-	6,119	1,630	2,547	151	113	4	10,601	
20.50	1,902	19,658	-	-	219	2,592	413	4	277	3	3,508	
20.75	413	65,642	-	-	264	1,026	25,529	39	104	5	26,967	
21.00	21,945	42,470	5,414	-	9,866	1,036	6,344	5	2,264	379	25,307	
21.25	17,759	32,289	885	-	270	1,044	849	22	837	-	3,907	
21.50	19,069	11,298	-	-	35	202	15,760	-	3	0	16,001	
21.75	9,860	19,616	-	-	135	1,363	192	-	104	1	1,795	
22.00	73,526	55,318	3,663	-	5,610	105	12,833	-	1,012	3,211	26,434	
22.25	31,579	18,818	32	-	681	1,429	936	2	653	-	3,732	
22.50	35,144	20,655	3,816	-	25	708	2,913	-	6,319	0	13,781	
22.75	26,509	22,966	-	-	2	166	156	-	-	2	326	
23.00	126,675	5,633	-	-	14	503	829	-	49	22	1,416	
23.25	135,728	15,477	1,250	2	17	1,404	13,682	-	10	5	16,370	
23.50	215,270	362,532	7,920	40	108,140	1,577	108,007	104	319,039	15	544,842	
23.75	40,155	10,331	-	-	-	1,421	38	-	1	1	1,460	
24.00	19,080	7,357	-	36	10	642	544	6	75	4	1,317	
24.25	34,424	7,333	-	-	16	1,629	195	-	4	3	1,847	
24.50	14,502	10,883	-	-	72	1,057	596	6	33	0	1,764	
24.75	17,986	7,574	-	-	77	291	285	-	-	2	655	
25.00 & above	258,388	166,638	251	-	43,734	10,735	35,065	77	28,149	16,774	134,785	
Total	2,640,832	2,362,416	91,034	238,690	547,937	362,612	507,650	65,746	889,261	56,267	2,759,197	
Weighted Average	16.57	15.74	14.71	10.56	16.37	12.29	15.70	13.52	17.21	12.45	15.28	

*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)

Rate of Interest/Return	Dec-23		Sep-24		Dec-24 P							Total
	Total	Total	Precious Metals	Securities, Shares & Other	Merchandise	Fixed Assets	Real Estate	Financial	Others	Unsecured		
				Financial Instruments		Including Machinery		Obligations		Advances		
00.00	607,453	640,269	834	5,782	272,992	140,509	222,386	36,750	102,954	12,678	794,883	
01.00*	10,651	13,238	-	-	1,063	1,928	3,967	2,529	2,997	-	12,484	
02.00*	165,096	158,434	-	2,308	72,615	45,651	19,826	13,485	10,111	613	164,610	
03.00*	326,362	318,875	1	868	114,548	59,339	99,184	19,094	41,729	358	335,122	
04.00*	186,208	180,009	1	239	42,914	38,428	48,321	13,126	315,674	17	458,720	
05.00*	217,472	236,026	71	1,442	94,684	64,724	110,746	26,133	40,113	2,143	340,056	
06.00*	58,037	97,970	-	695	64,731	24,585	15,746	15,547	26,154	471	147,929	
07.00*	73,532	123,266	-	44	27,416	21,204	52,581	2,034	28,326	2	131,608	
08.00*	26,002	62,065	-	0	43,704	9,552	5,378	4,931	54,106	1	117,672	
08.25	1,895	2,390	-	-	1,907	2,167	421	17	38	-	4,550	
08.50	1,952	42,184	-	10	12,771	1,091	185	19,025	56,245	-	89,328	
08.75	299	25,884	-	-	14,855	274	23,335	258	7,360	-	46,082	
09.00	17,422	42,777	-	551	6,626	27,838	5,872	4,176	18,427	1	63,491	
09.25	622	4,344	-	10,123	57,133	7,237	2,389	3,235	33,702	2	113,821	
09.50	2,631	14,589	-	50	24,884	15,236	14,983	1,730	44,258	10	101,151	
09.75	1,894	1,232	-	10,067	36,780	8,328	1,037	10,929	8,944	0	76,084	
10.00	26,033	31,767	-	1,413	129,250	35,386	54,335	17,831	26,151	0	264,367	
10.25	13,533	30,766	-	73	134,859	58,679	13,814	4,039	41,244	0	252,709	
10.50	10,912	12,237	-	-	7,901	10,190	27,424	772	17,062	11	63,361	
10.75	758	1,410	-	13,377	25,142	55,289	12,650	35	29,063	-	135,557	
11.00	49,116	11,755	-	140,778	76,134	63,329	553	15,154	276,946	19	572,913	
11.25	2,260	1,359	-	24,995	9,286	114,082	71,368	539	59,320	19	279,609	
11.50	13,937	1,932	-	-	8,386	60,585	2,282	184	73,507	-	144,944	
11.75	10,051	988	-	50,000	16,643	65,048	1,830	5,047	64,488	-	203,056	
12.00	5,906	29,517	-	161,252	56,259	21,061	21,158	3,936	129,778	44	393,488	
12.25	11,362	887	-	41,725	34,702	134,639	37,105	1,438	27,975	0	277,585	
12.50	18,920	6,321	-	1,481	57,561	141,592	128,801	2,921	61,713	1	394,069	
12.75	23,904	3,255	0	59,433	26,124	96,610	17,482	81	162,261	102	362,093	
13.00	11,881	4,653	-	261	37,631	65,103	15,585	26,562	190,261	62	335,464	
13.25	2,856	2,756	-	1,420	97,241	46,516	79,609	2,197	39,792	191	266,965	
13.50	25,067	3,020	-	3	28,083	113,819	17,091	1,213	85,048	12	245,200	
13.75	3,703	13,748	-	2,180	32,879	31,758	13,252	8,062	62,915	1	151,048	
14.00	67,171	29,200	-	702	106,081	38,773	29,560	936	71,580	341	247,972	
14.25	1,796	10,458	-	5,278	31,180	40,172	38,684	4,250	31,706	132	151,402	
14.50	5,149	142,932	-	4,306	42,029	28,489	24,950	5,355	55,729	290	161,148	
14.75	1,866	1,914	-	1,299	29,690	17,544	17,721	7,269	58,974	65	132,561	
15.00	9,387	9,304	-	0	48,634	21,866	29,348	32,035	46,729	142	178,754	
15.25	3,230	6,483	10	5,829	51,586	38,404	76,094	35,595	65,561	123	273,204	
15.50	4,189	14,396	6	4,169	45,328	27,128	12,166	14,258	34,520	80	137,655	
15.75	72,721	34,958	-	1,487	62,873	18,286	21,626	39,603	24,744	71	168,689	
16.00	18,939	95,224	-	1,184	39,694	30,357	32,845	39,714	70,988	675	215,457	
16.25	66,694	150,341	-	6,617	64,107	26,970	22,724	24,047	70,959	96	215,519	
16.50	63,243	267,665	-	989	72,323	72,179	51,342	15,142	55,348	74	267,397	
16.75	102,766	123,647	-	6,793	39,522	36,040	25,352	6,830	51,031	703	166,270	
17.00	11,417	171,666	-	2,227	57,885	31,612	18,879	15,769	81,319	417	208,108	
17.25	4,272	113,050	10	1,371	47,357	17,634	20,354	12,703	22,585	57	122,071	
17.50	8,238	31,868	26	811	391,423	19,936	41,052	85,509	38,276	259	577,292	
17.75	11,374	74,194	-	186	31,994	15,671	20,026	11,144	45,394	16	124,431	
18.00	33,574	121,826	12	4,436	24,112	12,334	24,840	6,576	8,263	403	80,977	
18.25	40,559	81,446	-	840	15,879	19,530	13,215	4,810	11,771	12	66,057	
18.50	49,105	127,372	-	3,290	12,987	12,529	16,986	1,787	18,370	85	66,034	
18.75	43,778	62,493	-	379	11,228	15,275	19,185	1,173	36,657	13	83,910	
19.00	434,699	153,250	-	102	14,328	18,941	12,484	8,345	4,806	183	59,189	
19.25	8,516	75,441	-	53	8,332	9,604	9,785	363	55,020	116	83,273	
19.50	3,999	226,435	-	1,916	26,091	15,988	10,989	105,450	17,285	0	177,718	
19.75	6,884	351,478	-	5,533	14,531	14,113	6,700	398	15,992	55	57,322	
20.00	37,026	364,010	135	61	4,068	9,003	10,959	7,400	2,549	5,711	39,886	
20.25	5,501	537,066	2	25	5,422	7,529	7,054	11,058	12,431	25	43,545	
20.50	10,502	476,412	1,555	0	13,952	6,154	7,534	1,046	3,137	953	34,322	
20.75	15,310	376,145	-	200	11,868	13,598	6,534	6,489	2,471	10	41,170	
21.00	14,943	246,063	93	2	5,186	9,272	9,695	1,798	3,171	400	29,616	
21.25	72,154	258,248	0	663	11,898	10,656	7,981	1,308	4,863	41	37,409	
21.50	232,819	223,877	1,408	4	11,737	8,050	5,304	290	33,190	44	60,027	
21.75	261,371	339,284	-	-	5,904	19,775	4,955	286	15,452	133	46,504	
22.00	289,723	144,245	30	43	4,299	8,690	5,266	682	4,131	1,956	25,096	
22.25	354,623	191,815	4	0	4,672	4,363	6,532	1,555	12,658	80	29,865	
22.50	516,579	97,100	440	0	2,899	7,018	8,209	1,982	3,069	274	23,891	
22.75	469,447	162,499	8	4	2,049	5,094	3,163	195	12,708	421	23,643	
23.00	718,025	63,600	17	-	1,118	8,324	8,598	74	8,036	1,204	27,372	
23.25	665,752	182,415	194	27	4,315	5,876	8,765	527	9,376	313	29,393	
23.50	363,009	55,987	596	-	2,311	6,117	2,441	2,409	2,447	121	16,443	
23.75	422,935	110,561	50	-	605	9,701	6,991	325	2,578	1,114	21,363	
24.00	260,040	35,967	34	-	493	7,545	10,814	345	335	3,808	23,374	
24.25	197,702	37,787	8	10	2,429	7,535	10,009	787	3,020	130	23,928	
24.50	113,975	14,589	195	-	86	3,840	2,004	51	203	226	6,605	
24.75	101,084	20,280	292	37	276	5,534	2,433	21	833	10	9,436	
25.00 & above	880,251	453,805	4,156	246	13,098	38,768	27,576	13,773	61,641	197,223	356,481	
Total	8,911,571	9,088,717	10,189	591,694	3,065,583	2,383,594	1,900,406	794,468	3,330,570	235,362	12,311,867	
Weighted Average	18.75	16.72	21.29	11.98	11.80	12.39	11.40	14.12	12.34	33.70	12.58	

*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-23		Sep-24		Dec-24 P								
	Total				Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
00.00	671		461		-	-	330	77	-	-	-	-	407
01.00*	-		-		-	-	-	-	-	-	-	-	-
02.00*	-		-		-	-	-	-	-	-	-	-	-
03.00*	339		338		-	-	-	38	215	-	-	-	253
04.00*	50		36		-	-	-	2	22	-	9	0	33
05.00*	33		29		-	-	-	4	24	-	-	0	28
06.00*	16		16		-	-	-	-	16	-	-	-	16
07.00*	-		-		-	-	-	-	-	-	-	-	-
08.00*	-		-		-	-	-	-	-	-	362,115	-	362,115
08.25	366,419		361,027		-	-	-	-	-	-	-	-	-
08.50	-		-		-	-	-	-	-	-	-	-	-
08.75	-		-		-	-	-	-	-	-	-	-	-
09.00	-		-		-	-	-	-	-	-	-	-	-
09.25	-		-		-	-	-	-	-	-	-	-	-
09.50	-		-		-	-	-	-	-	-	-	-	-
09.75	-		-		-	-	-	-	-	-	-	-	-
10.00	-		-		-	-	-	-	-	-	37	-	37
10.25	-		-		-	-	-	-	-	-	-	-	-
10.50	-		-		-	-	-	-	-	-	-	-	-
10.75	-		-		-	-	-	-	-	-	-	-	-
11.00	-		-		-	-	-	-	-	-	-	-	-
11.25	-		-		-	-	-	-	-	-	-	-	-
11.50	-		-		-	-	-	-	-	-	-	-	-
11.75	-		-		-	-	-	-	-	-	-	-	-
12.00	-		-		-	-	-	-	-	-	-	-	-
12.25	-		-		-	-	-	-	-	-	-	-	-
12.50	-		-		-	-	-	-	-	-	-	-	-
12.75	-		-		-	-	-	-	-	-	-	-	-
13.00	-		-		-	-	-	-	-	-	-	-	-
13.25	-		-		-	-	-	-	-	-	600	-	600
13.50	-		-		-	-	-	-	-	-	300	-	300
13.75	-		-		-	-	-	-	-	-	2,114	-	2,114
14.00	339		-		-	-	-	993	-	-	-	-	993
14.25	-		-		-	-	-	-	-	-	127	-	127
14.50	-		-		-	-	-	-	-	-	1,458	-	1,458
14.75	-		-		-	-	-	-	1,284	-	2,064	-	3,349
15.00	-		-		-	-	-	-	-	-	4,302	-	4,302
15.25	-		-		-	-	706	-	-	-	6,201	-	6,907
15.50	-		-		-	-	-	-	-	-	1,459	-	1,459
15.75	-		-		-	-	-	-	-	-	14,386	-	14,386
16.00	-		-		-	-	-	-	-	-	-	-	-
16.25	-		-		-	-	-	-	-	-	7,372	-	7,372
16.50	-		-		-	-	-	-	-	-	-	-	-
16.75	-		70		-	-	-	-	-	-	380	-	380
17.00	-		-		-	-	-	-	-	-	-	-	-
17.25	-		250		-	-	-	-	-	-	250	-	250
17.50	-		3		-	-	-	-	-	-	3	-	3
17.75	-		-		-	-	-	-	-	-	-	-	-
18.00	-		-		-	-	-	-	-	-	2,270	-	2,270
18.25	-		2		-	-	-	-	476	-	2	-	478
18.50	-		1,029		-	-	-	-	-	-	-	-	-
18.75	-		1,400		-	-	-	-	40	-	200	-	240
19.00	-		8		-	-	-	-	-	-	8	-	8
19.25	-		3,928		-	-	-	-	-	-	-	-	-
19.50	-		4,717		-	-	-	-	-	-	200	-	200
19.75	-		5,618		-	-	-	-	-	-	8	-	8
20.00	-		6,337		-	-	-	-	-	-	11	-	11
20.25	-		2,104		-	-	-	-	-	-	136	-	136
20.50	-		15,988		-	-	-	-	-	-	46	-	46
20.75	-		549		-	-	-	-	-	-	1	-	1
21.00	1,500		9,430		-	-	-	-	-	-	76	-	76
21.25	5,611		705		-	-	-	-	-	-	156	-	156
21.50	1,500		-		-	-	-	-	-	-	-	-	-
21.75	-		7		-	-	-	-	-	-	-	-	-
22.00	-		3,005		-	-	-	-	-	-	3,000	-	3,000
22.25	7,822		4,713		-	-	-	-	-	-	600	-	600
22.50	5,969		700		-	-	-	-	-	-	500	-	500
22.75	13,283		28		-	-	-	-	-	-	-	-	-
23.00	950		394		-	-	-	-	-	-	-	-	-
23.25	9,692		-		-	-	-	-	-	-	-	-	-
23.50	34		-		-	-	-	-	-	-	-	-	-
23.75	5,446		-		-	-	-	-	-	-	-	-	-
24.00	1,081		-		-	-	-	-	-	-	-	-	-
24.25	-		-		-	-	-	-	-	-	-	-	-
24.50	150		-		-	-	-	-	-	-	-	-	-
24.75	4,300		-		-	-	-	-	-	-	-	-	-
25.00 & above	200		-		-	-	-	-	-	-	-	-	-
Total	425,067		422,891		-	-	1,036	1,114	2,078	-	410,391	0	414,620
Weighted Average	10.20		10.00		-	-	10.40	12.61	14.11	-	8.30	4.22	8.35

