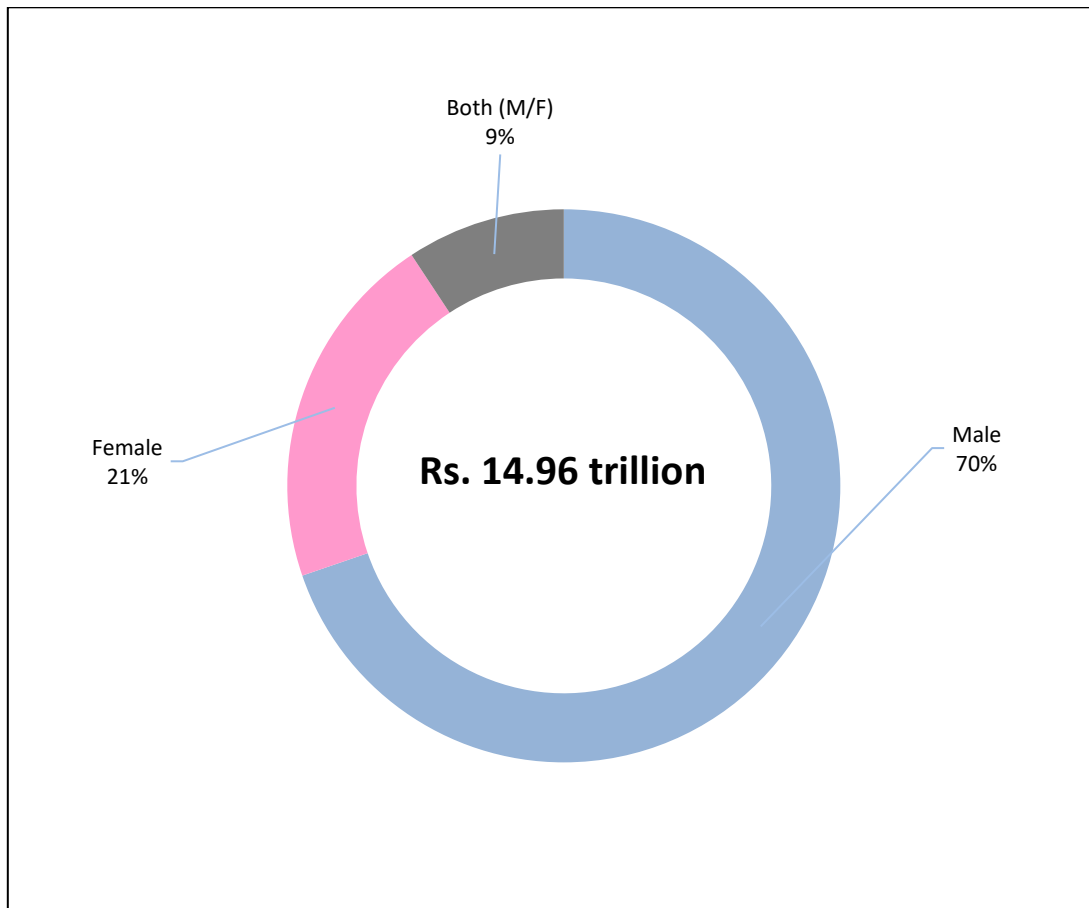




Statistics on Scheduled Banks, MFBs and DFIs in Pakistan December 2024

Scheduled Banks' Personal Deposits – by Gender (share)



Statistics and Data Services Department

Preface

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

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. This publication does not cover branches in EPZs. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. SDSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

Gender segregated quarterly data on deposits and advances has been included in this publication since December, 2023. This data is useful for developing supportive regulatory policies that can assist the acceleration of financial inclusion in Pakistan. It is also helpful for measuring financial inclusion gaps. Further, the deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on Assets and Liabilities and Profit and Loss accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication.

The content of this publication is for information purposes only and should not be construed as legal, tax, investment, financial or other advice. State Bank of Pakistan shall not be responsible for any liability arising out of any action taken or not taken, based on the contents of this publication.

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring quality statistics dissemination.

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

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Contents

Introduction	v-vii
Explanatory Notes	viii-xiv
1: Scheduled Banks Assets & Liabilities and Profit & Loss.....	1
1.1 Assets and Liabilities	2-9
1.2 Profit and Loss Accounts	10-17
2: Scheduled Banks Deposits.....	18
2.1 Deposits Distributed by Type of Accounts.....	19-25
2.2 Deposits Distributed by Category of Deposit Holders and Type of Accounts	26-61
2.3 Deposits Distributed by Rate of Interest and Type of Accounts: Conventional Banking	62-69
2.4 Deposits Distributed by Rate of Return and Type of Accounts: Islamic Banking	70-75
2.5 Deposits Distributed by Rate of Interest/Return and Type of Accounts: Overall	76-84
2.6 Deposits Distributed by Size of Accounts and Category of Deposit Holders	85-87
2.7 Deposits Distributed by Type of Account and Debits/Credits to Deposits	88
3: Scheduled Banks Advances.....	89
3.1 Advances Classified by Securities.....	90-103
3.2 Advances Classified by Borrowers	104-124
3.3 Advances Classified by Rate of Return and Securities	125-128
3.4 Advances Classified by Rate of Return and Borrowers	129-135
3.5 Advances Classified by Size of Accounts and Borrowers.....	136-138
3.6 Advances Classified by Tenure/Maturity	139-142
3.7 Advances Classified by Nature	143-144
3.8 Advances Classified by Rate of Interest/Return and Rate of Margin.....	145-147
3.9 Advances Classified by Securities and Rate of Margin.....	148-151
3.10 Security and Nature wise Weighted Average Lending/Financing Rates	152
3.11 Advances Classified by Category of Financing	153-156
4: Scheduled Banks Bills Purchased & Discounted	157
4.1 Classification of Bills Purchased and Discounted	158-161
5: Scheduled Banks Investments	162
5.1 Classification of Investments in Securities and Shares	163-166
5.2 Classification of Investments in Securities/Shares and Term to Maturity.....	167-174
6: Regional Advances & Deposits	175
6.1 Province/Region wise Deposits by Categories	176-177
6.2 Province/Region wise Advances by Borrowers	178-179
7: Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks	180
7.1 Province/Region-wise Disbursement & Utilization	181

7.2 Province/Region-wise Advances by place of Disbursement & Utilization	182
7.3 Province/Region-wise Advances by Place of Utilization & Disbursement	183
8: Microfinance Banks.....	184
8.1 Assets and Liabilities	185-186
8.2 Profit and Loss Accounts	187-188
8.3 Deposits Distributed by Type of Accounts.....	189-190
8.4 Deposits Distributed by Category of Deposit Holders and Type of Accounts	191-199
8.5 Province/Region wise Deposits by Categories	200-201
8.6 Deposits Distributed by size of Account	202-203
8.7 Advances Classified by Securities.....	204-207
8.8 Advances Classified by Borrowers	208-213
8.9 Advances Classified by Rate of Interest.....	214-215
8.10 Province/Region wise Advances by borrowers	216-217
8.11 Advances Classified by Size of Accounts	218-219
8.12 Classification of Investments in Securities and Shares	220
9: Development Finance Institutions	221
9.1 Assets and Liabilities	222-223
9.2 Profit and Loss Accounts	224-225
9.3 Deposits Distributed by Type of Accounts.....	226-227
9.4 Deposits Distributed by Category of Deposit Holders and Type of Accounts	228-236
9.5 Province/Region wise Deposits by Categories	237-238
9.6 Deposits Distributed by size of Account	239-240
9.7 Advances Classified by Securities.....	241-244
9.8 Advances Classified by Borrowers	245-250
9.9 Advances Classified by Rate of Interest.....	251-252
9.10 Province/Region wise Advances by borrowers	253-254
9.11 Advances Classified by Size of Accounts	255-256
9.12 Classification of Investments in Securities and Shares	257
10: Appendices	258-267
11: List of Acronyms	268

Background

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

Standards and Classifications

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

Composition of Banking Groups

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

Scheduled Banks

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

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

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—
 - i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
 - ii. has a paid-up capital and reserves of an aggregate value which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards: Provided that in the case of a co-operative bank, an exception may be made by the Bank;
 - iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;

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

- b) direct the rescheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

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

Microfinance Banks

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

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

Development Finance Institutions (DFIs)

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

Public Sector Banks

Public sector banks are those banks incorporated in Pakistan where the majority of shares and capital are owned by the government, and their management is also controlled by the Government of Pakistan.

Commercial Banks

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

Specialized Banks

These banks are established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead of being chartered as a bank under the banking law.

Domestic Private Banks

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

Foreign Banks

Foreign banking company” means a resident financial corporation controlled by non-residents, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

Islamic Banking

Islamic Banking is known as a banking system based on the principles of Islamic Shariah SBP has issued dedicated policies for laying sound foundations for Islamic banking industry including licensing requirements, guidelines on Shariah compliance and other operational matters of Islamic Banking Institutions (IBIs). Under the existing regulatory framework, SBP allows three types of IBIs to operate in the country i.e. (i) full-fledged Islamic banks, (ii) Islamic banking subsidiary of conventional banks and (iii) standalone Islamic banking branches (IBBs) of conventional banks. Moreover, conventional banks having IBBs are allowed to open Islamic banking windows in their conventional branches and specific regulations for Islamic banking windows are in place. In addition to the above, SBP has also issued specific guidelines for Islamic Microfinance Business and for Development Finance Institutions (DFIs) to undertake Shariah compliant business and operations.

Scope of the Publication

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. i.e Scheduled banks, MFBs/DFIs. The data covered in publication is unaudited and does not included overseas/EPZs (Export processing zone) branches of reporting institutions.

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

Definitions of Assets and Liabilities

Currency

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

Transferable Deposits

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

Restricted Deposits

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

Other Deposits

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

Some examples of Other Deposits are

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

Debt Securities

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

Loans extended (Advances)/ Borrowings

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

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

1. Money at call

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

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

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

ii) Repurchase agreements (Liability Side)

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

3. Bills purchased and discounted

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

4. Other short-term advances and financial leases

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

Insurance Technical Reserves

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

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

Financial Derivatives and Employees Stock Options

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

Others Accounts Receivable

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

Other Accounts Payable

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

Equity and Investment Fund Shares

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

Retained Earnings

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

Current Year Result

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

General and Special Reserves

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

Valuation Adjustment

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

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

Assets and Liabilities	Valuation method
Currency	Face value (in currency of denomination)
Deposits	Nominal value (in currency of denomination)
Debt Securities	Market or fair value(assets); book value(liability)
Loans (advances)	Nominal value
Equity and Investment Fund Shares	Market or fair value (assets); book value (liability)
Insurance Technical Reserve	Market or fair value
Financial Derivatives and Employees Stock Options	Market or fair value
Other accounts receivable/payable	Nominal value

Deposits

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

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

Call Deposits: These include short notice and special notice deposits

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

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

Other Deposits: These represent all claims other than transferable and restricted deposits in national currency or in foreign currency that are represented by evidence of deposits.

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

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

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

Advances

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

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

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

Foreign Constituent (Non-Resident): This covers the transactions with the non-residents working in our economy. This includes Officials (embassies, consulates, foreign missions), Business (corporations working in Pakistan for short periods such as construction companies) and Individuals (students, travelers).

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

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

Nonbank Financial Companies (NBFCs) and Financial Auxiliaries: Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs and Financial Auxiliaries are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchange, exchange companies and insurance companies etc.

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

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

Personal: This includes bank employees and consumers who are classified under advances, while in case of deposits, Salaried Persons, Self-employed and Other Persons (house-wives, students etc.) are included.

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

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

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

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

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

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

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

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

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

Profit and Loss Accounts

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

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

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

Non-Mark up Interest Earned: Non-mark up interest earned comprises of fees and commission,

dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property and gain on sale of fixed assets.

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

Number of Employees: Number of employees denotes overall staff employed by reporting institutions. These data have been segregated by gender (i.e. Male and Female). Furthermore, number of employees data is provided separately for permanent and contractual employees.

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

Rounding Off

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

Data Revision

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

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

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

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Assets	46,836,739	52,732,710	54,394,607
I. Currency and Deposits	3,230,070	3,127,273	3,016,017
1. Currency	580,080	632,558	663,551
2. Transferable Deposits	2,404,069	2,277,312	2,173,663
3. Restricted/ compulsory deposits	66,363	65,506	51,086
4 Other Deposits	179,558	151,896	127,718
II. Securities(other than shares)	25,287,954	31,306,919	29,247,875
1. Short-term	5,878,262	8,937,950	4,781,679
2. Long-term	19,409,693	22,368,969	24,466,196
III. Loans extended (Advances)	14,457,510	14,067,859	17,673,290
1. Short-term	8,729,150	8,128,722	11,084,714
A) Money at call	148,007	222,546	262,483
B) Reverse Repo	1,377,472	1,103,682	1,032,083
C) Bills purchased and discounted	355,615	365,857	325,755
D) Other short-term loans	6,848,056	6,436,637	9,464,393
2. Long-term	5,728,360	5,939,138	6,588,576
IV. Shares and other equity	530,756	668,956	763,940
1. Quoted	247,588	258,135	346,046
2. Non quoted	279,893	407,515	409,613
3. Investment fund shares	3,275	3,306	8,282
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	19,368	18,587	11,767
VII. Other accounts receivable	1,995,403	2,044,472	2,118,333
1. Trade credit and advances	-	-	-
2. Others	1,995,403	2,044,472	2,118,333
A) Dividends receivable resident sector	173	719	165
B) Settlement accounts resident sector	34,803	41,460	34,518
C) Items in the process of collection	246	587	2,097
D) Miscellaneous assets residents sector	1,951,582	1,997,555	2,077,795
E) Other non- resident accounts receivable	8,600	4,151	3,758
VIII. Non-financial assets	1,315,677	1,498,643	1,563,384
1. Produced assets	964,262	1,109,859	1,168,527
A) Tangible fixed assets	857,232	993,089	1,047,749
a) Dwellings	161,895	185,619	195,972
i) Building on freehold land	6,170	6,422	7,698
ii) Building on leasehold land	155,725	179,197	188,274
b) Other buildings and structures	307,672	355,155	374,793
i) Building on freehold land	89,995	109,456	114,116
ii) Building on leasehold land	217,676	245,699	260,676
c) Machinery and equipment	313,993	367,883	386,243
i) Transport equipment	26,622	33,969	38,946
ii) Furniture & Fixture	43,123	53,100	49,472
iii) Office equipment	182,348	206,550	219,997
iv) Other machinery & equipment	61,899	74,264	77,828
d) Other tangible fixed assets n.e.s	73,673	84,432	90,741
B) Intangible fixed assets	107,030	116,770	120,778
a) Computer software	71,641	81,371	85,379
b) Other intangible fixed assets n.e.s	35,388	35,399	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	320,060	357,624	366,101
A) Tangible non-produced assets	297,229	328,758	338,434
a) Land	199,485	215,581	218,609
i) Land underlying Buildings and structures	199,485	215,581	218,609
1. Freehold land	77,955	85,257	90,335
2. Leasehold land	121,530	130,324	128,274
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	97,743	113,177	119,825
B) Intangible non-produced assets	22,831	28,866	27,667
a) Leases and other transferable contracts	16,524	21,514	20,070
b) Purchased goodwill	2,213	2,213	1,929
c) Other intangible non-produced assets n.e.s	4,094	5,139	5,668
3. Capital work in progress	31,355	31,160	28,756