*01.00 stands for 00.25 to 01.24

: : : : : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Dec-23	Sep-24	Dec-24 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	879,613	984,848	1,399	885	60,316	11,528	916,428	3,463	79,776	87	1,072,484	1,073,883
01.00*	11,204	15,132	-	4,077	488	750	10,776	378	2,476	-	18,945	18,945
02.00*	174,642	166,939	-	-	-	3,173	159,534	277	11,037	-	174,021	174,021
03.00*	349,149	340,083	-	-	11,565	-	263,618	810	79,769	-	355,762	355,762
04.00*	200,608	192,708	-	96	300,012	3	122,020	14	48,487	1	470,632	470,632
05.00*	372,241	320,158	6,964	-	155	-	265,862	226	150,417	1	416,661	423,625
06.00*	68,821	110,957	-	1,047	27	664	144,758	21	10,944	-	157,461	157,461
07.00*	95,972	148,129	-	-	-	-	128,799	-	35,347	-	164,146	164,146
08.00*	38,872	71,923	-	362,115	59,495	101,158	63,716	-	1,418	-	587,902	587,902
08.25	368,418	363,508	-	-	-	-	5,704	-	12	-	5,716	5,716
08.50	2,234	42,455	-	-	51,709	-	38,037	-	18	-	89,763	89,763
08.75	299	25,901	-	-	22,334	10	25,157	-	11	-	47,512	47,512
09.00	25,883	60,753	-	-	25,181	-	55,144	-	1,770	-	82,095	82,095
09.25	629	4,355	-	-	-	-	119,452	250	18	298	120,019	120,019
09.50	2,632	14,590	-	-	41,863	-	60,056	-	123	-	102,042	102,042
09.75	1,897	1,235	-	-	-	1,000	74,844	-	243	-	76,087	76,087
10.00	26,580	32,081	-	-	16,557	11	265,247	-	399	-	282,214	282,214
10.25	13,541	30,766	-	-	86,275	30,000	136,357	-	77	-	252,709	252,709
10.50	10,925	12,246	-	-	-	-	63,223	-	146	-	63,370	63,370
10.75	38,977	10,228	-	-	49,227	14,137	99,379	-	450	-	163,193	163,193
11.00	49,533	11,907	-	-	236,097	155,778	191,392	-	5,100	-	588,367	588,367
11.25	2,260	1,362	-	34,995	-	206,485	37,841	-	288	-	279,609	279,609
11.50	150,686	131,599	-	-	142,275	76,363	53,713	-	526	-	272,876	272,876
11.75	10,057	988	-	25,000	12,000	119,370	47,364	-	122	-	203,856	203,856
12.00	28,199	92,335	-	-	171,232	154,773	138,876	-	1,042	-	465,924	465,924
12.25	11,488	893	-	2,383	15,525	154,221	152,068	-	163	-	324,360	324,360
12.50	19,020	6,329	-	20,068	15,019	41,598	365,922	-	1,020	-	443,627	443,627
12.75	24,824	4,184	-	48	241,602	26,012	122,963	1,038	30,288	-	421,950	421,950
13.00	24,107	5,062	-	6	12,181	203,134	123,677	1,895	697	-	341,590	341,590
13.25	67,830	67,838	-	67	79,884	68,596	193,785	-	1,491	-	343,823	343,823
13.50	25,082	3,037	-	50,000	4,027	133,371	112,171	-	5,009	-	304,578	304,578
13.75	67,607	14,691	-	91	17,950	5,717	156,086	174	2,095	-	182,113	182,113
14.00	76,250	35,248	-	18	30,094	4,367	239,719	800	5,464	15	280,478	280,478
14.25	1,850	10,489	-	51	1,149	3,137	172,439	-	1,761	18	178,556	178,556
14.50	5,230	150,380	-	105	3,157	3,041	171,389	-	3,617	102	181,410	181,410
14.75	9,812	8,419	-	-	20,000	5,205	115,159	-	3,179	-	143,543	143,543
15.00	19,522	20,402	-	24	22,775	16,084	153,423	-	13,953	-	206,258	206,258
15.25	30,865	24,306	-	18,350	38,987	26,102	208,335	1,021	6,168	46	299,009	299,009
15.50	10,037	21,458	-	-	6,000	14,388	123,126	3	5,728	3	149,249	149,249
15.75	79,346	47,394	-	490	-	19,967	178,385	8	4,703	55	203,606	203,606
16.00	48,155	129,288	-	332	16,739	51,127	168,087	82	5,564	-	241,931	241,931
16.25	70,742	154,100	-	38,891	12,737	13,542	169,801	20	5,370	-	240,361	240,361
16.50	102,150	305,010	-	45,829	43,532	1,997	258,190	713	4,515	-	354,776	354,776
16.75	14,231	147,099	-	8,108	9,802	8,743	149,553	-	7,751	-	183,957	183,957
17.00	19,487	196,941	-	43	44,634	4,332	181,101	242	6,060	858	237,269	237,269
17.25	45,499	132,635	-	66	-	2,181	148,825	212	5,130	7	156,421	156,421
17.50	222,446	269,196	-	53,563	287,910	1,433	375,721	187	6,476	-	725,290	725,290
17.75	41,271	104,004	-	269	25,755	912	128,829	269	2,794	-	158,828	158,828
18.00	115,162	194,471	-	174	30,282	7,027	114,510	-	4,268	-	156,261	156,261
18.25	56,175	85,326	-	65	-	2,118	82,549	158	5,786	-	90,676	90,676
18.50	71,588	147,801	-	-	-	746	82,211	10	5,176	-	88,143	88,143
18.75	44,853	72,762	-	172	46,116	55	43,830	1	7,006	-	97,181	97,181
19.00	522,050	215,304	-	157	1,336	608	62,577	-	11,557	-	76,235	76,235
19.25	24,350	96,940	-	36,010	12,142	2,822	50,427	30	4,893	-	106,323	106,323
19.50	4,440	238,789	-	-	3,029	75,988	98,421	-	5,692	-	183,130	183,130
19.75	7,615	365,080	-	18	10,227	198	52,257	8	4,810	-	67,518	67,518
20.00	44,043	406,602	-	-	-	969	31,155	-	12,567	-	44,691	44,691
20.25	8,776	576,678	-	2	-	3,534	46,285	10	4,452	-	54,283	54,283
20.50	12,403	512,058	-	11	250	1,061	29,345	-	7,208	-	37,876	37,876
20.75	15,723	442,335	-	50	-	691	63,028	-	4,369	-	68,138	68,138
21.00	38,388	297,962	-	-	-	1,026	45,634	373	7,966	-	54,999	54,999
21.25	95,524	291,243	-	107	-	1,227	35,460	-	4,678	-	41,473	41,473
21.50	253,388	235,175	-	25,942	3	2,206	38,998	3	8,876	-	76,028	76,028
21.75	271,231	358,907	-	-	1,036	12	43,241	-	4,010	-	48,299	48,299
22.00	363,250	202,567	-	-	240	9,344	36,987	92	7,868	-	54,531	54,531
22.25	394,024	215,347	-	8	4,316	6	24,500	-	5,366	-	34,197	34,197
22.50	557,692	118,455	-	20	-	5	26,860	5	11,283	-	38,172	38,172
22.75	509,239	185,493	-	3,892	4,307	16	10,734	-	5,019	-	23,969	23,969
23.00	845,650	69,627	-	2,490	-	452	17,897	-	7,948	1	28,788	28,788
23.25	811,171	197,892	-	3	-	8	37,693	1	8,057	-	45,762	45,762
23.50	578,313	418,519	-	105,617	85,252	35,550	160,138	-	174,418	311	561,286	561,286
23.75	468,536	120,892	-	-	-	106	14,033	-	8,685	-	22,823	22,823
24.00	280,201	43,324	-	-	-	36	3,670	12	20,973	-	24,691	24,691
24.25	232,126	45,119	-	-	-	-	9,310	-	16,465	-	25,775	25,775
24.50	128,627	25,473	-	-	-	-	3,219	-	5,150	-	8,369	8,369
24.75	123,370	27,853	-	-	-	2	2,745	-	7,343	-	10,091	10,091
25.00 & above	1,138,839	620,443	-	2	-	34	201,968	21	289,241	1	491,266	491,266
Total	11,977,469	11,874,024	8,363	841,759	2,434,800	1,830,259	9,125,735	12,825	1,230,140	1,803	15,477,321	15,485,684

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*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)

(Million Rupees)												
Rate of Interest/Return	Dec-23	Sep-24	Dec-24 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	271,490	344,119	-	650	39,897	2,451	229,855	-	5,740	-	278,593	278,593
01.00*	553	1,895	-	4,067	-	500	1,893	-	-	-	6,461	6,461
02.00*	9,546	8,505	-	-	-	637	8,494	-	279	-	9,411	9,411
03.00*	22,448	20,870	-	-	-	-	14,896	-	5,490	-	20,387	20,387
04.00*	14,350	12,663	-	-	-	-	10,397	-	1,482	-	11,879	11,879
05.00*	154,736	84,103	-	-	-	-	39,084	-	44,457	-	83,541	83,541
06.00*	10,768	12,970	-	-	-	-	9,048	-	468	-	9,516	9,516
07.00*	22,440	24,863	-	-	-	-	29,789	-	2,750	-	32,539	32,539
08.00*	12,870	9,858	-	-	-	101,158	6,718	-	239	-	108,115	108,115
08.25	104	91	-	-	-	-	1,167	-	-	-	1,167	1,167
08.50	281	271	-	-	-	-	435	-	-	-	435	435
08.75	-	17	-	-	-	-	1,430	-	-	-	1,430	1,430
09.00	8,461	17,976	-	-	-	-	18,604	-	-	-	18,604	18,604
09.25	7	11	-	-	-	-	6,198	-	-	-	6,198	6,198
09.50	1	1	-	-	-	-	890	-	1	-	891	891
09.75	3	3	-	-	-	-	3	-	-	-	3	3
10.00	547	314	-	-	-	11	17,798	-	1	-	17,810	17,810
10.25	8	-	-	-	-	-	-	-	-	-	-	-
10.50	12	10	-	-	-	-	1	-	8	-	9	9
10.75	38,219	8,818	-	-	7,228	-	20,408	-	-	-	27,637	27,637
11.00	418	152	-	-	-	-	15,453	-	1	-	15,454	15,454
11.25	-	3	-	-	-	-	-	-	-	-	-	-
11.50	136,749	129,666	-	-	127,275	-	658	-	-	-	127,932	127,932
11.75	6	-	-	-	-	-	800	-	-	-	800	800
12.00	22,293	62,817	-	-	50,584	-	21,852	-	0	-	72,436	72,436
12.25	126	6	-	-	3,169	14,987	28,620	-	-	-	46,775	46,775
12.50	100	9	-	-	-	35,219	14,338	-	1	-	49,558	49,558
12.75	920	929	-	28	35,496	-	24,333	-	-	-	59,857	59,857
13.00	12,226	410	-	-	525	710	4,674	200	17	-	6,126	6,126
13.25	64,974	65,082	-	55	64,899	86	11,174	-	45	-	76,258	76,258
13.50	15	17	-	50,000	4,000	-	4,906	-	102	-	59,008	59,008
13.75	63,904	943	-	49	15,000	2,199	11,702	-	-	-	28,951	28,951
14.00	9,079	6,048	-	-	322	167	30,994	-	30	-	31,513	31,513
14.25	53	32	-	51	-	25	26,877	-	73	-	27,027	27,027
14.50	81	7,447	-	23	-	343	18,359	-	79	-	18,805	18,805
14.75	7,946	6,504	-	-	-	500	7,122	-	11	-	7,633	7,633
15.00	10,135	11,099	-	-	9,078	4,820	8,069	-	1,236	-	23,202	23,202
15.25	27,635	17,823	-	-	10,985	-	7,852	-	61	-	18,898	18,898
15.50	5,848	7,062	-	-	-	-	9,781	-	354	-	10,134	10,134
15.75	6,626	12,436	-	52	-	-	19,708	-	771	-	20,531	20,531
16.00	29,216	34,064	-	170	13,739	-	12,308	-	257	-	26,474	26,474
16.25	4,048	3,759	-	2,805	-	2,113	12,394	-	158	-	17,470	17,470
16.50	38,906	37,345	-	40,127	11,839	-	34,698	505	210	-	87,379	87,379
16.75	3,955	23,382	-	-	989	1,200	15,104	-	15	-	17,307	17,307
17.00	8,069	25,275	-	14	4,652	306	22,339	240	753	858	29,161	29,161
17.25	41,227	19,336	-	66	-	1,414	32,375	-	245	-	34,100	34,100
17.50	214,208	137,326	-	51,550	13,730	500	81,736	-	480	-	147,996	147,996
17.75	29,898	29,810	-	43	1,992	-	32,102	240	20	-	34,397	34,397
18.00	81,588	72,646	-	-	30,278	493	42,180	-	63	-	73,014	73,014
18.25	15,616	3,877	-	-	-	-	23,033	-	1,108	-	24,141	24,141
18.50	22,483	19,400	-	-	-	-	21,527	10	573	-	22,109	22,109
18.75	1,076	8,869	-	-	6,396	-	6,599	-	36	-	13,030	13,030
19.00	87,351	62,046	-	0	1,336	477	15,069	-	155	-	17,038	17,038
19.25	15,834	17,571	-	-	1,330	-	20,951	-	769	-	23,050	23,050
19.50	441	7,636	-	-	-	-	4,378	-	834	-	5,212	5,212
19.75	731	7,985	-	-	32	150	9,408	4	594	-	10,189	10,189
20.00	7,017	36,255	-	-	-	293	4,341	-	161	-	4,794	4,794
20.25	3,275	37,508	-	-	-	-	10,510	-	91	-	10,601	10,601
20.50	1,902	19,658	-	0	-	267	3,103	-	138	-	3,508	3,508
20.75	413	65,642	-	-	-	-	26,918	-	49	-	26,967	26,967
21.00	21,945	42,470	-	-	-	-	23,697	373	1,237	-	25,307	25,307
21.25	17,759	32,289	-	107	-	799	2,890	-	110	-	3,907	3,907
21.50	19,069	11,298	-	-	3	-	15,881	-	117	-	16,001	16,001
21.75	9,860	19,616	-	-	104	-	1,348	-	343	-	1,795	1,795
22.00	73,526	55,318	-	-	-	7,780	18,306	92	256	-	26,434	26,434
22.25	31,579	18,818	-	-	286	-	2,581	-	866	-	3,732	3,732
22.50	35,144	20,655	-	-	-	-	7,222	-	6,559	-	13,781	13,781
22.75	26,509	22,966	-	-	-	-	245	-	82	-	326	326
23.00	126,675	5,633	-	-	-	-	880	-	536	-	1,416	1,416
23.25	135,728	15,477	-	-	-	-	15,929	-	441	-	16,370	16,370
23.50	215,270	362,532	-	105,296	85,252	35,517	148,967	-	169,499	311	544,842	544,842
23.75	40,155	10,331	-	-	-	-	324	-	1,136	-	1,460	1,460
24.00	19,080	7,357	-	-	-	36	682	-	599	-	1,317	1,317
24.25	34,424	7,333	-	-	-	-	527	-	1,320	-	1,847	1,847
24.50	14,502	10,883	-	-	-	-	1,451	-	313	-	1,764	1,764
24.75	17,986	7,574	-	-	-	-	316	-	339	-	655	655
25.00 & above	258,388	166,638	-	2	-	-	91,396	-	43,387	1	134,785	134,785
Total	2,640,832	2,362,416	-	255,157	540,415	215,159	1,448,094	1,663	297,541	1,169	2,759,197	2,759,197