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	46,836,739	52,732,710	54,394,607
I. Deposits	28,866,019	32,365,350	31,553,180
1. Transferable Deposits	23,235,975	26,631,733	26,345,205
2. Restricted/ compulsory deposits	547,823	508,818	436,315
3. Other deposits	5,082,222	5,224,800	4,771,660
II. Securities (other than shares bonds/ debentures etc.)	129,673	124,173	123,482
1. Short-term	-	-	-
2. Long-term	129,673	124,173	123,482
III. Loans (Borrowings)	11,672,828	12,839,442	14,933,584
1. Short-term	10,800,196	12,016,276	14,126,280
A) Money at call	100,718	217,779	647,229
B) Repurchase agreements (Repo)	8,834,251	10,104,457	11,620,623
C) Other short-term borrowings	1,865,227	1,694,039	1,858,428
2. Long-term borrowings	872,632	823,167	807,305
IV. Financial Derivatives	44,458	38,411	27,857
V. Other accounts payable	3,180,587	3,940,474	4,230,383
1. Provision for losses	799,071	972,736	972,209
A) Provision for loan losses-Specific	713,955	914,500	902,452
B) Provision for loan losses-General	45,617	32,793	43,419
C) Provision for other losses	39,500	25,444	26,338
2. Accumulated Depreciation	378,157	433,223	445,008
3. Other accounts payable to other resident Sectors	1,935,766	2,511,441	2,788,244
A) Dividends payable	9,661	6,576	6,741
B) Settlement accounts	26,527	33,556	42,129
C) Items in the process of collection	10,802	15,236	23,168
D) Miscellaneous liability items	1,888,776	2,456,072	2,716,206
a) Suspense account	111,264	146,201	177,492
b) Provision for expected costs	135,641	203,953	172,466
c) Deferred tax liabilities	(8,378)	42,965	44,127
d) Accrued wages	13,892	13,644	20,221
e) Accrued rent	544	589	655
f) Accrued taxes	630,971	732,777	773,907
g) Other miscellaneous liability items	1,004,842	1,315,942	1,527,338
4. Other non- resident accounts payable	67,593	23,074	24,923
A) Dividends payable non-residents	57,099	14,493	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,493	8,582	10,430
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,943,174	3,424,859	3,526,121
1. Quoted	442,079	439,897	453,824
2. Non quoted	268,183	266,289	252,890
3. Investment fund shares	-	-	-
4. Retained earnings	384,703	567,832	507,199
5. Current year result	832,992	709,056	922,499
6. General and special reserve	657,160	922,791	909,162
7. Valuation adjustments	358,057	518,993	480,546
IX. Contingencies and Commitments³	17,603,422	18,774,399	19,681,969
1. Guarantees	3,268,804	3,533,015	3,544,467
2. Commitments	14,136,376	15,067,907	15,896,052
A) Letter of Credit	4,223,638	4,154,543	4,456,666
B) Forward Foreign Exchange Transactions	7,931,561	8,697,905	7,796,545
C) Forward government Securities Transactions	291,201	259,742	1,670,221
D) Derivatives	103,437	100,317	105,234
E) Forward lending	300,159	358,775	306,604
F) Operating leases	365	384	387
G) Commitments for acquisition of :	42,605	51,196	54,912
i.Fixed assets	29,293	39,475	42,877
ii. Intangible assets	13,312	11,721	12,035
H) Other commitments	1,243,411	1,445,045	1,505,483
3. Other contingent liabilities	198,242	173,477	241,450

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Assets	10,489,019	11,077,033	10,999,773
I. Currency and Deposits	608,004	559,314	547,325
1. Currency	110,933	118,035	114,459
2. Transferable Deposits	403,032	363,537	372,360
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	94,039	77,742	60,506
II. Securities(other than shares)	6,019,965	6,794,359	6,631,825
1. Short-term	1,262,541	1,669,557	1,641,859
2. Long-term	4,757,423	5,124,802	4,989,966
III. Loans extended (Advances)	3,190,689	3,022,515	3,037,960
1. Short-term	1,890,337	1,627,240	1,486,831
A) Money at call	14,820	72,304	84,011
B) Reverse Repo	334,057	494,272	17,344
C) Bills purchased and discounted	39,463	38,381	29,909
D) Other short-term loans	1,501,998	1,022,283	1,355,568
2. Long-term	1,300,352	1,395,276	1,551,129
IV. Shares and other equity	93,814	192,811	237,177
1. Quoted	82,048	88,597	128,976
2. Non quoted	11,766	104,214	108,201
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	396,393	318,436	348,888
1. Trade credit and advances	-	-	-
2. Others	396,393	318,436	348,888
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	135	150
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	396,243	318,301	348,739
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	180,153	189,599	196,599
1. Produced assets	86,119	91,544	96,253
A) Tangible fixed assets	82,109	86,321	90,917
a) Dwellings	9,097	9,587	9,756
i) Building on freehold land	610	610	610
ii) Building on leasehold land	8,487	8,977	9,147
b) Other buildings and structures	46,018	47,137	48,960
i) Building on freehold land	26,270	26,232	26,220
ii) Building on leasehold land	19,748	20,905	22,740
c) Machinery and equipment	20,709	22,877	24,803
i) Transport equipment	2,722	2,626	2,762
ii) Furniture & Fixtures	4,592	4,965	5,275
iii) Office equipment	7,825	8,666	9,472
iv) Other machinery & equipment	5,569	6,620	7,294
d) Other tangible fixed assets n.e.s	6,286	6,720	7,397
B) Intangible fixed assets	4,009	5,223	5,337
a) Computer software	4,009	5,223	5,337
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	92,657	96,554	98,764
A) Tangible non-produced assets	92,657	96,554	98,764
a) Land	28,246	30,214	30,279
i) Land underlying Buildings and structures	28,246	30,214	30,279
1. Freehold land	7,461	9,429	9,429
2. Leasehold land	20,785	20,785	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	64,411	66,341	68,486
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	1,378	1,501	1,582

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	10,489,020	11,077,033	10,999,773
I. Deposits	6,064,484	6,500,497	6,456,828
1. Transferable Deposits	4,547,617	4,883,722	4,643,022
2. Restricted/ compulsory deposits	77,037	39,134	27,368
3. Other deposits	1,439,831	1,577,642	1,786,439
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,152,228	3,180,003	2,918,640
1. Short-term	3,119,254	3,146,440	2,885,074
A) Money at call	3,409	42,232	84,911
B) Repurchase agreements (Repo)	2,918,510	2,954,107	2,616,939
C) Other short-term borrowings	197,335	150,100	183,225
2. Long-term borrowings	32,974	33,563	33,566
IV. Financial Derivatives	-	-	-
V. Other accounts payable	621,878	709,549	902,973
1. Provision for losses	293,660	328,665	307,213
A) Provision for loan losses-Specific	283,087	320,154	299,694
B) Provision for loan losses-General	3,346	3,173	3,173
C) Provision for other losses	7,227	5,338	4,346
2. Accumulated Depreciation	41,192	47,418	49,971
3. Other accounts payable to other resident Sectors	287,026	333,465	545,789
A) Dividends payable	3	3	3
B) Settlement accounts	4,170	8,549	7,706
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	282,853	324,913	538,080
a) Suspense account	27,182	31,072	28,529
b) Provision for expected costs	17,166	12,989	13,325
c) Deferred tax liabilities	(15,036)	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,832	47,125	47,267
g) Other miscellaneous liability items	214,709	233,727	448,960
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	650,428	686,985	721,332
1. Quoted	67,411	67,963	67,963
2. Non quoted	154,860	153,838	154,859
3. Investment fund shares	-	-	-
4. Retained earnings	168,238	230,538	229,351
5. Current year result	69,181	42,253	76,875
6. General and special reserve	92,635	112,691	113,581
7. Valuation adjustments	98,103	79,703	78,704
IX. Contingencies and Commitments³	3,487,138	3,510,549	3,529,659
1. Guarantees	532,562	705,590	713,317
2. Commitments	2,927,656	2,777,279	2,714,834
A) Letter of Credit	1,825,893	1,729,781	1,758,628
B) Forward Foreign Exchange Transactions	957,529	831,323	760,060
C) Forward government Securities Transactions	27,319	54,906	114,648
D) Derivatives	-	-	-
E) Forward lending	98,186	81,709	78,131
F) Operating leases	-	-	-
G) Commitments for acquisition of :	2,083	1,778	3,342
i. Fixed assets	1,614	1,402	2,989
ii. Intangible assets	469	375	353
H) Other commitments	16,646	77,781	25
3. Other contingent liabilities	26,920	27,680	101,507

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Assets	34,472,014	39,471,679	41,180,858
I. Currency and Deposits	2,419,581	2,389,948	2,278,669
1. Currency	468,502	513,744	548,356
2. Transferable Deposits	1,865,555	1,802,045	1,663,096
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	85,518	74,153	67,211
II. Securities(other than shares)	18,556,999	23,408,851	21,591,815
1. Short-term	3,916,990	6,178,766	2,186,020
2. Long-term	14,640,008	17,230,085	19,405,796
III. Loans extended (Advances)	10,326,894	10,174,311	13,674,530
1. Short-term	6,275,876	6,000,444	9,005,506
A) Money at call	133,187	150,242	174,045
B) Reverse Repo	549,998	174,846	490,881
C) Bills purchased and discounted	300,785	319,887	282,821
D) Other short-term loans	5,291,906	5,355,469	8,057,758
2. Long-term	4,051,018	4,173,868	4,669,024
IV. Shares and other equity	436,942	476,145	526,764
1. Quoted	165,540	169,538	217,070
2. Non quoted	268,127	303,301	301,412
3. Investment fund shares	3,275	3,306	8,282
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	16,302	16,602	9,647
VII. Other accounts receivable	1,586,929	1,704,261	1,740,943
1. Trade credit and advances	-	-	-
2. Others	1,586,929	1,704,261	1,740,943
A) Dividends receivable resident sector	173	719	165
B) Settlement accounts resident sector	34,654	41,325	34,368
C) Items in the process of collection	246	587	2,097
D) Miscellaneous assets residents sector	1,543,267	1,657,493	1,700,560
E) Other non- resident accounts receivable	8,590	4,138	3,754
VIII. Non-financial assets	1,128,368	1,301,561	1,358,489
1. Produced assets	874,144	1,014,074	1,067,779
A) Tangible fixed assets	771,663	903,058	952,864
a) Dwellings	152,428	175,619	185,799
i) Building on freehold land	5,561	5,812	7,088
ii) Building on leasehold land	146,867	169,807	178,711
b) Other buildings and structures	260,526	307,067	324,869
i) Building on freehold land	63,726	83,224	87,897
ii) Building on leasehold land	196,801	223,843	236,972
c) Machinery and equipment	292,132	343,752	359,944
i) Transport equipment	23,622	31,084	35,725
ii) Furniture & Fixtures	38,332	47,937	43,996
iii) Office equipment	174,163	197,533	210,147
iv) Other machinery & equipment	56,014	67,198	70,076
d) Other tangible fixed assets n.e.s	66,577	76,620	82,253
B) Intangible fixed assets	102,481	111,016	114,914
a) Computer software	67,587	76,112	80,010
b) Other intangible fixed assets n.e.s	34,894	34,905	34,905
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	224,472	258,294	264,122
A) Tangible non-produced assets	201,640	229,428	236,454
a) Land	171,239	185,367	188,330
i) Land underlying Buildings and structures	171,239	185,367	188,330
1. Freehold land	70,494	75,828	80,906
2. Leasehold land	100,745	109,539	107,424
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	30,401	44,061	48,124
B) Intangible non-produced assets	22,831	28,866	27,667
a) Leases and other transferable contracts	16,524	21,514	20,070
b) Purchased goodwill	2,213	2,213	1,929
c) Other intangible non-produced assets n.e.s	4,094	5,139	5,668
3. Capital work in progress	29,753	29,193	26,589