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*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)

Rate of Interest/Return	Dec-23	Sep-24	Dec-24 P										Sub Total	Total
	Domestic Constituents													
	Total	Total	Non-Residents	Government	Non-financial			Trust Funds and Non-profit Organizations			Personal	Others		
					Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations						
00.00	607,453	640,269	1,399	235	20,419	9,077	686,243	3,463	73,960	87	793,484	794,883		
01.00*	10,651	13,238	-	9	488	250	8,882	378	2,476	-	12,484	12,484		
02.00*	165,096	158,434	-	-	-	2,536	151,039	277	10,757	-	164,610	164,610		
03.00*	326,362	318,875	-	-	11,565	-	248,722	810	74,025	-	335,122	335,122		
04.00*	186,208	180,009	-	96	300,012	3	111,622	14	46,972	1	458,720	458,720		
05.00*	217,472	236,026	6,964	-	155	-	226,778	226	105,932	1	333,092	340,056		
06.00*	58,037	97,970	-	1,047	27	664	135,710	21	10,460	-	147,929	147,929		
07.00*	73,532	123,266	-	-	-	-	99,011	-	32,597	-	131,608	131,608		
08.00*	26,002	62,065	-	-	59,495	-	56,998	-	1,179	-	117,672	117,672		
08.25	1,895	2,390	-	-	-	-	4,538	-	12	-	4,550	4,550		
08.50	1,952	42,184	-	-	51,709	-	37,602	-	18	-	89,328	89,328		
08.75	299	25,884	-	-	22,334	10	23,726	-	11	-	46,082	46,082		
09.00	17,422	42,777	-	-	25,181	-	36,540	-	1,770	-	63,491	63,491		
09.25	622	4,344	-	-	-	-	113,255	250	18	298	113,821	113,821		
09.50	2,631	14,589	-	-	41,863	-	59,166	-	122	-	101,151	101,151		
09.75	1,894	1,232	-	-	-	1,000	74,841	-	243	-	76,084	76,084		
10.00	26,033	31,767	-	-	16,557	-	247,411	-	398	-	264,367	264,367		
10.25	13,533	30,766	-	-	86,275	30,000	136,357	-	77	-	252,709	252,709		
10.50	10,912	12,237	-	-	-	-	63,222	-	139	-	63,361	63,361		
10.75	758	1,410	-	-	41,999	14,137	78,971	-	450	-	135,557	135,557		
11.00	49,116	11,755	-	-	236,097	155,778	175,939	-	5,098	-	572,913	572,913		
11.25	2,260	1,359	-	34,995	-	206,485	37,841	-	288	-	279,609	279,609		
11.50	13,937	1,932	-	-	15,000	76,363	53,055	-	526	-	144,944	144,944		
11.75	10,051	988	-	25,000	12,000	119,370	46,564	-	122	-	203,056	203,056		
12.00	5,906	29,517	-	-	120,648	154,773	117,025	-	1,041	-	393,488	393,488		
12.25	11,362	887	-	2,383	12,356	139,234	123,448	-	163	-	277,585	277,585		
12.50	18,920	6,321	-	20,068	15,019	6,379	351,585	-	1,018	-	394,069	394,069		
12.75	23,904	3,255	-	20	206,106	26,012	98,630	1,038	30,288	-	362,093	362,093		
13.00	11,881	4,653	-	6	11,656	202,424	119,003	1,695	680	-	335,464	335,464		
13.25	2,856	2,756	-	12	14,985	68,510	182,012	-	1,446	-	266,965	266,965		
13.50	25,067	3,020	-	-	27	133,371	106,965	-	4,908	-	245,270	245,270		
13.75	3,703	13,748	-	42	2,950	3,518	142,270	174	2,095	-	151,048	151,048		
14.00	67,171	29,200	-	18	29,771	4,200	207,732	800	5,435	15	247,972	247,972		
14.25	1,796	10,458	-	-	1,149	3,112	145,435	-	1,688	18	151,402	151,402		
14.50	5,149	142,932	-	82	3,157	2,698	151,572	-	3,538	102	161,148	161,148		
14.75	1,866	1,914	-	-	20,000	4,705	104,689	-	3,168	-	132,561	132,561		
15.00	9,387	9,304	-	24	13,697	11,264	141,052	-	12,717	-	178,754	178,754		
15.25	3,230	6,483	-	18,350	28,002	26,102	193,577	1,021	6,106	46	273,204	273,204		
15.50	4,189	14,396	-	-	6,000	14,388	111,886	3	5,375	3	137,655	137,655		
15.75	72,721	34,958	-	438	-	19,967	144,291	8	3,932	55	168,689	168,689		
16.00	18,939	95,224	-	162	3,000	51,127	155,780	82	5,307	-	215,457	215,457		
16.25	66,694	150,341	-	36,086	12,737	11,429	150,035	20	5,212	-	215,519	215,519		
16.50	63,243	267,665	-	5,702	31,692	1,997	223,492	208	4,305	-	267,397	267,397		
16.75	10,276	123,647	-	8,108	8,813	7,544	134,069	-	7,736	-	166,270	166,270		
17.00	11,417	171,666	-	29	39,982	4,026	158,762	2	5,307	-	208,108	208,108		
17.25	4,272	113,050	-	-	-	767	116,200	212	4,885	7	122,071	122,071		
17.50	8,238	131,868	-	2,013	274,179	933	293,983	187	5,996	-	577,292	577,292		
17.75	11,374	74,194	-	227	23,763	912	96,727	29	2,774	-	124,431	124,431		
18.00	33,574	121,826	-	174	4	6,533	70,060	-	4,205	-	80,977	80,977		
18.25	40,559	81,446	-	65	-	2,118	59,038	158	4,678	-	66,057	66,057		
18.50	49,105	127,372	-	-	-	746	60,684	-	4,603	-	66,034	66,034		
18.75	43,778	62,493	-	172	39,721	55	36,991	1	6,970	-	83,910	83,910		
19.00	434,699	153,250	-	156	-	131	47,500	-	11,402	-	59,189	59,189		
19.25	8,516	75,441	-	36,010	10,812	2,822	29,476	30	4,124	-	83,273	83,273		
19.50	3,999	226,435	-	-	3,029	75,988	93,843	-	4,858	-	177,718	177,718		
19.75	6,884	351,478	-	18	10,195	48	42,841	4	4,216	-	57,322	57,322		
20.00	37,026	364,010	-	-	-	677	26,803	-	12,406	-	39,886	39,886		
20.25	5,501	537,066	-	2	-	3,534	35,639	10	4,360	-	43,545	43,545		
20.50	10,502	476,412	-	10	250	794	26,197	-	7,071	-	34,322	34,322		
20.75	15,310	376,145	-	50	-	691	36,109	-	4,321	-	41,170	41,170		
21.00	14,943	246,063	-	-	-	1,026	21,861	-	6,729	-	29,616	29,616		
21.25	72,154	258,248	-	-	-	428	32,414	-	4,568	-	37,409	37,409		
21.50	232,819	223,877	-	25,942	-	2,206	23,117	3	8,760	-	60,027	60,027		
21.75	261,371	339,284	-	-	932	12	41,893	-	3,667	-	46,504	46,504		
22.00	289,723	144,245	-	-	240	1,564	15,681	-	7,612	-	25,096	25,096		
22.25	354,623	191,815	-	8	4,030	6	21,319	-	4,501	-	29,865	29,865		
22.50	516,579	97,100	-	20	-	5	19,137	5	4,724	-	23,891	23,891		
22.75	469,447	162,499	-	3,892	4,307	16	10,490	-	4,938	-	23,643	23,643		
23.00	718,025	63,600	-	2,490	-	452	17,017	-	7,412	1	27,372	27,372		
23.25	665,752	182,415	-	3	-	8	21,764	1	7,616	-	29,393	29,393		
23.50	363,009	55,987	-	321	-	33	11,171	-	4,919	-	16,443	16,443		
23.75	422,935	110,561	-	-	-	106	13,708	-	7,549	-	21,363	21,363		
24.00	260,040	35,967	-	-	-	-	2,988	12	20,374	-	23,374	23,374		
24.25	197,702	37,787	-	-	-	-	8,783	-	15,145	-	23,928	23,928		
24.50	113,975	14,589	-	-	-	-	1,768	-	4,837	-	6,605	6,605		
24.75	101,084	20,280	-	-	-	2	2,430	-	7,005	-	9,436	9,436		
25.00 & above	880,251	453,805	-	-	-	34	110,572	21	245,854	-	356,481	356,481		
Total	8,911,571	9,088,717	8,363	224,487	1,894,385	1,615,101	7,625,544	11,161	932,192	634	12,303,504	12,311,867		

*01.00 stands for 00.25 to 01.24

.....

*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)

(Million Rupees)												
Rate of Interest/ Return	Dec-23	Sep-24	Dec-24 P									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial	NBFI's	Private	Trust Funds and Non-profit	Personal	Others	Sub Total	Total
					Public Sector Enterprises		Sector (Business)	Organizations				
00.00	671	461	-	-	-	-	330	-	77	-	407	407
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	339	338	-	-	-	-	-	-	253	-	253	253
04.00*	50	36	-	-	-	-	-	-	33	-	33	33
05.00*	33	29	-	-	-	-	-	-	28	-	28	28
06.00*	16	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	362,115	-	-	-	-	-	-	362,115	362,115
08.25	366,419	361,027	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	37	-	-	-	37	37
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	600	-	-	-	600	600
13.50	-	-	-	-	-	-	300	-	-	-	300	300
13.75	-	-	-	-	-	-	2,114	-	-	-	2,114	2,114
14.00	-	-	-	-	-	-	993	-	-	-	993	993
14.25	-	-	-	-	-	-	127	-	-	-	127	127
14.50	-	-	-	-	-	-	1,458	-	-	-	1,458	1,458
14.75	-	-	-	-	-	-	3,349	-	-	-	3,349	3,349
15.00	-	-	-	-	-	-	4,302	-	-	-	4,302	4,302
15.25	-	-	-	-	-	-	6,907	-	-	-	6,907	6,907
15.50	-	-	-	-	-	-	1,459	-	-	-	1,459	1,459
15.75	-	-	-	-	-	-	14,386	-	-	-	14,386	14,386
16.00	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	7,372	-	-	-	7,372	7,372
16.50	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	70	-	-	-	-	380	-	-	-	380	380
17.00	-	-	-	-	-	-	-	-	-	-	-	-
17.25	-	250	-	-	-	-	250	-	-	-	250	250
17.50	-	3	-	-	-	-	3	-	-	-	3	3
17.75	-	-	-	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	2,270	-	-	-	2,270	2,270
18.25	-	2	-	-	-	-	478	-	-	-	478	478
18.50	-	1,029	-	-	-	-	-	-	-	-	-	-
18.75	-	1,400	-	-	-	-	240	-	-	-	240	240
19.00	-	8	-	-	-	-	8	-	-	-	8	8
19.25	-	3,928	-	-	-	-	-	-	-	-	-	-
19.50	-	4,717	-	-	-	-	200	-	-	-	200	200
19.75	-	5,618	-	-	-	-	8	-	-	-	8	8
20.00	-	6,337	-	-	-	-	11	-	-	-	11	11
20.25	-	2,104	-	-	-	-	136	-	-	-	136	136
20.50	-	15,988	-	-	-	-	46	-	-	-	46	46
20.75	-	549	-	-	-	-	1	-	-	-	1	1
21.00	1,500	9,430	-	-	-	-	76	-	408	-	76	76
21.25	5,611	705	-	-	-	-	156	-	-	-	156	156
21.50	1,500	-	-	-	-	-	-	-	-	-	-	-
21.75	-	7	-	-	-	-	-	-	-	-	-	-
22.00	-	3,005	-	-	-	-	3,000	-	-	-	3,000	3,000
22.25	7,822	4,713	-	-	-	-	600	-	-	-	600	600
22.50	5,969	700	-	-	-	-	500	-	-	-	500	500
22.75	13,283	28	-	-	-	-	-	-	-	-	-	-
23.00	950	394	-	-	-	-	-	-	-	-	-	-
23.25	9,692	-	-	-	-	-	-	-	-	-	-	-
23.50	34	-	-	-	-	-	-	-	-	-	-	-
23.75	5,446	-	-	-	-	-	-	-	-	-	-	-
24.00	1,081	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	150	-	-	-	-	-	-	-	-	-	-	-
24.75	4,300	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	200	-	-	-	-	-	-	-	-	-	-	-
Total	425,067	422,891	-	362,115	-	-	52,097	-	408	-	414,620	414,620

*01.00 stands for 00.25 to 01.24

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099																																																																																																																																																																																																																																						
1990	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

*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)