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	34,472,014	39,471,679	41,180,858
I. Deposits	22,133,718	24,983,222	24,198,173
1. Transferable Deposits	18,065,415	20,952,759	20,879,030
2. Restricted/ compulsory deposits	460,897	426,672	370,166
3. Other deposits	3,607,406	3,603,791	2,948,977
II. Securities (other than shares bonds/ debentures etc.)	129,673	124,173	123,482
1. Short-term	-	-	-
2. Long-term	129,673	124,173	123,482
III. Loans (Borrowings)	7,553,585	8,658,425	10,996,796
1. Short-term	7,082,490	8,231,876	10,587,065
A) Money at call	97,309	175,547	561,518
B) Repurchase agreements (Repo)	5,915,740	7,126,039	8,991,197
C) Other short-term borrowings	1,069,441	930,290	1,034,350
2. Long-term borrowings	471,094	426,549	409,731
IV. Financial Derivatives	41,379	35,776	25,993
V. Other accounts payable	2,496,705	3,130,573	3,233,839
1. Provision for losses	504,707	643,024	664,010
A) Provision for loan losses-Specific	430,235	594,249	602,662
B) Provision for loan losses-General	42,204	29,402	40,159
C) Provision for other losses	32,268	19,374	21,190
2. Accumulated Depreciation	333,811	382,459	391,480
3. Other accounts payable to other resident Sectors	1,590,768	2,082,106	2,153,598
A) Dividends payable	9,659	6,574	6,739
B) Settlement accounts	22,158	24,858	34,104
C) Items in the process of collection	10,802	15,236	23,168
D) Miscellaneous liability items	1,548,150	2,035,438	2,089,588
a) Suspense account	55,226	76,275	100,466
b) Provision for expected costs	118,474	190,963	159,141
c) Deferred tax liabilities	6,658	39,335	42,370
d) Accrued wages	3,530	4,883	7,530
e) Accrued rent	544	589	655
f) Accrued taxes	586,030	686,106	724,289
g) Other miscellaneous liability items	777,686	1,037,286	1,055,138
4. Other non- resident accounts payable	67,419	22,983	24,751
A) Dividends payable non-residents	57,099	14,493	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,320	8,491	10,258
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,116,955	2,539,509	2,602,575
1. Quoted	374,667	371,934	371,934
2. Non quoted	40,154	40,139	40,139
3. Investment fund shares	-	-	-
4. Retained earnings	168,330	257,846	202,761
5. Current year result	708,954	630,736	794,995
6. General and special reserve	564,527	810,111	795,591
7. Valuation adjustments	260,322	428,743	397,155
IX. Contingencies and Commitments³	9,651,649	10,981,539	11,886,355
1. Guarantees	2,181,957	2,315,240	2,371,932
2. Commitments	7,307,047	8,520,892	9,374,872
A) Letter of Credit	2,348,976	2,394,773	2,672,433
B) Forward Foreign Exchange Transactions	3,139,435	4,205,911	3,317,216
C) Forward government Securities Transactions	263,882	202,276	1,555,573
D) Derivatives	103,437	100,317	105,234
E) Forward lending	187,650	248,335	201,749
F) Operating leases	365	384	387
G) Commitments for acquisition of :	40,483	48,696	51,028
i. Fixed assets	27,640	37,350	39,346
ii. Intangible assets	12,842	11,346	11,682
H) Other commitments	1,222,818	1,320,199	1,471,252
3. Other contingent liabilities	162,645	145,407	139,552

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Assets	1,875,707	2,183,998	2,213,976
I. Currency and Deposits	202,484	178,011	190,023
1. Currency	645	780	735
2. Transferable Deposits	135,482	111,731	138,207
3. Restricted/ compulsory deposits	66,356	65,500	51,080
4 Other Deposits	2	1	1
II. Securities(other than shares)	710,991	1,103,710	1,024,235
1. Short-term	698,731	1,089,627	953,801
2. Long-term	12,261	14,083	70,434
III. Loans extended (Advances)	939,927	871,033	960,800
1. Short-term	562,937	501,039	592,377
A) Money at call	-	-	4,427
B) Reverse Repo	493,418	434,564	523,858
C) Bills purchased and discounted	15,368	7,589	13,025
D) Other short-term loans	54,152	58,885	51,066
2. Long-term	376,990	369,994	368,423
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	3,067	1,985	2,120
VII. Other accounts receivable	12,082	21,775	28,502
1. Trade credit and advances	-	-	-
2. Others	12,082	21,775	28,502
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	12,072	21,762	28,497
E) Other non- resident accounts receivable	10	13	4
VIII. Non-financial assets	7,156	7,484	8,296
1. Produced assets	4,000	4,241	4,496
A) Tangible fixed assets	3,460	3,711	3,968
a) Dwellings	371	413	417
i) Building on freehold land	-	-	-
ii) Building on leasehold land	371	413	417
b) Other buildings and structures	1,128	951	964
i) Building on freehold land	-	-	-
ii) Building on leasehold land	1,128	951	964
c) Machinery and equipment	1,153	1,255	1,496
i) Transport equipment	278	259	459
ii) Furniture & Fixtures	199	198	201
iii) Office equipment	360	351	378
iv) Other machinery & equipment	316	447	458
d) Other tangible fixed assets n.e.s	810	1,091	1,091
B) Intangible fixed assets	540	531	527
a) Computer software	45	36	33
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	2,931	2,776	3,215
A) Tangible non-produced assets	2,931	2,776	3,215
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	2,931	2,776	3,215
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	224	467	585

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	1,875,707	2,183,998	2,213,976
I. Deposits	667,817	881,631	898,179
1. Transferable Deposits	622,943	795,252	823,153
2. Restricted/ compulsory deposits	9,890	43,012	38,782
3. Other deposits	34,985	43,367	36,244
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	967,015	1,001,014	1,018,148
1. Short-term	598,451	637,960	654,140
A) Money at call	-	-	800
B) Repurchase agreements (Repo)	-	24,311	12,487
C) Other short-term borrowings	598,451	613,649	640,854
2. Long-term borrowings	368,564	363,055	364,008
IV. Financial Derivatives	3,080	2,635	1,863
V. Other accounts payable	62,004	100,353	93,572
1. Provision for losses	704	1,046	986
A) Provision for loan losses-Specific	633	97	97
B) Provision for loan losses-General	67	218	87
C) Provision for other losses	5	732	802
2. Accumulated Depreciation	3,154	3,346	3,557
3. Other accounts payable to other resident Sectors	57,972	95,869	88,857
A) Dividends payable	-	-	-
B) Settlement accounts	199	149	319
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	57,773	95,720	88,538
a) Suspense account	28,855	38,854	48,498
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	3,630	1,757
d) Accrued wages	10,363	8,761	12,691
e) Accrued rent	-	-	-
f) Accrued taxes	6,109	(454)	2,352
g) Other miscellaneous liability items	12,447	44,930	23,240
4. Other non- resident accounts payable	174	91	172
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	174	91	172
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	175,791	198,365	202,214
1. Quoted	-	-	13,928
2. Non quoted	73,169	72,313	57,893
3. Investment fund shares	-	-	-
4. Retained earnings	48,135	79,448	75,087
5. Current year result	54,857	36,067	50,630
6. General and special reserve	(2)	(10)	(10)
7. Valuation adjustments	(368)	10,548	4,687
IX. Contingencies and Commitments³	4,464,635	4,282,311	4,265,955
1. Guarantees	554,286	512,185	459,218
2. Commitments	3,901,673	3,769,736	3,806,346
A) Letter of Credit	48,769	29,989	25,606
B) Forward Foreign Exchange Transactions	3,834,596	3,660,670	3,719,269
C) Forward government Securities Transactions	-	2,560	-
D) Derivatives	-	-	-
E) Forward lending	14,323	28,730	26,724
F) Operating leases	-	-	-
G) Commitments for acquisition of :	39	723	542
i. Fixed assets	39	723	542
ii. Intangible assets	-	-	-
H) Other commitments	3,946	47,064	34,206
3. Other contingent liabilities	8,676	390	391

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	2,317,836	2,899,674	2,565,553
1. Loans and advances	549,919	581,260	602,959
2. Investments	1,262,274	1,863,878	1,492,026
3. Lendings to financial institutions	49,286	40,030	34,246
4. Balances with banks	2,940	4,214	3,732
5. Income from inter-office lending	443,208	401,939	424,601
6. Other	10,209	8,351	7,990
B. Mark-Up/Return/Interest Expensed	1,791,625	2,276,717	1,916,014
1. Deposits	791,977	1,046,741	902,255
2. Borrowings	474,710	712,535	455,979
3. Subordinated debt	10,867	13,715	13,533
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	35,147	35,469	35,763
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,422	8,929	8,013
6. Expense on inter-office borrowing	443,101	401,827	424,601
7. Other	29,401	57,501	75,870
I. Net Mark-Up/Return/Interest Income (A - B)	526,212	622,956	649,539
C. Non Mark-Up/Return/Interest Income	137,283	155,914	199,655
1. Fee & Commission Income	58,881	75,342	80,813
i. Branch banking customer fees	6,533	7,820	8,710
ii. Consumer finance related fees	2,477	2,738	2,492
iii. Card related fees (debit and credit cards)	17,021	23,802	27,160
iv. Credit related fees	1,238	1,789	2,651
v. Investment banking fee	1,908	1,501	1,737
vi. Commission on trade	11,901	15,177	16,741
vii. Commission on guarantees	2,669	4,354	4,839
viii. Commission on cash management	1,912	2,676	2,988
ix. Commission on remittances including home remittances	4,164	6,816	3,412
x. Commission on utility bills	172	173	182
xi. Commission income - Bancassurance	1,207	1,655	1,599
xii. Rent on lockers	386	547	442
xiii. Commission on investments services	167	264	346
xiv. Other Commission	7,127	6,029	7,513
2. Dividend Income	8,584	7,704	7,927
3. Foreign exchange income	46,274	14,003	28,842
4. Income from derivatives	3,028	2,730	1,742
5. Gain on securities	15,542	45,319	60,335
i. Realised	14,605	38,462	52,487
ii. Unrealised - held for trading	937	6,857	7,848
6. Other Income	4,974	10,817	19,996
i. Rent on property	303	302	418
ii. Gain on sale of fixed assets-net	891	1,514	1,540
iii. Loss on termination of lease liability against right of use assets	582	433	415
iv. Gain on sale of non banking assets - net	2,041	54	(24)
v. Other	1,158	8,515	17,646
II. Total Income (I + C)	663,495	778,871	849,195

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	261,880	329,983	393,506
1. Operating expenses	252,377	319,693	384,977
i. Total compensation expense	107,205	141,582	177,338
ii. Property expense	39,546	52,959	56,613
a. Rent and taxes	1,557	2,173	3,049
b. Insurance	212	389	519
c. Utilities cost	10,057	16,215	14,331
d. Lease rental	-	5	5
e. Fuel expense generators	1,002	1,213	1,411
f. Security (including guards)	7,090	8,485	10,379
g. Repair and maintenance (including janitorial charges)	5,483	6,055	7,210
h. Depreciation on right-of-use assets	8,591	11,242	11,986
i. Depreciation	5,556	7,181	7,724
iii. Information technology expenses	25,862	29,607	35,068
iv. Other operating expenses	79,763	95,545	115,959
2. Workers welfare fund	7,137	8,689	6,899
3. Other charges	2,365	1,600	1,630
i. Penalties imposed by State Bank of Pakistan	1,730	1,152	466
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	1
iii. Others (to be specified, if material)	634	448	1,163
III. Profit before provisions (II - D)	401,615	448,888	455,689
E. Provisions / (reversals) and write offs - net	26,355	39,796	36,336
1. (Reversals) / provisions against balance with Banks	319	111	(404)
2. (Reversals) / provisions for diminution in value of investments	(2,618)	(592)	(5,824)
3. (Reversals) / provisions against loans & advances	32,765	41,356	39,317
4. (Reversals) / provisions against off balance sheet items	(117)	1,361	2,796
5. Reversals against other assets	1,188	133	3,614
6. Recovery of written off / charged off bad debts	(5,182)	(2,575)	(3,163)
F. Extra ordinary / unusual items	-	-	8,102
IV. Profit Before Taxation (III - E - F)	375,259	409,092	411,251
G. Taxation	229,553	214,170	228,178
1. Current	198,518	234,326	249,160
2. Prior	24,804	189	(12,846)
3. Deferred	6,231	(20,344)	(8,135)
V. Profit After Taxation (IV - G)	145,706	194,922	183,073
Notes on Human Resources			
Number of Employees*	191,184	210,659	214,796
1. Permanent	176,076	186,188	189,584
a. Male	145,941	149,890	151,806
b. Female	30,135	36,298	37,778
2. Contractual	15,108	24,471	25,212
a. Male	13,032	21,743	22,341
b. Female	2,076	2,728	2,871

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

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	598,326	554,081	482,957
1. Loans and advances	122,363	92,807	98,660
2. Investments	329,298	327,182	270,309
3. Lendings to financial institutions	8,595	4,585	5,660
4. Balances with banks	769	1,194	1,325
5. Income from inter-office lending	134,375	125,476	104,047
6. Other	2,927	2,837	2,955
B. Mark-Up/Return/Interest Expensed	521,951	491,478	395,258
1. Deposits	182,101	201,871	179,669
2. Borrowings	198,118	156,721	105,053
3. Subordinated debt	1,808	1,723	1,511
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,581	4,809	2,535
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	964	867	990
6. Expense on inter-office borrowing	134,375	125,476	104,047
7. Other	5	10	1,453
I. Net Mark-Up/Return/Interest Income (A - B)	76,375	62,604	87,700
C. Non Mark-Up/Return/Interest Income	26,781	25,118	37,241
1. Fee & Commission Income	8,594	8,590	12,885
i. Branch banking customer fees	627	571	612
ii. Consumer finance related fees	315	369	462
iii. Card related fees (debit and credit cards)	1,562	2,910	3,712
iv. Credit related fees	619	227	985
v. Investment banking fee	279	191	251
vi. Commission on trade	1,448	984	957
vii. Commission on guarantees	(283)	324	1,002
viii. Commission on cash management	104	61	77
ix. Commission on remittances including home remittances	774	621	308
x. Commission on utility bills	4	6	8
xi. Commission income - Bancassurance	142	145	161
xii. Rent on lockers	11	23	16
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,990	2,156	4,334
2. Dividend Income	2,232	1,250	2,139
3. Foreign exchange income	5,933	1,321	962
4. Income from derivatives	-	-	-
5. Gain on securities	7,378	13,237	20,523
i. Realised	7,335	13,073	12,137
ii. Unrealised - held for trading	43	164	8,387
6. Other Income	2,644	719	731
i. Rent on property	55	55	85
ii. Gain on sale of fixed assets-net	45	13	37
iii. Loss on termination of lease liability against right of use assets	111	18	64
iv. Gain on sale of non banking assets - net	2,042	7	14
v. Other	390	627	532
II. Total Income (I + C)	103,156	87,722	124,940