Rate of Interest/Return	Dec-23	Sep-24	Dec-24 P									
	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	620,968	753,579	-	885	42,901	7,045	575,112	2	31,726	-	657,672	657,672
01.00*	7,530	11,992	-	4,067	488	750	7,706	378	2,042	-	15,432	15,432
02.00*	109,816	100,283	-	-	-	3,173	97,169	277	9,655	-	110,275	110,275
03.00*	268,277	255,373	-	-	-	-	196,980	63	59,511	-	256,554	256,554
04.00*	145,421	131,316	-	96	300,012	3	81,969	14	39,273	-	421,367	421,367
05.00*	273,750	213,223	6,964	-	155	-	196,696	1	92,823	-	289,676	296,639
06.00*	52,797	92,185	-	1,047	27	664	119,226	21	7,884	-	128,869	128,869
07.00*	73,844	110,105	-	-	-	-	93,289	-	14,081	-	107,371	107,371
08.00*	29,008	40,320	-	362,115	59,495	101,158	35,726	-	999	-	559,492	559,492
08.25	368,369	362,329	-	-	-	-	2,114	-	5	-	2,119	2,119
08.50	1,766	36,916	-	-	-	-	5,593	-	6	-	5,599	5,599
08.75	245	3,593	-	-	18,334	-	1,831	-	4	-	20,169	20,169
09.00	22,151	50,206	-	-	25,181	-	37,932	-	1,762	-	64,875	64,875
09.25	333	3,546	-	-	-	-	43,861	250	4	-	44,116	44,116
09.50	215	13,789	-	-	21,863	-	25,824	-	10	-	47,697	47,697
09.75	331	975	-	-	-	1,000	32,000	-	63	-	33,063	33,063
10.00	22,206	27,891	-	-	16,557	-	154,715	-	78	-	171,351	171,351
10.25	13,241	30,581	-	-	17,000	30,000	59,020	-	0	-	106,021	106,021
10.50	10,653	11,272	-	-	-	-	25,287	-	11	-	25,298	25,298
10.75	37,725	9,799	-	-	7,228	4,560	67,582	-	323	-	79,693	79,693
11.00	26,511	7,564	-	-	168,172	155,778	173,712	-	4,342	-	502,005	502,005
11.25	620	1,075	-	34,995	-	206,485	23,640	-	210	-	265,329	265,329
11.50	148,203	131,017	-	-	127,275	76,363	47,710	-	195	-	251,543	251,543
11.75	8,585	388	-	25,000	12,000	115,379	32,251	-	38	-	184,668	184,668
12.00	26,043	90,760	-	-	127,971	150,000	86,707	-	323	-	365,001	365,001
12.25	10,744	263	-	1,500	5,330	152,521	83,518	-	49	-	242,917	242,917
12.50	17,111	5,477	-	20,068	13,019	41,598	295,991	-	584	-	371,260	371,260
12.75	21,742	1,131	-	-	184,586	25,670	75,592	1,038	30,102	-	316,988	316,988
13.00	20,830	4,422	-	-	10,588	203,132	82,094	1,895	408	-	298,117	298,117
13.25	65,194	65,119	-	67	72,643	67,641	141,344	-	341	-	282,036	282,036
13.50	22,707	1,476	-	50,000	4,000	133,333	41,878	-	1,282	-	230,492	230,492
13.75	64,124	7,503	-	87	15,362	2,749	86,071	174	155	-	104,598	104,598
14.00	57,398	16,644	-	-	30,094	3,967	96,852	400	3,752	-	135,064	135,064
14.25	787	6,057	-	-	940	2,509	105,285	-	491	-	109,226	109,226
14.50	2,975	82,931	-	16	2,610	2,166	117,532	-	2,296	-	124,619	124,619
14.75	8,161	7,155	-	-	-	2,286	62,523	-	1,958	-	66,766	66,766
15.00	8,790	8,599	-	-	21,675	130	93,960	-	8,940	-	124,705	124,705
15.25	30,213	19,962	-	18,350	27,480	1,436	114,835	1,000	4,770	-	167,871	167,871
15.50	6,174	13,136	-	-	-	14,019	76,589	-	2,158	-	92,765	92,765
15.75	7,446	32,786	-	438	-	1,783	131,429	8	2,184	-	135,842	135,842
16.00	43,414	114,829	-	162	16,739	51,078	112,554	78	2,607	-	183,218	183,218
16.25	4,410	126,774	-	38,014	-	11,394	125,539	20	2,310	-	177,277	177,277
16.50	32,237	218,310	-	45,814	32,358	1,797	209,240	713	2,099	-	292,021	292,021
16.75	4,938	111,177	-	8,103	7,049	8,647	96,300	-	5,622	-	125,721	125,721
17.00	12,250	167,199	-	24	35,904	4,325	132,175	240	3,176	858	176,702	176,702
17.25	41,732	105,371	-	66	-	482	133,424	212	2,765	-	136,948	136,948
17.50	212,921	224,297	-	53,558	284,228	1,383	193,678	187	2,392	-	535,427	535,427
17.75	30,633	82,149	-	227	25,755	808	109,570	269	1,022	-	137,651	137,651
18.00	103,931	153,896	-	172	30,282	7,026	99,656	-	2,050	-	139,186	139,186
18.25	39,426	53,637	-	64	-	2,111	73,528	158	2,566	-	78,427	78,427
18.50	60,828	101,389	-	-	-	718	65,888	10	1,795	-	68,410	68,410
18.75	27,703	43,341	-	-	40,277	38	31,248	-	2,764	-	74,327	74,327
19.00	354,761	134,636	-	146	1,336	113	49,676	-	5,860	-	57,130	57,130
19.25	20,066	59,660	-	36,001	12,142	2,795	43,159	30	1,920	-	96,046	96,046
19.50	1,276	139,618	-	-	1,980	75,896	81,254	-	1,544	-	160,674	160,674
19.75	2,738	162,506	-	-	7,084	150	40,873	8	1,225	-	49,340	49,340
20.00	19,930	218,174	-	-	-	961	15,844	-	9,609	-	26,413	26,413
20.25	5,222	385,632	-	-	-	3,500	17,957	10	1,044	-	22,510	22,510
20.50	4,319	275,277	-	0	-	698	8,671	-	3,146	-	12,516	12,516
20.75	5,308	304,060	-	50	-	375	47,196	-	595	-	48,217	48,217
21.00	27,451	225,884	-	-	-	1,003	33,186	373	5,100	-	39,661	39,661
21.25	39,840	216,709	-	107	-	515	20,688	-	2,727	-	24,037	24,037
21.50	138,073	165,994	-	25,942	-	2,201	31,156	-	4,562	-	63,860	63,860
21.75	197,891	233,790	-	-	1,036	3	28,027	-	1,699	-	30,764	30,764
22.00	266,385	121,499	-	-	-	1,507	29,157	92	4,004	-	34,760	34,760
22.25	263,791	159,769	-	8	4,299	-	16,494	-	2,641	-	23,442	23,442
22.50	297,194	76,804	-	20	-	0	14,075	5	9,098	-	23,198	23,198
22.75	316,952	135,019	-	3,892	-	-	6,918	-	2,135	-	12,946	12,946
23.00	561,873	32,332	-	-	-	179	4,439	-	4,009	-	8,627	8,627
23.25	636,364	155,636	-	3	-	1	24,511	-	4,301	-	28,815	28,815
23.50	447,123	350,824	-	2,376	85,252	35,545	152,480	-	171,111	311	447,075	447,075
23.75	339,193	85,007	-	-	-	4	6,476	-	4,812	-	11,291	11,291
24.00	165,731	22,813	-	-	-	36	2,266	-	9,911	-	12,213	12,213
24.25	180,546	30,706	-	-	-	-	5,277	-	6,036	-	11,312	11,312
24.50	86,794	16,334	-	-	-	-	2,267	-	2,551	-	4,818	4,818
24.75	99,230	18,270	-	-	-	-	1,811	-	3,177	-	4,989	4,989
25.00 & above	908,159	527,700	-	2	-	-	181,255	-	239,844	1	421,101	421,101
Total	8,613,637	8,519,756	6,964	733,483	1,918,706	1,722,584	6,077,058	7,924	858,662	1,169	11,319,587	11,326,551

*01.00 stands for 00.25 to 01.24

.....

*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

(million rupees)												
	Dec-23	Sep-24	Dec-24 P									
	Domestic Constituents											
					Non-financial			Trust Funds and				
Rate of Return	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	258,645	231,269	1,399	-	17,415	4,483	341,317	3,460	48,050	87	414,812	416,211
01.00*	3,674	3,141	-	9	-	-	3,070	-	435	-	3,513	3,513
02.00*	64,826	66,655	-	-	-	-	62,365	-	1,381	-	63,746	63,746
03.00*	80,871	84,710	-	-	11,565	-	66,638	747	20,257	-	99,208	99,208
04.00*	55,187	61,392	-	-	-	-	40,051	-	9,213	1	49,265	49,265
05.00*	98,491	106,935	-	-	-	-	69,166	225	57,594	1	126,986	126,986
06.00*	16,024	18,771	-	-	-	-	25,532	-	3,060	-	28,592	28,592
07.00*	22,128	38,024	-	-	-	-	35,510	-	21,265	-	56,775	56,775
08.00*	9,864	31,602	-	-	-	-	27,991	-	419	-	28,410	28,410
08.25	49	1,179	-	-	-	-	3,590	-	7	-	3,598	3,598
08.50	467	5,539	-	-	51,709	-	32,443	-	12	-	84,163	84,163
08.75	54	22,308	-	-	4,000	10	23,325	-	7	-	27,343	27,343
09.00	3,732	10,547	-	-	-	-	17,212	-	8	-	17,220	17,220
09.25	296	809	-	-	-	-	75,591	-	14	298	75,903	75,903
09.50	2,418	802	-	-	20,000	-	34,232	-	113	-	54,345	54,345
09.75	1,566	260	-	-	-	-	42,844	-	180	-	43,025	43,025
10.00	4,374	4,190	-	-	-	11	110,531	-	321	-	110,864	110,864
10.25	300	186	-	-	69,275	-	77,337	-	77	-	146,688	146,688
10.50	272	975	-	-	-	-	37,936	-	136	-	38,072	38,072
10.75	1,251	428	-	-	41,999	9,577	31,798	-	127	-	83,501	83,501
11.00	23,023	4,343	-	-	67,925	-	17,680	-	757	-	86,362	86,362
11.25	1,640	287	-	-	-	-	14,201	-	78	-	14,280	14,280
11.50	2,483	582	-	-	15,000	-	6,003	-	331	-	21,334	21,334
11.75	1,472	600	-	-	-	3,991	15,112	-	84	-	19,188	19,188
12.00	2,157	1,575	-	-	43,261	4,773	52,170	-	719	-	100,923	100,923
12.25	744	630	-	883	10,195	1,700	68,550	-	114	-	81,443	81,443
12.50	1,909	853	-	-	2,000	-	69,931	-	435	-	72,367	72,367
12.75	3,082	3,053	-	48	57,016	342	47,370	-	185	-	104,962	104,962
13.00	3,277	641	-	6	1,593	2	41,584	-	289	-	43,473	43,473
13.25	2,636	2,718	-	-	7,242	955	52,441	-	1,150	-	61,787	61,787
13.50	2,375	1,561	-	-	27	37	70,294	-	3,728	-	74,086	74,086
13.75	3,483	7,188	-	4	2,588	2,968	70,015	-	1,940	-	77,516	77,516
14.00	18,851	18,604	-	18	-	400	142,867	400	1,713	15	145,413	145,413
14.25	1,063	4,432	-	51	209	628	67,154	-	1,271	18	69,330	69,330
14.50	2,255	67,448	-	89	547	875	53,857	-	1,322	102	56,791	56,791
14.75	1,651	1,263	-	-	20,000	2,919	52,637	-	1,221	-	76,776	76,776
15.00	10,731	11,803	-	24	1,100	15,953	59,462	-	5,013	-	81,553	81,553
15.25	652	4,343	-	-	11,506	24,666	93,500	21	1,398	46	131,138	131,138
15.50	3,863	8,322	-	-	6,000	370	46,537	3	3,570	3	56,484	56,484
15.75	71,901	14,609	-	52	-	18,183	46,955	-	2,518	55	67,764	67,764
16.00	4,741	14,459	-	170	-	49	55,533	5	2,956	-	58,713	58,713
16.25	66,332	27,326	-	877	12,737	2,148	44,262	-	3,060	-	63,084	63,084
16.50	69,913	86,701	-	15	11,174	200	48,950	-	2,416	-	62,755	62,755
16.75	9,293	35,923	-	5	2,753	96	53,253	-	2,129	-	58,236	58,236
17.00	7,237	29,742	-	18	8,730	6	48,926	2	2,884	-	60,567	60,567
17.25	3,768	27,264	-	-	-	1,699	15,401	-	2,365	7	19,473	19,473
17.50	9,525	44,899	-	4	3,682	50	182,043	-	4,084	-	189,864	189,864
17.75	10,638	21,855	-	43	-	104	19,259	-	1,771	-	21,177	21,177
18.00	11,231	40,575	-	2	-	1	14,854	-	2,218	-	17,075	17,075
18.25	16,749	31,689	-	1	-	7	9,021	-	3,220	-	12,250	12,250
18.50	10,760	46,411	-	-	-	29	16,323	-	3,381	-	19,732	19,732
18.75	17,150	29,421	-	172	5,840	17	12,582	1	4,242	-	22,854	22,854
19.00	167,288	80,667	-	11	-	496	12,901	-	5,697	-	19,105	19,105
19.25	4,284	37,280	-	9	-	27	7,268	-	2,973	-	10,277	10,277
19.50	3,164	99,171	-	-	1,049	92	17,167	-	4,148	-	22,456	22,456
19.75	4,877	202,575	-	18	3,143	48	11,383	-	3,585	-	18,178	18,178
20.00	24,113	188,428	-	-	-	9	15,311	-	2,958	-	18,278	18,278
20.25	3,554	191,047	-	2	-	34	28,329	-	3,408	-	31,773	31,773
20.50	8,084	236,781	-	10	250	363	20,674	-	4,062	-	25,360	25,360
20.75	10,416	138,275	-	-	-	316	15,831	-	3,774	-	19,921	19,921
21.00	10,937	72,078	-	-	-	23	12,448	-	2,866	-	15,337	15,337
21.25	55,684	74,534	-	-	-	712	14,772	-	1,951	-	17,435	17,435
21.50	115,314	69,181	-	-	3	5	7,842	3	4,315	-	12,168	12,168
21.75	73,341	125,117	-	-	-	9	15,214	-	2,312	-	17,535	17,535
22.00	96,864	81,068	-	-	240	7,837	7,830	-	3,865	-	19,771	19,771
22.25	130,233	55,578	-	-	17	6	8,006	-	2,726	-	10,755	10,755
22.50	260,498	41,650	-	-	-	-	12,785	-	2,185	-	14,974	14,974
22.75	192,287	50,474	-	-	4,307	16	3,816	-	2,884	-	11,023	11,023
23.00	283,776	37,295	-	2,490	-	273	13,458	-	3,939	1	20,161	20,161
23.25	174,807	42,256	-	-	-	8	13,183	1	3,756	-	16,947	16,947
23.50	131,190	67,695	-	103,241	-	5	7,658	-	3,307	-	114,211	114,211
23.75	129,343	35,885	-	-	-	102	7,557	-	3,873	-	11,532	11,532
24.00	114,470	20,510	-	-	-	-	1,404	12	11,062	-	12,478	12,478
24.25	51,580	14,414	-	-	-	-	4,034	-	10,430	-	14,463	14,463
24.50	41,833	9,139	-	-	-	-	953	-	2,598	-	3,551	3,551
24.75	24,139	9,584	-	-	-	2	934	-	4,166	-	5,102	5,102
25.00 & above	230,679	92,743	-	-	-	34	20,713	21	49,397	-	70,165	70,165
Total	3,363,832	3,354,269	1,399	108,275	516,094	107,675	3,048,678	4,900	371,478	634	4,157,734	4,159,133

*01.00 stands for 00.25 to 01.24

```

01.00 STANDS FOR 00.25 TO
: : : : : : : : : : : : : :