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	45,953	45,278	64,519
1. Operating expenses	45,593	45,109	64,105
i. Total compensation expense	22,458	26,620	40,246
ii. Property expense	6,376	6,347	7,154
a. Rent and taxes	381	238	628
b. Insurance	58	43	51
c. Utilities cost	1,771	2,331	1,896
d. Lease rental	-	5	5
e. Fuel expense generators	4	4	3
f. Security (including guards)	1,654	1,210	1,859
g. Repair and maintenance (including janitorial charges)	660	532	788
h. Depreciation on right-of-use assets	1,371	1,456	1,392
i. Depreciation	476	528	531
iii. Information technology expenses	4,585	2,799	5,279
iv. Other operating expenses	12,173	9,344	11,426
2. Workers welfare fund	204	289	116
3. Other charges	157	(120)	299
i. Penalties imposed by State Bank of Pakistan	107	10	2
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	50	(130)	297
III. Profit before provisions (II - D)	57,203	42,444	60,421
E. Provisions / (reversals) and write offs - net	2,200	78	(6,599)
1. (Reversals) / provisions against balance with Banks	-	(413)	114
2. (Reversals) / provisions for diminution in value of investments	(742)	(1,127)	(2,004)
3. (Reversals) / provisions against loans & advances	6,312	3,420	(2,055)
4. (Reversals) / provisions against off balance sheet items	-	10	0
5. Reversals against other assets	474	109	876
6. Recovery of written off / charged off bad debts	(3,845)	(1,921)	(3,529)
F. Extra ordinary / unusual items	-	-	8,102
IV. Profit Before Taxation (III - E - F)	55,003	42,366	58,918
G. Taxation	26,509	19,775	29,760
1. Current	25,489	19,569	29,276
2. Prior	2,638	5	528
3. Deferred	(1,618)	201	(43)
V. Profit After Taxation (IV - G)	28,494	22,591	29,158
Notes on Human Resources			
Number of Employees*	37,980	39,943	40,722
1. Permanent	30,248	31,640	32,403
a. Male	26,024	27,173	27,619
b. Female	4,224	4,467	4,784
2. Contractual	7,732	8,303	8,319
a. Male	6,937	7,482	7,473
b. Female	795	821	846

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

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	1,638,265	2,260,859	2,004,646
1. Loans and advances	415,297	476,841	494,337
2. Investments	882,231	1,485,267	1,168,950
3. Lendings to financial institutions	23,654	14,970	14,065
4. Balances with banks	1,787	2,695	2,186
5. Income from inter-office lending	308,033	275,593	320,092
6. Other	7,262	5,493	5,016
B. Mark-Up/Return/Interest Expensed	1,215,221	1,730,741	1,465,935
1. Deposits	586,077	815,180	697,512
2. Borrowings	261,565	540,514	336,799
3. Subordinated debt	9,059	11,992	12,022
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,771	22,051	18,100
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,427	8,032	6,994
6. Expense on inter-office borrowing	307,926	275,481	320,092
7. Other	29,397	57,490	74,417
I. Net Mark-Up/Return/Interest Income (A - B)	423,044	530,118	538,710
C. Non Mark-Up/Return/Interest Income	97,626	139,450	153,160
1. Fee & Commission Income	48,927	65,377	66,274
i. Branch banking customer fees	5,893	7,232	8,077
ii. Consumer finance related fees	2,162	2,369	2,031
iii. Card related fees (debit and credit cards)	15,451	20,892	23,448
iv. Credit related fees	992	1,109	1,214
v. Investment banking fee	1,519	1,299	1,443
vi. Commission on trade	10,187	13,930	15,203
vii. Commission on guarantees	2,629	3,600	3,522
viii. Commission on cash management	1,787	2,572	2,907
ix. Commission on remittances including home remittances	3,376	6,182	3,064
x. Commission on utility bills	168	167	173
xi. Commission income - Bancassurance	1,064	1,510	1,438
xii. Rent on lockers	375	524	426
xiii. Commission on investments services	167	264	346
xiv. Other Commission	3,157	3,726	2,982
2. Dividend Income	6,352	6,453	5,788
3. Foreign exchange income	28,851	23,482	21,155
4. Income from derivatives	3,028	2,695	1,742
5. Gain on securities	8,167	31,346	38,937
i. Realised	7,300	24,840	39,310
ii. Unrealised - held for trading	867	6,506	(373)
6. Other Income	2,301	10,097	19,264
i. Rent on property	248	247	333
ii. Gain on sale of fixed assets-net	846	1,501	1,504
iii. Loss on termination of lease liability against right of use assets	470	414	351
iv. Gain on sale of non banking assets - net	(2)	48	(38)
v. Other	739	7,887	17,113
II. Total Income (I + C)	520,670	669,569	691,870

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	210,450	281,837	324,749
1. Operating expenses	201,869	272,131	316,668
i. Total compensation expense	82,431	113,774	134,875
ii. Property expense	32,810	46,174	48,995
a. Rent and taxes	1,085	1,825	2,317
b. Insurance	151	344	462
c. Utilities cost	8,244	13,842	12,393
d. Lease rental	-	-	-
e. Fuel expense generators	998	1,209	1,408
f. Security (including guards)	5,398	7,239	8,476
g. Repair and maintenance (including janitorial charges)	4,714	5,427	6,318
h. Depreciation on right-of-use assets	7,121	9,666	10,472
i. Depreciation	5,099	6,621	7,150
iii. Information technology expenses	21,066	26,592	29,568
iv. Other operating expenses	65,562	85,591	103,230
2. Workers welfare fund	6,372	7,988	6,767
3. Other charges	2,209	1,719	1,314
i. Penalties imposed by State Bank of Pakistan	1,623	1,142	464
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	1
iii. Others (to be specified, if material)	584	577	849
III. Profit before provisions (II - D)	310,220	387,731	367,121
E. Provisions / (reversals) and write offs - net	24,306	39,590	42,890
1. (Reversals) / provisions against balance with Banks	319	530	(523)
2. (Reversals) / provisions for diminution in value of investments	(1,876)	535	(3,820)
3. (Reversals) / provisions against loans & advances	26,605	37,797	41,310
4. (Reversals) / provisions against off balance sheet items	(117)	1,352	2,795
5. Reversals against other assets	713	29	2,733
6. Recovery of written off / charged off bad debts	(1,337)	(653)	396
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	285,914	348,141	324,231
G. Taxation	184,534	184,458	184,506
1. Current	157,161	204,692	206,020
2. Prior	19,327	184	(13,374)
3. Deferred	8,047	(20,418)	(8,140)
V. Profit After Taxation (IV - G)	101,379	163,683	139,725
Notes on Human Resources			
Number of Employees*	152,836	170,359	173,719
1. Permanent	145,461	154,191	156,827
a. Male	119,635	122,442	123,915
b. Female	25,826	31,749	32,912
2. Contractual	7,375	16,168	16,892
a. Male	6,094	14,261	14,867
b. Female	1,281	1,907	2,025