```

*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	294,172	12,268	3,363	764,079	1,073,883
01.00*	2,740	239	-	15,967	18,945
02.00*	13,430	722	-	159,869	174,021
03.00*	83,181	9,870	250	262,461	355,762
04.00*	53,796	4,305	367	412,164	470,632
05.00*	163,821	27,498	3,348	228,959	423,625
06.00*	18,834	1,983	900	135,745	157,461
07.00*	97,682	6,883	5,740	53,841	164,146
08.00*	3,052	51	229	584,569	587,902
08.25	33	3	-	5,680	5,716
08.50	51	2	-	89,710	89,763
08.75	62	-	-	47,451	47,512
09.00	31,082	1,940	-	49,073	82,095
09.25	319	0	-	119,699	120,019
09.50	85	63	-	101,894	102,042
09.75	376	25	-	75,686	76,087
10.00	2,016	12	46	280,140	282,214
10.25	52	25	-	252,631	252,709
10.50	135	11	-	63,223	63,370
10.75	871	9	-	162,313	163,193
11.00	4,763	597	12	582,995	588,367
11.25	3,271	18	-	276,321	279,609
11.50	516	19	-	272,342	272,876
11.75	1,427	829	-	201,600	203,856
12.00	23,194	76	520	442,135	465,924
12.25	1,247	15	43	323,055	324,360
12.50	101,121	98	35	342,373	443,627
12.75	18,229	15,036	159	388,527	421,950
13.00	13,392	37	19	328,142	341,590
13.25	3,793	700	88	339,242	343,823
13.50	7,320	489	14	296,755	304,578
13.75	4,425	311	9	177,368	182,113
14.00	14,799	880	21	264,778	280,478
14.25	10,053	403	169	167,931	178,556
14.50	8,031	1,296	106	171,978	181,410
14.75	11,002	650	-	131,890	143,543
15.00	22,158	1,146	62	182,892	206,258
15.25	12,625	1,065	271	285,047	299,009
15.50	15,198	417	1,289	132,344	149,249
15.75	20,693	1,241	216	181,456	203,606
16.00	18,416	1,749	895	220,871	241,931
16.25	13,069	710	421	226,160	240,361
16.50	22,856	1,140	739	330,040	354,776
16.75	12,240	1,359	114	170,244	183,957
17.00	17,848	1,192	793	217,436	237,269
17.25	16,652	508	529	138,732	156,421
17.50	54,499	7,142	6,212	657,438	725,290
17.75	31,647	3,807	36	123,338	158,828
18.00	23,760	790	100	131,611	156,261
18.25	20,902	1,122	14	68,639	90,676
18.50	25,982	603	91	61,467	88,143
18.75	14,117	887	6	82,170	97,181
19.00	29,705	1,793	193	44,543	76,235
19.25	28,367	1,212	179	76,565	106,323
19.50	20,663	1,225	93	161,149	183,130
19.75	9,280	435	513	57,290	67,518
20.00	20,145	1,466	134	22,947	44,691
20.25	12,545	455	269	41,015	54,283
20.50	11,635	1,067	28	25,145	37,876
20.75	30,275	1,976	18	35,869	68,138
21.00	31,059	3,227	50	20,662	54,999
21.25	10,457	404	133	30,478	41,473
21.50	25,308	2,007	64	48,647	76,028
21.75	9,081	334	228	38,656	48,299
22.00	29,983	1,079	122	23,347	54,531
22.25	14,672	464	162	18,900	34,197
22.50	19,003	2,230	137	16,802	38,172
22.75	9,934	374	51	13,610	23,969
23.00	9,498	668	139	18,482	28,788
23.25	25,299	1,610	629	18,225	45,762
23.50	297,767	3,330	338	259,850	561,286
23.75	10,236	703	514	11,370	22,823
24.00	20,107	2,115	85	2,382	24,691
24.25	18,681	1,000	562	5,532	25,775
24.50	6,356	692	192	1,128	8,369
24.75	7,955	735	431	970	10,091
25.00 & above	424,547	30,682	1,622	34,415	491,266
Total	2,467,592	173,525	34,112	12,810,455	15,485,684

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	27	-	74	-	75	0	204,662	2,303
5,000 to 10,000	-	-	-	-	-	-	-	-	23,256	163
10,000 to 20,000	-	-	-	-	-	-	-	-	26,758	391
20,000 to 25,000	-	-	-	-	-	-	-	-	14,995	332
25,000 to 50,000	-	-	-	-	2	0	-	-	127,079	4,438
50,000 to 100,000	-	-	1	0	2	0	20	2	186,570	13,350
100,000 to 150,000	-	-	-	-	1	0	8	1	218,944	28,955
150,000 to 200,000	-	-	-	-	3	0	6	1	47,725	8,331
200,000 to 300,000	-	-	1	0	3	1	14	4	87,719	21,822
300,000 to 400,000	-	-	1	0	1	0	17	6	58,346	20,138
400,000 to 500,000	-	-	-	-	2	1	29	13	55,745	25,146
500,000 to 750,000	-	-	2	1	7	4	76	48	74,389	45,478
750,000 to 1,000,000	-	-	4	3	5	5	63	55	44,400	38,633
1,000,000 to 2,000,000	-	-	27	42	12	19	148	221	92,254	133,692
2,000,000 to 3,000,000	-	-	11	29	17	41	87	217	44,397	106,542
3,000,000 to 4,000,000	-	-	43	160	12	43	78	269	22,678	79,341
4,000,000 to 5,000,000	-	-	25	111	12	53	53	239	14,634	65,756
5,000,000 to 6,000,000	-	-	28	154	6	33	28	155	9,522	51,466
6,000,000 to 7,000,000	-	-	9	58	10	65	18	118	7,172	46,595
7,000,000 to 8,000,000	-	-	5	37	5	37	16	119	6,414	48,114
8,000,000 to 9,000,000	-	-	3	25	6	51	16	138	5,132	43,557
9,000,000 to 10,000,000	-	-	-	-	2	20	12	113	4,598	43,909
10,000,000 to 100,000,000	-	-	38	1,798	125	4,910	162	7,161	44,741	1,416,920
100,000,000 to 500,000,000	-	-	33	7,444	124	33,304	139	36,236	9,424	1,983,124
500,000,000 to 1,000,000,000	-	-	9	6,360	41	30,347	48	32,444	1,506	1,013,131
1,000,000,000 to 5,000,000,000	1	1,399	11	22,377	99	226,530	77	144,501	1,106	2,161,429
5,000,000,000 to 10,000,000,000	1	6,964	7	65,295	43	297,718	31	217,464	104	651,284
10,000,000,000 & Over	-	-	13	737,864	55	1,841,618	37	1,390,737	47	1,071,396
Total	2	8,363	298	841,759	669	2,434,800	1,258	1,830,259	1,434,317	9,125,735

*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 December, 2024

(Million Rupees)

Constituents											(Common Rupees)
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		Size of Account * (Rs.)	
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
3,399	2	460,460	7,696	1	-	668,698	10,002	668,698	10,002	Less Than 5000	
43	0	54,138	392	-	-	77,437	555	77,437	555	5,000 to 10,000	
540	9	113,478	1,573	-	-	140,776	1,972	140,776	1,972	10,000 to 20,000	
28	1	42,439	939	-	-	57,462	1,271	57,462	1,271	20,000 to 25,000	
772	27	333,086	11,003	-	-	460,939	15,469	460,939	15,469	25,000 to 50,000	
535	42	922,166	68,189	-	-	1,109,294	81,583	1,109,294	81,583	50,000 to 100,000	
5	1	166,234	20,613	-	-	385,192	49,570	385,192	49,570	100,000 to 150,000	
13	2	120,633	20,865	-	-	168,380	29,199	168,380	29,199	150,000 to 200,000	
59	15	199,411	48,674	6	2	287,213	70,518	287,213	70,518	200,000 to 300,000	
12	4	145,664	50,967	16	6	204,057	71,121	204,057	71,121	300,000 to 400,000	
28	13	83,773	36,876	25	11	139,602	62,059	139,602	62,059	400,000 to 500,000	
126	81	142,363	93,326	15	9	216,978	138,947	216,978	138,947	500,000 to 750,000	
27	22	55,436	47,395	4	3	99,939	86,116	99,939	86,116	750,000 to 1,000,000	
100	162	170,039	233,109	5	7	262,585	367,253	262,585	367,253	1,000,000 to 2,000,000	
46	112	44,922	110,466	-	-	89,480	217,407	89,480	217,407	2,000,000 to 3,000,000	
23	74	15,778	54,799	-	-	38,612	134,687	38,612	134,687	3,000,000 to 4,000,000	
6	28	12,707	57,184	1	5	27,438	123,376	27,438	123,376	4,000,000 to 5,000,000	
6	32	7,842	42,780	1	6	17,433	94,625	17,433	94,625	5,000,000 to 6,000,000	
3	19	6,164	39,455	1	7	13,377	86,317	13,377	86,317	6,000,000 to 7,000,000	
7	53	4,367	32,684	2	14	10,816	81,058	10,816	81,058	7,000,000 to 8,000,000	
-	-	2,940	25,013	1	8	8,098	68,792	8,098	68,792	8,000,000 to 9,000,000	
2	20	3,908	37,049	-	-	8,522	81,110	8,522	81,110	9,000,000 to 10,000,000	
50	2,161	7,249	142,033	20	867	52,385	1,575,851	52,385	1,575,851	10,000,000 to 100,000,000	
18	3,977	81	11,857	6	858	9,825	2,076,799	9,825	2,076,799	100,000,000 to 500,000,000	
3	1,827	1	643	-	-	1,608	1,084,753	1,608	1,084,753	500,000,000 to 1,000,000,000	
3	4,140	4	4,559	-	-	1,300	2,563,536	1,301	2,564,935	1,000,000,000 to 5,000,000,000	
-	-	1	5,000	-	-	186	1,236,760	187	1,243,724	5,000,000,000 to 10,000,000,000	
-	-	2	25,000	-	-	154	5,066,614	154	5,066,614	10,000,000,000 & Over	
5,854	12,825	3,115,286	1,230,140	104	1,803	4,557,786	15,477,321	4,557,788	15,485,684	Total	

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st December, 2024

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
Less Than 5000	554,131	6,741	100,104	1,021	2,959	12	11,504	2,228	668,698	10,002
5,000 to 10,000	68,694	492	8,395	61	1	0	347	2	77,437	555
10,000 to 20,000	128,977	1,801	10,954	158	14	0	831	13	140,776	1,972
20,000 to 25,000	51,774	1,144	5,479	123	1	0	208	5	57,462	1,271
25,000 to 50,000	424,946	14,268	34,173	1,135	18	1	1,802	65	460,939	15,469
50,000 to 100,000	1,002,759	74,325	104,662	7,118	23	2	1,850	138	1,109,294	81,583
100,000 to 150,000	360,228	46,398	23,934	3,048	23	3	1,007	122	385,192	49,570
150,000 to 200,000	151,494	26,271	15,790	2,737	15	3	1,081	189	168,380	29,199
200,000 to 300,000	262,872	64,459	22,394	5,574	34	8	1,913	476	287,213	70,518
300,000 to 400,000	187,112	65,296	14,968	5,135	27	10	1,950	680	204,057	71,121
400,000 to 500,000	128,206	56,931	9,353	4,198	54	25	1,989	905	139,602	62,059
500,000 to 750,000	200,024	128,591	12,444	7,618	138	87	4,372	2,651	216,978	138,947
750,000 to 1,000,000	88,363	76,061	7,379	6,396	212	184	3,985	3,474	99,939	86,116
1,000,000 to 2,000,000	237,381	330,694	13,406	19,070	662	998	11,136	16,491	262,585	367,253
2,000,000 to 3,000,000	68,528	165,967	9,087	22,925	2,827	5,961	9,038	22,554	89,480	217,407
3,000,000 to 4,000,000	29,116	101,744	2,220	7,697	434	1,526	6,842	23,720	38,612	134,687
4,000,000 to 5,000,000	19,392	87,277	1,748	7,831	377	1,693	5,921	26,575	27,438	123,376
5,000,000 to 6,000,000	11,858	64,259	1,003	5,462	328	1,785	4,244	23,119	17,433	94,625
6,000,000 to 7,000,000	9,385	60,444	622	4,032	159	1,035	3,211	20,807	13,377	86,317
7,000,000 to 8,000,000	7,070	53,014	543	4,084	143	1,074	3,060	22,887	10,816	81,058
8,000,000 to 9,000,000	5,119	43,513	367	3,128	151	1,279	2,461	20,872	8,098	68,792
9,000,000 to 10,000,000	5,335	50,822	580	5,506	221	2,077	2,386	22,705	8,522	81,110
10,000,000 to 100,000,000	16,526	388,716	718	14,865	326	8,909	34,815	1,163,361	52,385	1,575,851
100,000,000 to 500,000,000	956	177,892	44	8,793	22	5,426	8,803	1,884,689	9,825	2,076,799
500,000,000 to 1,000,000,000	138	89,707	7	4,901	1	515	1,462	989,630	1,608	1,084,753
1,000,000,000 to 5,000,000,000	56	134,892	2	5,911	1	1,500	1,242	2,422,632	1,301	2,564,935
5,000,000,000 to 10,000,000,000	1	6,270	1	5,000	-	-	185	1,232,454	187	1,243,724
10,000,000,000 & Over	5	149,602	1	10,000	-	-	148	4,907,012	154	5,066,614
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

*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-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,492,126	6,305,208	2,609,897	6,362,768	3,023,133	9,195,764
1.1. Overnight	430,630	452,840	196,988	302,871	188,468	606,874
1.2. 2 days to 7 days	2,202	48,485	1,344	88,413	1,191	94,427
1.3. For 8 days to 1 month	32,989	447,303	63,126	249,268	79,294	149,158
1.4. For above 1 month but <= 3 month	449,922	441,577	656,187	437,207	662,327	1,022,014
1.5. For above 3 months but <= 6 months	69,802	1,219,462	45,982	1,265,402	490,391	2,068,360
1.6. For above 6 months but <= one year	1,506,581	3,695,540	1,646,270	4,019,607	1,601,462	5,254,931
2. Medium Term	321,045	1,001,306	298,574	942,428	334,045	1,358,843
2.1. For above 1 year but <= 2 years	118,471	451,068	134,263	425,157	208,264	723,362
2.2. For above 2 years but <= 3 years	202,574	550,239	164,311	517,271	125,781	635,481
3. Long Term	1,189,824	4,670,955	1,199,912	4,568,828	1,200,610	4,931,077
3.1. For above 3 years but <= 4 years	325,722	968,697	231,041	941,945	218,200	1,062,505
3.2. For above 4 years but <= 5 years	244,401	632,123	383,548	677,824	423,560	889,320
3.3. For above 5 years but <= 7 years	451,338	1,183,961	436,219	1,120,135	419,999	1,084,168
3.4. For above 7 years but <= 10 years	73,607	892,671	76,860	876,002	68,673	902,620
3.5. For above 10 years but <= 15 years	20,729	664,232	25,843	676,451	24,134	705,186
3.6. For above 15 years but <= 20 years	23,956	147,581	21,014	134,051	21,335	139,690
3.7. For above 20 years but <= 25 years	47,669	162,278	21,064	119,972	20,270	120,147
3.8. For above 25 years but <= 30 years	2,082	13,512	3,956	18,087	4,051	23,612
3.9. For above 30 years	320	5,900	367	4,361	388	3,830
Total	4,002,995	11,977,469	4,108,383	11,874,024	4,557,788	15,485,684

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking						
(Million Rupees)						
Loan Tenure	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,269,436	4,552,928	2,292,631	4,583,372	2,711,171	6,813,491
1.1. Overnight	420,658	418,642	196,564	260,302	187,958	472,340
1.2. 2 days to 7 days	2,014	22,162	1,112	65,116	845	39,539
1.3. For 8 days to 1 month	31,085	135,498	62,347	189,507	78,109	115,002
1.4. For above 1 month but <= 3 month	447,947	279,407	640,448	257,598	644,957	635,096
1.5. For above 3 months but <= 6 months	59,490	693,371	37,938	543,712	480,108	1,117,917
1.6. For above 6 months but <= one year	1,308,242	3,003,848	1,354,222	3,267,137	1,319,194	4,433,596
2. Medium Term	294,109	861,104	269,591	843,736	301,250	1,108,176
2.1. For above 1 year but <= 2 years	111,339	394,599	126,072	368,967	197,042	618,791
2.2. For above 2 years but <= 3 years	182,770	466,505	143,519	474,770	104,208	489,385
3. Long Term	972,769	3,199,605	993,683	3,092,647	990,742	3,404,885
3.1. For above 3 years but <= 4 years	269,662	695,423	180,988	648,595	167,532	794,693
3.2. For above 4 years but <= 5 years	204,083	406,925	341,795	459,340	376,019	626,952
3.3. For above 5 years but <= 7 years	370,304	878,958	361,133	843,416	349,257	833,359
3.4. For above 7 years but <= 10 years	59,073	630,875	63,768	604,788	55,447	614,265
3.5. For above 10 years but <= 15 years	13,177	380,859	16,908	385,208	14,136	383,531
3.6. For above 15 years but <= 20 years	13,729	85,071	13,641	83,549	13,854	85,849
3.7. For above 20 years but <= 25 years	41,196	115,000	12,504	59,974	11,619	58,101
3.8. For above 25 years but <= 30 years	1,314	5,513	2,746	6,930	2,686	7,337
3.9. For above 30 years	231	980	200	848	192	799
Total	3,536,314	8,613,637	3,555,905	8,519,756	4,003,163	11,326,551

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking						
(Million Rupees)						
Loan Tenure	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	222,690	1,752,280	317,266	1,779,396	311,962	2,382,273
1.1. Overnight	9,972	34,198	424	42,568	510	134,534
1.2. 2 days to 7 days	188	26,323	232	23,297	346	54,887
1.3. For 8 days to 1 month	1,904	311,805	779	59,761	1,185	34,156
1.4. For above 1 month but <= 3 month	1,975	162,170	15,739	179,609	17,370	386,918
1.5. For above 3 months but <= 6 months	10,312	526,091	8,044	721,690	10,283	950,443
1.6. For above 6 months but <= one year	198,339	691,692	292,048	752,470	282,268	821,334
2. Medium Term	26,936	140,202	28,983	98,692	32,795	250,667
2.1. For above 1 year but <= 2 years	7,132	56,468	8,191	56,190	11,222	104,571
2.2. For above 2 years but <= 3 years	19,804	83,734	20,792	42,501	21,573	146,096
3. Long Term	217,055	1,471,350	206,229	1,476,181	209,868	1,526,192
3.1. For above 3 years but <= 4 years	56,060	273,274	50,053	293,351	50,668	267,812
3.2. For above 4 years but <= 5 years	40,318	225,197	41,753	218,484	47,541	262,368
3.3. For above 5 years but <= 7 years	81,034	305,003	75,086	276,719	70,742	250,808
3.4. For above 7 years but <= 10 years	14,534	261,797	13,092	271,215	13,226	288,356
3.5. For above 10 years but <= 15 years	7,552	283,373	8,935	291,243	9,998	321,655
3.6. For above 15 years but <= 20 years	10,227	62,510	7,373	50,502	7,481	53,841
3.7. For above 20 years but <= 25 years	6,473	47,278	8,560	59,998	8,651	62,047
3.8. For above 25 years but <= 30 years	768	7,999	1,210	11,157	1,365	16,275
3.9. For above 30 years	89	4,920	167	3,513	196	3,030
Total	466,681	3,363,832	552,478	3,354,269	554,625	4,159,133

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 31st December, 2024

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	2,687,859	1,090,419	269,642	55,829	5,789	14,487	59,843	8,035,029	3,023,133	9,195,764
1.1. Overnight	168,261	43,374	17,881	2,533	48	578	2,278	560,389	188,468	606,874
1.2. 2 days to 7 days	777	1,190	92	5,401	30	46	292	87,790	1,191	94,427
1.3. For 8 days to 1 month	54,906	26,308	21,893	955	75	520	2,420	121,374	79,294	149,158
1.4. For above 1 month but <= 3 month	587,782	101,140	69,626	7,163	58	70	4,861	913,642	662,327	1,022,014
1.5. For above 3 months but <= 6 months	457,344	183,515	16,546	20,286	21	364	16,480	1,864,196	490,391	2,068,360
1.6. For above 6 months but <= one year	1,418,789	734,892	143,604	19,491	5,557	12,909	33,512	4,487,638	1,601,462	5,254,931
2. Medium Term	296,835	230,963	31,623	12,692	47	345	5,540	1,114,844	334,045	1,358,843
2.1. For above 1 year but <= 2 years	181,171	157,861	23,873	7,723	20	190	3,200	557,588	208,264	723,362
2.2. For above 2 years but <= 3 years	115,664	73,102	7,750	4,969	27	154	2,340	557,256	125,781	635,481
3. Long Term	1,035,752	1,146,211	99,113	105,003	3,335	19,280	62,410	3,660,583	1,200,610	4,931,077
3.1. For above 3 years but <= 4 years	172,435	172,889	23,874	24,263	121	679	21,770	864,674	218,200	1,062,505
3.2. For above 4 years but <= 5 years	370,868	270,303	38,989	25,551	181	396	13,522	593,069	423,560	889,320
3.3. For above 5 years but <= 7 years	381,051	335,339	23,067	16,087	302	984	15,579	731,757	419,999	1,084,168
3.4. For above 7 years but <= 10 years	55,945	99,494	6,666	10,071	535	2,333	5,527	790,722	68,673	902,620
3.5. For above 10 years but <= 15 years	16,093	67,168	2,009	8,774	522	3,393	5,510	625,851	24,134	705,186
3.6. For above 15 years but <= 20 years	18,473	95,150	2,058	8,899	517	3,796	287	31,845	21,335	139,690
3.7. For above 20 years but <= 25 years	17,061	91,434	2,028	9,192	1,135	7,372	46	12,150	20,270	120,147
3.8. For above 25 years but <= 30 years	3,606	13,629	403	2,119	21	329	21	7,536	4,051	23,612
3.9. For above 30 years	220	804	19	47	1	-	148	2,978	388	3,830
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,536,314	8,613,637	3,555,905	8,519,756	4,003,163	11,326,551
2. ISLAMIC	466,681	3,363,832	552,478	3,354,269	554,625	4,159,133
A. Ijara Finance	75,634	103,862	66,698	104,832	70,226	110,219
B. Diminishing Musharaka	72,032	868,243	68,192	920,710	69,161	1,002,192
C. Istisna	5,560	374,550	5,295	340,298	5,840	483,137
D. Mudaraba	76	2,388	83	1,551	109	1,902
E. Murabaha	13,056	140,698	13,585	120,740	14,415	152,486
F. Musawamah finance	25,999	104,703	25,992	84,186	27,223	89,263
G. Musharaka Finance	18,258	345,060	15,353	277,651	15,068	320,870
H. Salam Finance	1,839	70,639	1,479	53,084	1,784	63,364
I. Commodity Murabahah / Tawwaruq	199,401	20,200	294,046	24,928	284,811	27,788
J. Advance against financing	1,095	14,523	1,184	8,756	1,214	35,020
K. Other Islamic Modes of Financing	53,731	1,318,966	60,571	1,417,533	64,774	1,872,891
Total	4,002,995	11,977,469	4,108,383	11,874,024	4,557,788	15,485,684

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,561,602	2,037,700	354,590	130,597	6,132	14,037	80,839	9,144,217	4,003,163	11,326,551
2. ISLAMIC	458,844	429,892	45,788	42,928	3,039	20,075	46,954	3,666,238	554,625	4,159,133
A. Ijara Finance	54,028	62,632	4,721	5,062	8	9	11,469	42,516	70,226	110,219
B. Diminishing Musharaka	53,723	85,392	5,019	7,841	730	1,955	9,689	907,005	69,161	1,002,192
C. Istisna	490	11,200	20	2,148	21	521	5,309	469,268	5,840	483,137
D. Mudaraba	109	1,902	-	-	-	-	-	-	109	1,902
E. Murabaha	7,610	14,742	400	660	51	260	6,354	136,825	14,415	152,486
F. Musawamah finance	21,996	8,941	3,111	1,010	-	-	2,116	79,311	27,223	89,263
G. Musharaka Finance	12,329	15,255	1,432	2,256	6	25	1,301	303,334	15,068	320,870
H. Salam Finance	53	1,032	-	-	-	-	1,731	62,331	1,784	63,364
I. Commodity Murabahah / Tawwaruq	259,439	25,767	25,371	2,021	-	-	1	1	284,811	27,788
J. Advance against financing	1,084	1,389	63	43	-	-	67	33,589	1,214	35,020
K. Other Islamic Modes of Financing	47,983	201,641	5,651	21,887	2,223	17,305	8,917	1,632,058	64,774	1,872,891
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

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	463,331	7,815	58,915	16,826	174,553	180,238	26,288	475	25,912	13,568	10,993
01.00*	9,029	334	652	152	2,255	816	440	1,321	556	2,492	43
02.00*	16,715	1,010	32,387	14,669	23,875	27,518	7,034	7	31,151	5,768	247
03.00*	109,881	2,168	64,938	18,633	22,352	50,053	17,912	147	49,297	5,707	6,398
04.00*	342,847	1,115	42,244	7,804	15,463	28,429	5,589	46	18,378	2,414	1,164
05.00*	145,611	5,072	60,033	43,623	29,237	78,448	9,840	2,336	31,639	3,673	3,749
06.00*	52,142	5,609	15,176	4,026	23,955	24,676	11,133	21	12,177	1,620	1,300
07.00*	56,563	1,375	10,992	7,035	27,306	20,051	6,998	1,028	20,218	2,791	2,597
08.00*	525,196	9	5,821	1,262	16,797	9,502	3,624	1,263	5,007	14,769	69
09.00*	52,034	-	118,706	2,099	13,084	31,963	1,548	600	1,545	1,374	309
10.00*	98,099	1,921	203,921	40,546	60,985	108,431	15,045	3,599	21,474	4,498	939
10.25	76,250	-	67,084	3,562	28,646	52,662	20,342	-	3,345	0	-
10.50	1,760	-	25,520	42	25,128	10,442	142	-	185	84	1
10.75	22,933	21,670	66,282	1,409	10,647	28,544	331	-	5,056	926	-
11.00	271,143	15,000	41,452	60	75,248	114,275	2,331	-	353	15,649	-
11.25	61,037	-	6,444	3,753	6,494	196,547	3,236	-	242	18	727
11.50	128,832	-	18,864	2,167	7,915	59,722	234	-	50,433	658	47
11.75	109,334	-	13,056	5,582	5,972	57,853	14	725	9	0	2,978
12.00	214,593	5,708	16,131	26,401	4,966	31,125	2,821	-	156,251	1,473	342
12.25	42,343	-	48,374	72,417	27,284	111,731	5,049	5	1,473	2,503	176
12.50	94,396	-	33,870	201,108	18,642	87,368	565	325	2,564	536	38
12.75	146,868	2	56,991	36,643	13,554	107,821	10,761	-	17,861	189	20,043
13.00	237,162	33	9,217	15,859	10,872	46,520	2,122	-	9,141	3,224	312
13.25	106,930	557	7,453	6,431	54,989	146,875	3,271	5	7,787	2,273	1,776
13.50	18,907	594	33,283	11,377	12,728	162,080	2,875	-	55,499	1,949	947
13.75	46,450	113	36,514	14,887	26,468	37,879	4,081	-	7,965	1,764	1,223
14.00	145,712	14	34,595	17,307	23,728	29,058	2,180	-	5,581	1,949	590
14.25	33,558	290	26,919	13,518	19,892	41,130	2,102	48	19,363	1,914	15,791
14.50	56,798	557	20,533	12,813	13,615	34,496	9,376	-	21,125	4,651	822
14.75	74,637	402	11,758	3,354	15,452	16,282	3,531	20	12,180	1,644	474
15.00	87,258	233	13,388	25,388	20,631	25,953	3,587	12,107	11,520	1,302	286
15.25	125,469	1,221	23,968	39,204	22,992	54,321	4,466	2	14,653	3,627	240
15.50	60,444	339	20,828	5,449	8,002	23,466	3,809	-	9,005	6,548	422
15.75	69,636	1,138	23,498	4,519	19,092	36,974	14,462	-	9,372	19,568	149
16.00	132,094	240	14,738	13,943	26,848	28,320	8,022	5	7,700	3,547	169
16.25	106,329	3,213	32,769	6,117	40,395	28,167	4,575	-	7,888	1,667	884
16.50	127,943	1,318	16,523	13,036	45,704	85,582	13,221	20	28,091	8,236	1,139
16.75	63,615	828	7,867	8,634	27,618	35,516	9,732	-	17,862	2,989	762
17.00	95,472	433	29,398	4,226	19,399	37,404	7,757	82	24,786	4,723	923
17.25	57,342	324	5,406	4,447	11,528	44,573	5,904	-	14,543	4,813	171
17.50	402,180	1,080	77,524	22,374	55,325	68,559	6,342	-	15,634	14,422	1,618
17.75	68,830	415	4,490	12,432	7,062	46,790	3,100	251	5,567	4,373	538
18.00	57,328	2,622	15,084	1,804	12,662	44,190	3,240	31	11,401	3,228	162
18.25	36,041	1,090	4,993	3,763	12,222	17,550	2,755	119	2,282	3,355	391
18.50	23,813	1,092	4,495	1,418	8,912	23,731	4,121	5	9,263	1,315	640
18.75	46,969	4,166	11,120	1,328	4,395	16,823	3,669	28	3,459	1,596	192
19.00	23,551	2,585	6,694	2,215	9,832	18,952	2,000	73	5,136	1,898	288
19.25	52,984	5,632	3,389	1,718	3,786	23,795	6,860	64	2,901	2,459	294
19.50	134,606	13,991	3,833	1,658	3,037	12,856	3,765	112	4,173	1,576	379
19.75	13,050	2,714	10,822	1,080	12,161	7,646	5,751	463	10,113	1,502	239
20.00	17,631	362	5,734	1,239	7,783	2,749	3,117	162	2,786	828	401
20.25	12,479	2,748	11,921	1,300	4,185	13,818	1,191	6	3,052	923	175
20.50	14,043	337	3,971	737	3,087	5,028	2,560	-	4,698	1,075	256
20.75	11,231	320	7,967	165	29,389	6,551	1,986	-	2,183	5,675	180
21.00	13,975	420	5,175	1,450	7,740	4,270	3,276	-	2,910	1,505	137
21.25	6,417	1,337	7,622	415	5,028	7,754	2,871	-	3,794	779	2,190
21.50	37,498	662	3,607	479	20,018	1,590	3,636	-	1,947	642	700
21.75	7,084	2,482	1,377	586	4,453	17,413	937	20	9,551	1,196	299
22.00	27,181	3,590	3,306	1,150	2,475	10,881	929	1	2,860	504	286
22.25	9,660	7,113	4,354	586	1,802	3,571	1,789	100	2,045	374	420
22.50	18,673	2,050	2,714	636	4,094	1,713	1,573	668	1,632	306	1,693
22.75	10,301	4,930	2,234	456	811	1,401	825	-	851	436	163
23.00	11,847	541	2,592	746	1,987	6,790	1,230	-	979	951	175
23.25	3,982	2,164	2,374	2,399	18,162	9,432	1,817	24	3,154	905	191
23.50	546,413	581	3,347	363	1,744	1,738	1,238	14	4,060	406	119
23.75	2,908	249	3,406	3,639	1,254	6,076	1,203	-	1,034	582	272
24.00	6,121	42	8,949	5,164	609	427	870	40	764	664	139
24.25	1,937	1,033	3,945	7,882	2,381	1,896	1,832	-	1,717	489	475
24.50	900	134	808	255	1,607	1,012	801	-	1,182	349	230
24.75	875	313	2,223	194	954	1,974	559	-	796	394	207
25.00 & over	270,218	42,211	15,051	2,504	60,151	54,859	11,435	14	18,703	3,448	1,794
Total	6,577,714	189,658	1,621,828	812,457	1,363,419	2,774,645	343,627	26,386	879,811	215,255	94,483

*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 December, 2024

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin					95.00	99.99	Total	Rate of Int./Return
					75.00	80.00	85.00	90.00					
54,286	4,772	7,553	7,107	2,019	3,080	4,831	1,927	1,444	961	6,989	1,073,883	00.00	
41	46	27	17	21	12	601	8	10	71	0	18,945	01.00*	
4,239	1,717	1,529	2,588	234	15	2,174	594	34	-	519	174,021	02.00*	
1,091	1,235	2,948	1,252	80	229	330	367	163	205	376	355,762	03.00*	
263	1,143	695	1,036	86	314	370	85	417	264	467	470,632	04.00*	
974	2,263	4,375	804	131	169	364	555	240	129	362	423,625	05.00*	
2,478	34	319	1,140	40	86	418	287	188	432	204	157,461	06.00*	
1,762	668	1,943	577	641	229	240	95	743	105	189	164,146	07.00*	
-	2,922	231	191	261	115	189	122	-	-	548	587,902	08.00*	
55	195	550	1	23	-	87	46	48	260	559	225,087	09.00*	
4,145	722	5,021	7,054	2,113	655	88	212	283	453	159	580,363	10.00*	
0	802	4	1	1	7	2	1	0	-	0	252,709	10.25	
1	19	8	1	5	15	3	6	1	5	1	63,370	10.50	
7	4,684	-	700	3	1	-	1	-	0	0	163,193	10.75	
6	14,989	34,780	7	3,013	17	14	16	14	-	-	588,367	11.00	
1,067	24	6	1	2	1	9	-	1	1	0	279,609	11.25	
2,309	12	1,005	-	608	6	6	4	2	53	1	272,876	11.50	
353	6,531	-	566	1	11	-	1	71	800	0	203,856	11.75	
1,458	500	304	1,713	481	424	85	255	273	130	490	465,924	12.00	
382	0	339	11,081	222	4	4	335	123	7	407	324,360	12.25	
1,580	815	667	24	576	214	7	203	2	-	130	443,627	12.50	
1,008	8	8,637	155	813	2	252	286	1	42	14	421,950	12.75	
3,350	806	847	268	558	65	2	254	711	0	267	341,590	13.00	
594	322	178	317	324	528	581	49	551	494	1,539	343,823	13.25	
885	190	1,039	498	448	260	92	10	263	401	254	304,578	13.50	
1,867	655	35	298	111	24	123	484	428	395	350	182,113	13.75	
8,872	11	633	7,542	6	634	679	455	559	207	165	280,478	14.00	
663	491	112	269	67	296	360	702	217	532	325	178,556	14.25	
888	1,266	241	1,667	1,058	431	94	116	271	133	461	181,410	14.50	
859	27	83	884	31	67	704	117	238	232	565	143,543	14.75	
310	791	891	395	252	386	87	207	700	70	515	206,258	15.00	
1,144	2,342	490	726	656	315	2,292	153	459	189	80	299,009	15.25	
4,174	709	533	3,619	423	375	91	40	118	207	647	149,249	15.50	
550	962	493	1,123	370	277	565	77	222	137	421	203,606	15.75	
2,148	248	333	426	504	648	762	360	528	153	193	241,931	16.00	
2,095	136	1,224	2,275	165	830	234	369	487	437	105	240,361	16.25	
2,937	1,965	3,247	1,328	767	601	1,007	517	314	843	437	354,776	16.50	
2,005	619	2,447	864	787	90	134	708	50	495	334	183,957	16.75	
2,057	1,391	1,836	4,997	145	339	586	24	502	396	393	237,269	17.00	
1,855	1,198	1,261	559	253	575	158	303	177	202	430	156,421	17.25	
53,999	716	1,036	2,317	269	253	319	536	270	258	259	725,290	17.50	
1,233	406	725	297	610	926	160	86	146	352	38	158,828	17.75	
385	1,249	526	133	255	22	233	144	491	943	130	156,261	18.00	
1,183	2,994	138	234	141	441	566	97	149	85	89	90,676	18.25	
5,010	398	2,654	419	75	91	168	146	241	54	84	88,143	18.50	
818	229	219	468	339	235	114	234	241	86	453	97,181	18.75	
279	87	835	631	418	193	88	144	125	136	75	76,235	19.00	
896	361	363	130	171	231	108	27	118	10	23	106,323	19.25	
418	196	1,723	157	137	147	179	105	30	9	43	183,130	19.50	
631	199	186	178	177	100	145	70	98	26	170	67,518	19.75	
565	274	304	80	200	48	47	143	162	23	55	44,691	20.00	
691	551	148	210	188	75	60	129	195	82	157	54,283	20.25	
190	87	706	654	80	90	55	27	10	73	113	37,876	20.50	
902	350	198	256	262	136	84	117	68	80	36	68,138	20.75	
12,059	183	193	207	160	165	43	988	37	56	49	54,999	21.00	
1,079	139	1,425	289	52	32	90	115	14	20	11	41,473	21.25	
3,286	244	437	759	190	119	48	65	1	99	2	76,028	21.50	
1,832	114	119	670	58	41	23	3	8	27	7	48,299	21.75	
558	99	211	102	149	25	20	149	8	32	14	54,531	22.00	
353	778	460	42	30	132	70	181	206	128	4	34,197	22.25	
100	517	80	115	1,423	52	5	15	79	28	8	38,172	22.50	
218	207	186	312	427	58	55	32	40	11	13	23,969	22.75	
179	154	106	150	47	169	48	38	23	34	1	28,788	23.00	
339	161	167	119	51	115	57	61	22	49	18	45,762	23.25	
335	285	364	38	49	24	99	12	17	37	1	561,286	23.50	
329	153	1,215	163	79	87	43	21	90	19	0	22,823	23.75	
265	95	128	152	34	56	69	36	8	16	42	24,691	24.00	
389	232	320	189	155	609	54	99	28	32	81	25,775	24.25	
206	78	176	163	41	322	9	46	31	5	14	8,369	24.50	
313	195	268	242	86	123	99	28	44	40	162	10,091	24.75	
3,037	1,566	1,826	1,150	865	594	400	229	524	636	53	491,266	25.00 & over	
206,836	71,523	104,310	75,098	25,521	18,056	22,177	14,474	14,378	12,928	21,101	15,485,684	Total	

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	3,209,354	1,085,991	339,864	70,467	5,220	5,625	40,340	5,415,631	3,594,778	6,577,714
05.00	47,606	91,945	1,800	3,604	1	6	2,067	94,103	51,474	189,658
10.00	78,054	140,869	7,070	11,689	379	1,851	12,455	1,467,419	97,958	1,621,828
15.00	21,473	199,227	4,839	17,035	63	274	5,041	595,921	31,416	812,457
20.00	343,574	242,397	29,686	21,310	447	3,192	13,124	1,096,520	386,831	1,363,419
25.00	87,869	325,968	5,660	28,975	1,027	8,421	20,994	2,411,280	115,550	2,774,645
30.00	55,237	78,955	3,956	7,150	119	687	5,896	256,834	65,208	343,627
33.33	138	3,473	9	14	1	463	312	22,437	460	26,386
35.00	53,171	121,877	2,649	5,262	1,152	7,434	17,378	745,239	74,350	879,811
40.00	32,721	30,368	930	1,698	95	2,070	3,068	181,119	36,814	215,255
45.00	4,350	17,771	437	1,027	379	2,001	533	73,685	5,699	94,483
50.00	61,849	78,206	1,017	1,445	111	1,201	1,295	125,985	64,272	206,836
55.00	5,610	9,762	665	897	25	314	302	60,550	6,602	71,523
60.00	4,352	12,584	432	771	33	143	557	90,813	5,374	104,310
65.00	4,203	7,998	398	673	22	93	570	66,334	5,193	75,098
70.00	2,161	5,675	209	429	40	206	403	19,212	2,813	25,521
75.00	1,866	3,688	138	449	18	75	343	13,844	2,365	18,056
80.00	1,547	3,436	135	180	8	23	495	18,539	2,185	22,177
85.00	1,312	2,285	104	183	3	11	551	11,995	1,970	14,474
90.00	1,419	2,426	88	74	7	14	488	11,864	2,002	14,378
95.00	1,692	1,660	196	179	10	9	582	11,080	2,480	12,928
99.99	888	1,033	96	13	11	1	999	20,054	1,994	21,101
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks*

As on 31st December, 2024

(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	102,318	35,505	25	83	-	-	102,343	35,588
05.00	-	-	13	4	-	-	13	4
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	11,084	7,713	278	544	-	-	11,362	8,256
25.00	11,740	16,715	2,513	2,703	-	-	14,253	19,419
35.00	1,340	2,832	9,037	6,197	-	-	10,377	9,030
45.00	12,074	1,464	-	-	-	-	12,074	1,464
55.00	49,342	26,804	-	-	-	-	49,342	26,804
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	755	654	-	-	755	654
99.99	-	-	-	-	-	-	-	-
Total	187,898	91,034.1	12,622	10,188.5	-	-	200,520	101,222.6
Weighted Average		22.58		32.05		-		23.54
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	99	6,420	-	-	99	6,420
05.00	1	19,997	89	7,114	-	-	90	27,111
10.00	2	1,233	84	14,168	-	-	86	15,400
15.00	1	14,205	2	235	-	-	3	14,439
20.00	-	-	901	14,703	-	-	901	14,703
25.00	3	816	119	85,846	-	-	122	86,663
35.00	8	1,040	61	11,854	-	-	69	12,893
45.00	3	15,286	18	3,041	-	-	21	18,327
55.00	1	250	12	6,346	-	-	13	6,596
65.00	2	10,384	4	3,082	-	-	6	13,466
75.00	-	-	1	20	-	-	1	20
85.00	-	-	-	-	-	-	-	-
95.00	1	25	-	-	-	-	1	25
99.99	2	186	-	-	-	-	2	186
Total	24	63,421.1	1,390	152,827.7	-	-	1,414	216,248.8
Weighted Average		27.95		23.89		-		25.08
Securities Shares and Other Financial Instruments - To Others								
00.00	4	100,133	30	60,137	-	-	34	160,270
05.00	-	-	21	19	-	-	21	19
10.00	8	15,106	8	12,535	-	-	16	27,641
15.00	-	-	3	697	-	-	3	697
20.00	2	754	100	56,039	-	-	102	56,793
25.00	11	57,326	31	50,333	-	-	42	107,659
35.00	8	720	93	163,272	-	-	101	163,992
45.00	3	1,219	9	35,007	-	-	12	36,226
55.00	2	12	5	18,850	-	-	7	18,862
65.00	-	-	7	41,948	-	-	7	41,948
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	1	-	-	1	1
99.99	-	-	6	27	-	-	6	27
Total	38	175,268.6	314	438,866.4	-	-	352	614,135.0
Weighted Average		9.55		30.18		-		24.29
Merchandise - Food Items								
00.00	37	105,007	8,510	555,294	-	-	8,547	660,301
05.00	-	-	1,021	7,612	-	-	1,021	7,612
10.00	8	1,081	756	66,528	-	-	764	67,609
15.00	32	1,536	1,106	37,697	-	-	1,138	39,233
20.00	289	8,348	1,058	97,978	-	-	1,347	106,326
25.00	470	58,362	1,506	39,850	-	-	1,976	98,212
35.00	65	3,639	2,369	75,022	-	-	2,434	78,661
45.00	27	271	73	10,652	-	-	100	10,923
55.00	126	64,527	94	11,803	-	-	220	76,330
65.00	1	650	183	11,747	-	-	184	12,397
75.00	1	27	34	907	-	-	35	934
85.00	4	267	83	1,425	-	-	87	1,692
95.00	6	150	33	857	-	-	39	1,007
99.99	6	256	52	1,212	-	-	58	1,468
Total	1,072	244,120.9	16,878	918,585.1	-	-	17,950	1,162,706.0
Weighted Average		20.94		9.66		-		12.03

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks*

As on 31st December, 2024

(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	146	11,060	3,720	273,274	1	706	3,867	285,040
05.00	-	-	856	6,798	-	-	856	6,798
10.00	49	1,869	1,070	170,921	-	-	1,119	172,791
15.00	31	128	310	22,493	-	-	341	22,620
20.00	307	9,129	430	48,651	-	-	737	57,780
25.00	15,468	125,258	755	73,694	-	-	16,223	198,952
35.00	49	2,984	940	56,473	-	-	989	59,456
45.00	54	411	80	20,199	-	-	134	20,610
55.00	394	5,798	101	12,214	-	-	495	18,012
65.00	1	124	69	6,765	-	-	70	6,888
75.00	-	-	12	1,846	-	-	12	1,846
85.00	1	250	13	861	-	-	14	1,111
95.00	9	939	48	856	-	-	57	1,795
99.99	11	330	50	3,694	-	-	61	4,024
Total	16,520	158,278.7	8,454	698,740.1	1	706.5	24,975	857,725.3
Weighted Average		24.54		13.37		-		15.42
Merchandise - Finished/Manufactured Goods								
00.00	108	4,083	3,663	277,633	5	330	3,776	282,046
05.00	-	-	344	11,958	-	-	344	11,958
10.00	37	942	1,168	114,192	-	-	1,205	115,134
15.00	35	2,505	1,096	114,141	-	-	1,131	116,646
20.00	555	6,819	2,230	296,778	-	-	2,785	303,597
25.00	1,246	105,613	2,998	280,949	-	-	4,244	386,562
35.00	64	5,003	5,880	246,987	-	-	5,944	251,991
45.00	76	1,323	383	27,136	-	-	459	28,459
55.00	275	12,521	153	25,226	-	-	428	37,748
65.00	6	2,202	127	32,318	-	-	133	34,520
75.00	5	360	100	8,609	-	-	105	8,969
85.00	9	1,909	186	3,645	-	-	195	5,554
95.00	12	1,506	226	4,178	-	-	238	5,684
99.99	50	720	86	4,506	-	-	136	5,227
Total	2,478	145,505.8	18,640	1,448,258.0	5	329.9	21,123	1,594,093.7
Weighted Average		28.81		21.09		-		21.79
Fixed Assets Including Machinery								
00.00	9,772	83,429	91,606	279,736	41	116	101,419	363,281
05.00	1	1	3,325	10,516	-	-	3,326	10,517
10.00	448	2,470	62,308	365,526	6	5	62,762	368,001
15.00	9,906	34,197	6,234	266,580	-	-	16,140	300,777
20.00	10,642	46,732	18,839	245,518	2	1	29,483	292,251
25.00	6,117	151,608	40,595	905,080	2	993	46,714	1,057,681
35.00	36,273	23,548	40,583	170,398	-	-	76,856	193,946
45.00	11,175	6,308	10,790	55,342	-	-	21,965	61,650
55.00	3,311	6,531	9,727	28,459	-	-	13,038	34,990
65.00	157	913	7,837	29,908	-	-	7,994	30,821
75.00	70	563	3,486	11,208	-	-	3,556	11,771
85.00	55	1,182	2,588	12,473	-	-	2,643	13,655
95.00	87	2,752	1,700	2,023	-	-	1,787	4,775
99.99	72	1,480	431	827	-	-	503	2,307
Total	88,086	361,714.6	300,049	2,383,593.8	51	1,114.1	388,186	2,746,422.5
Weighted Average		19.88		20.38		22.34		20.32
Real Estate - Land								
00.00	2,328	55,451	3,126	72,745	-	-	5,454	128,196
05.00	-	-	218	2,408	-	-	218	2,408
10.00	23	296	3,685	88,272	-	-	3,708	88,569
15.00	449	976	4,511	157,287	-	-	4,960	158,264
20.00	153	5,849	4,320	104,426	-	-	4,473	110,276
25.00	4,275	57,665	6,886	284,849	2	476	11,163	342,990
35.00	828	7,067	17,698	96,652	2	40	18,528	103,759
45.00	1,131	4,203	1,900	33,469	-	-	3,031	37,672
55.00	341	10,040	3,880	11,158	-	-	4,221	21,197
65.00	40	81	702	3,231	-	-	742	3,312
75.00	52	142	287	4,583	-	-	339	4,725
85.00	53	172	248	2,802	-	-	301	2,974
95.00	48	277	529	2,672	-	-	577	2,949
99.99	16	107	210	1,825	-	-	226	1,932
Total	9,737	142,326.5	48,200	866,378.5	4	516.0	57,941	1,009,221.0
Weighted Average		17.82		21.60		25.78		21.07

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks*

As on 31st December, 2024

(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	47,881	120,706	21,893	279,193	34	215	69,808	400,114
05.00	14	78	1,723	15,014	-	-	1,737	15,092
10.00	117	587	13,990	188,973	-	-	14,107	189,560
15.00	75	837	5,712	67,667	2	15	5,789	68,519
20.00	561	12,804	8,146	151,062	8	47	8,715	163,914
25.00	1,701	58,972	8,062	145,098	4	1,284	9,767	205,355
35.00	393	10,114	11,598	103,608	-	-	11,991	113,722
45.00	246	4,065	2,247	37,927	-	-	2,493	41,992
55.00	1,399	8,291	1,002	11,223	-	-	2,401	19,514
65.00	131	694	844	12,187	-	-	975	12,881
75.00	177	3,155	729	9,521	-	-	906	12,676
85.00	196	3,463	536	5,407	-	-	732	8,870
95.00	247	3,927	532	4,290	-	-	779	8,217
99.99	159	1,649	321	2,857	-	-	480	4,506
Total	53,297	229,341.9	77,335	1,034,027.8	48	1,561.6	130,680	1,264,931.3
Weighted Average		16.24		17.13		21.31		16.98
Against Fixed Deposits								
00.00	27	544	10,386	351,574	-	-	10,413	352,119
05.00	-	-	169	18,082	-	-	169	18,082
10.00	74	1,582	3,723	227,359	-	-	3,797	228,940
15.00	5	934	183	50,142	-	-	188	51,076
20.00	31	2,201	587	51,989	-	-	618	54,190
25.00	112	59,028	4,287	26,717	-	-	4,399	85,746
35.00	4	39	2,627	31,110	-	-	2,631	31,150
45.00	18	118	405	29,539	-	-	423	29,657
55.00	19	805	149	2,073	-	-	168	2,878
65.00	7	5	82	3,757	-	-	89	3,761
75.00	1	206	94	731	-	-	95	937
85.00	2	1	56	243	-	-	58	243
95.00	6	249	66	463	-	-	72	712
99.99	124	34	31	287	-	-	155	321
Total	430	65,746.1	22,845	794,066.3	-	-	23,275	859,812.5
Weighted Average		24.92		9.49		-		10.67
Against Insurance Policies								
00.00	-	-	4	1	-	-	4	1
05.00	-	-	3	3	-	-	3	3
10.00	-	-	1	3	-	-	1	3
15.00	-	-	-	-	-	-	-	-
20.00	-	-	2	3	-	-	2	3
25.00	-	-	22	227	-	-	22	227
35.00	-	-	5	16	-	-	5	16
45.00	-	-	1	1	-	-	1	1
55.00	-	-	10	147	-	-	10	147
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	-	-	48	401.6	-	-	48	401.6
Weighted Average		-		36.05		-		36.05
Other Secured Advances								
00.00	101	6,685	69,587	800,241	25	362,124	69,713	1,169,049
05.00	-	-	41,836	90,053	-	-	41,836	90,053
10.00	1	0	6,445	347,951	1	228	6,447	348,180
15.00	5	350	393	39,832	-	-	398	40,182
20.00	8	2,270	1,342	63,803	-	-	1,350	66,074
25.00	353	56,545	1,809	127,757	2	727	2,164	185,030
35.00	4	305	6,748	230,902	-	-	6,752	231,208
45.00	3	6	279	22,750	-	-	282	22,756
55.00	38	3,203	111	12,052	-	-	149	15,255
65.00	2	1	76	19,379	-	-	78	19,380
75.00	1	8	23	1,611	-	-	24	1,618
85.00	1	1	28	2,398	-	-	29	2,398
95.00	1	1	28	1,324	-	-	29	1,325
99.99	1	50	100	1,048	-	-	101	1,098
Total	519	69,424.6	128,805	1,761,102.6	28	363,079.5	129,352	2,193,606.7
Weighted Average		23.62		11.56		0.06		10.03

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks*
As on 31st December, 2024

(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	282,883	819,446	51,520	1,569,468	103	47,312	334,506	2,436,226
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	282,883	819,445.9	51,520	1,569,467.6	103	47,312.0	334,506	2,436,225.5
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	451,259	52,674	2,151,298	235,362	5	0	2,602,562	288,037
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	451,259	52,673.9	2,151,298	235,362.5	5	0.4	2,602,562	288,036.7
Weighted Average		-		-		-		-
Grand Total	1,094,241	2,618,303	2,838,398	12,311,867	245	414,620	3,932,884	15,344,789
Weighted Average		13.53		14.53		0.22		13.97

Note:- *Commercial banks refer to scheduled banks, excluding specialized banks.

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**
<u>Conventional Banking</u>										
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)
2024	Sep	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
		(15.98)	(17.89)	(15.39)	(14.73)	(13.53)	(15.76)	(18.02)	(33.69)	(16.15)
	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
		(15.38)	(11.41)	(12.29)	(12.06)	(12.58)	(12.54)	(15.74)	(29.97)	(13.53)
<u>Islamic Banking</u>										
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)
2024	Sep	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
		-	(18.56)	(14.84)	(17.14)	(14.77)	(15.45)	(17.07)	(32.01)	(15.96)
	Dec	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
		-	(10.99)	(10.83)	(12.77)	(11.82)	(15.53)	(12.23)	(27.05)	(12.11)
<u>Overall Banking</u>										
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)
	Sep	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
		(15.98)	(17.91)	(15.21)	(15.63)	(13.91)	(15.71)	(17.79)	(33.48)	(16.09)
2024	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
		(15.38)	(11.39)	(11.75)	(12.30)	(12.31)	(13.41)	(14.72)	(29.61)	(13.08)

* 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-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	8,804	910,255	8,698	902,757	9,321	1,064,642
1.1. Export finance schemes	4,868	661,858	4,377	640,207	4,837	737,888
1.2. Others	3,936	248,397	4,321	262,550	4,484	326,754
2. Import financing	8,965	691,328	8,809	596,490	8,356	624,302
3. Government self employment schemes	47,596	51,876	52,357	59,187	52,722	70,383
4. Working capital/short term	2,551,011	5,091,442	2,567,344	4,904,856	2,937,808	7,687,525
4.1. Small Loans	861,946	407,348	942,759	358,682	1,470,249	445,433
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)	588	17,284	589	13,577	591	13,139
4.4. Others	1,688,161	3,634,333	1,623,666	3,393,293	1,466,674	6,039,376
4.5. Commodity Operations Financing	316	1,032,476	330	1,139,304	294	1,189,578
5. Fixed investment/long term	1,386,619	5,232,569	1,471,175	5,410,734	1,549,581	6,038,831
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,131	610,390	22,442	552,527	12,672	499,010
5.2. Financing Power Plants Using Renewable Energy	2,402	88,478	2,838	95,738	2,828	93,114
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	61	1,029	52	976	52	861
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	817	3,253	1,032	4,346	1,018	4,644
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	137	3,060	174	4,420	186	4,920
5.6. Small Loans	362,704	255,141	400,038	273,456	416,516	302,147
5.7. Others	878,470	3,531,409	916,712	3,677,360	983,098	4,328,421
5.8. Financing for Construction Purposes	115,417	659,530	118,733	686,991	123,085	691,955
5.9. SME Asaan Finance (SAAF) Scheme	4,068	18,630	8,732	34,784	9,743	34,183
5.10 Machinery	412	61,649	422	80,134	383	79,575
Total	4,002,995	11,977,469	4,108,383	11,874,024	4,557,788	15,485,684

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	6,617	658,087	6,661	675,835	7,082	778,320
1.1. Export finance schemes	2,939	429,309	2,669	435,325	3,016	483,572
1.2. Others	3,678	228,778	3,992	240,510	4,066	294,748
2. Import financing	8,060	639,402	8,167	562,958	7,714	586,023
3. Government self employment schemes	47,419	50,963	51,456	57,083	51,710	68,231
4. Working capital/short term	2,340,252	3,557,120	2,266,406	3,394,062	2,643,530	5,551,239
4.1. Small Loans	673,046	309,109	662,887	264,566	1,201,001	357,950
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected /	-	-	-	-	-	-
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)	518	13,454	584	13,566	587	13,129
4.4. Others	1,666,518	2,556,612	1,602,746	2,488,931	1,441,729	4,232,940
4.5. Commodity Operations Financing	170	677,944	189	626,998	213	947,220
5. Fixed investment/long term	1,133,966	3,708,065	1,223,215	3,829,818	1,293,127	4,342,738
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,196	437,520	19,333	393,307	9,636	344,778
5.2. Financing Power Plants Using Renewable Energy	1,841	55,794	2,158	61,588	2,151	59,772
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	27	596	29	654	29	575
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	803	3,071	1,004	4,071	989	4,370
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	116	1,583	132	1,920	142	2,326
5.6. Small Loans	284,510	168,862	322,512	176,673	337,861	185,317
5.7. Others	736,816	2,567,541	782,129	2,691,376	842,556	3,247,618
5.8. Financing for Construction Purposes	86,731	412,827	88,790	426,284	92,510	424,162
5.9. SME Asaan Finance (SAAF) Scheme	3,618	15,886	6,816	27,951	6,989	27,131
5.10 Machinery	308	44,386	312	45,994	264	46,689
Total	3,536,314	8,613,637	3,555,905	8,519,756	4,003,163	11,326,551

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,187	252,168	2,037	226,922	2,239	286,322
1.1. Export finance schemes	1,929	232,549	1,708	204,882	1,821	254,316
1.2. Others	258	19,619	329	22,041	418	32,006
2. Import financing	905	51,926	642	33,532	642	38,279
3. Government self employment schemes	177	913	901	2,105	1,012	2,153
4. Working capital/short term	210,759	1,534,322	300,938	1,510,794	294,278	2,136,286
4.1. Small Loans	188,900	98,239	279,872	94,115	269,248	87,483
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)	70	3,830	5	11	4	10
4.4. Others	21,643	1,077,721	20,920	904,361	24,945	1,806,435
4.5. Commodity Operations Financing	146	354,532	141	512,306	81	242,358
5. Fixed investment/long term	252,653	1,524,504	247,960	1,580,915	256,454	1,696,093
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,935	172,870	3,109	159,220	3,036	154,231
5.2. Financing Power Plants Using Renewable Energy	561	32,684	680	34,150	677	33,343
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	34	433	23	322	23	286
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	14	182	28	275	29	274
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	21	1,478	42	2,500	44	2,595
5.6. Small Loans	78,194	86,279	77,526	96,783	78,655	116,830
5.7. Others	141,654	963,847	134,583	985,984	140,542	1,080,803
5.8. Financing for Construction Purposes	28,686	246,703	29,943	260,707	30,575	267,793
5.9. SME Asaan Finance (SAAF) Scheme	450	2,765	1,916	6,834	2,754	7,052
5.10 Machinery	104	17,263	110	34,140	119	32,886
Total	466,681	3,363,832	552,478	3,354,269	554,625	4,159,133

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 31st December, 2024

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	1,132	49,017	45	1,852	25	1,158	8,119	1,012,615	9,321	1,064,642
1.1. Export finance schemes	765	32,718	12	1,523	11	238	4,049	703,409	4,837	737,888
1.2. Others	367	16,299	33	329	14	921	4,070	309,205	4,484	326,754
2. Import financing	620	24,679	123	902	2	27	7,611	598,694	8,356	624,302
3. Government self employment schemes	48,440	57,157	3,079	4,110	4	16	1,199	9,100	52,722	70,383
4. Working capital/short term	2,664,794	1,072,251	225,701	59,247	2,754	9,264	44,559	6,546,763	2,937,808	7,687,525
4.1. Small Loans	1,333,597	234,562	126,821	13,432	2,355	4,656	7,476	192,782	1,470,249	445,433
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)	61	292	78	48	-	-	452	12,799	591	13,139
4.4. Others	1,331,071	835,781	98,802	45,767	399	4,608	36,402	5,153,220	1,466,674	6,039,376
4.5. Commodity Operations Financing	65	1,616	-	-	-	-	229	1,187,962	294	1,189,578
5. Fixed investment/long term	1,305,460	1,264,488	171,430	107,414	6,386	23,646	66,305	4,643,283	1,549,581	6,038,831
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	1,973	29,038	14	43	1	-	10,684	469,929	12,672	499,010
5.2. Financing Power Plants Using Renewable Energy	592	1,439	36	77	10	294	2,190	91,304	2,828	93,114
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	82	-	-	-	-	47	779	52	861
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	231	1,159	587	424	2	26	198	3,035	1,018	4,644
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	52	837	-	-	1	29	133	4,054	186	4,920
5.6. Small Loans	345,113	185,090	64,789	17,912	618	1,520	5,996	97,625	416,516	302,147
5.7. Others	838,559	571,446	98,074	50,398	3,254	1,869	43,211	3,704,707	983,098	4,328,421
5.8. Financing for Construction Purposes	111,533	450,423	7,680	37,648	2,500	19,908	1,372	183,976	123,085	691,955
5.9. SME Assan Finance (SAAF) Scheme	7,370	24,943	249	908	-	-	2,124	8,332	9,743	34,183
5.10 Machinery	32	30	1	4	-	-	350	79,541	383	79,575
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684