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

1.2 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	81,245	84,734	77,950
1. Loans and advances	12,260	11,612	9,962
2. Investments	50,745	51,430	52,767
3. Lendings to financial institutions	17,037	20,476	14,520
4. Balances with banks	384	325	220
5. Income from inter-office lending	800	870	462
6. Other	20	21	19
B. Mark-Up/Return/Interest Expensed	54,453	54,499	54,821
1. Deposits	23,799	29,690	25,075
2. Borrowings	15,028	15,300	14,126
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	14,795	8,609	15,128
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	31	30	30
6. Expense on inter-office borrowing	800	870	462
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	26,793	30,235	23,129
C. Non Mark-UP/Return/Interest Income	12,876	(8,654)	9,255
1. Fee & Commission Income	1,360	1,376	1,654
i. Branch banking customer fees	13	17	21
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	8	0	0
iv. Credit related fees	(374)	452	452
v. Investment banking fee	110	11	42
vi. Commission on trade	266	263	582
vii. Commission on guarantees	322	430	315
viii. Commission on cash management	20	43	4
ix. Commission on remittances including home remittances	14	12	40
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	980	147	197
2. Dividend Income	-	-	-
3. Foreign exchange income	11,489	(10,800)	6,725
4. Income from derivatives	-	35	(0)
5. Gain on securities	(3)	735	875
i. Realised	(30)	548	1,040
ii. Unrealised - held for trading	27	187	(166)
6. Other Income	30	1	1
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	0	(0)	(0)
iii. Loss on termination of lease liability against right of use assets	1	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	29	1	2
II. Total Income (I + C)	39,669	21,581	32,384

1.2 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	5,477	2,868	4,238
1. Operating expenses	4,915	2,454	4,204
i. Total compensation expense	2,316	1,188	2,217
ii. Property expense	361	438	464
a. Rent and taxes	90	110	104
b. Insurance	2	3	5
c. Utilities cost	42	42	43
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	38	35	44
g. Repair and maintenance (including janitorial charges)	108	96	104
h. Depreciation on right-of-use assets	99	120	122
i. Depreciation	(19)	32	43
iii. Information technology expenses	211	217	221
iv. Other operating expenses	2,028	610	1,302
2. Workers welfare fund	562	413	16
3. Other charges	0	1	17
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	0	1	17
III. Profit before provisions (II - D)	34,192	18,713	28,146
E. Provisions / (reversals) and write offs - net	(151)	127	44
1. (Reversals) / provisions against balance with Banks	-	(5)	6
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(152)	139	62
4. (Reversals) / provisions against off balance sheet items	-	(0)	1
5. Reversals against other assets	1	(5)	5
6. Recovery of written off / charged off bad debts	-	(1)	(30)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	34,342	18,585	28,102
G. Taxation	18,510	9,937	13,912
1. Current	15,868	10,065	13,864
2. Prior	2,840	-	-
3. Deferred	(197)	(128)	48
V. Profit After Taxation (IV - G)	15,833	8,648	14,190
Notes on Human Resources			
Number of Employees*	368	357	355
1. Permanent	367	357	354
a. Male	282	275	272
b. Female	85	82	82
2. Contractual	1	-	1
a. Male	1	-	1
b. Female	-	-	-

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

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million Rupees)

Type of Account	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	78,464,778	9,550,027	86,548,050	10,335,518	83,341,463	10,521,653
of which:						
1) Basic Banking Accounts	4,064,642	235,150	3,992,595	359,403	5,130,443	524,831
II. Call Deposits	321,833	381,703	314,825	416,843	295,972	380,729
III. Other Deposit Accounts	173,995	659,545	244,171	946,532	161,566	917,726
IV. Saving Deposits	22,347,599	11,764,320	22,539,006	14,046,806	22,034,465	13,707,866
V. Fixed or Term Deposits	797,621	4,942,088	1,131,825	4,850,545	651,676	4,286,979
1) Less Than Three Months	58,605	750,629	89,925	712,486	66,438	816,563
2) For Three Months and Over						
but Less Than Six Months	39,964	712,978	180,292	604,204	30,904	392,873
3) For Six Months and Over						
but Less Than One Year	28,865	569,218	41,904	675,254	19,521	442,824
4) For One Year & Over						
but Less Than Two Years	382,868	2,419,450	538,424	2,481,382	383,627	2,225,441
5) For Two Years & Over						
but Less Than Three Years	13,141	57,371	10,912	47,897	8,051	59,713
6) For Three Years & Over						
but Less Than Four Years	26,369	78,344	25,648	73,042	16,129	87,323
7) For Four Years & Over						
but Less Than Five Years	43,681	52,711	30,192	14,282	9,450	12,431
8) For Five Years & Over						
but Less Than Ten Years	202,936	287,194	211,450	240,865	116,683	240,675
9) For Ten Years and Over	1,192	14,193	3,078	1,134	873	9,135
Total	102,105,826	27,297,683	110,777,877	30,596,245	106,485,142	29,814,953

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

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	9,170,025	1,147,746	11,513,252	1,236,941	11,845,295	1,359,240
of which:						
Basic Banking Accounts	211,280	20,922	226,030	106,570	1,284,046	273,934
II. Call Deposits	147,945	61,242	136,828	61,967	129,416	54,710
III. Other Deposit Accounts	96,384	632,207	146,667	917,389	70,558	894,229
IV. Saving Deposits	5,748,277	2,012,267	5,669,773	2,321,915	4,997,049	2,284,681
V. Fixed or Term Deposits	176,100	1,408,846	442,529	1,288,280	91,255	1,365,942
1) Less Than Three Months	12,436	62,400	17,147	143,873	7,163	191,307
2) For Three Months and Over						
but Less Than Six Months	7,635	158,495	146,787	79,080	8,620	88,128
3) For Six Months and Over						
but Less Than One Year	10,817	165,687	22,592	183,544	6,208	104,529
4) For One Year & Over						
but Less Than Two Years	28,034	729,470	126,716	677,200	21,160	727,954
5) For Two Years & Over						
but Less Than Three Years	5,755	45,590	5,481	42,613	3,993	54,595
6) For Three Years & Over						
but Less Than Four Years	3,887	39,209	5,073	39,740	2,559	55,545
7) For Four Years & Over						
but Less Than Five Years	39,892	50,395	26,266	13,724	8,672	11,881
8) For Five Years & Over						
but Less Than Ten Years	66,843	156,889	90,017	107,728	32,589	123,206
9) For Ten Years and Over	801	711	2,450	778	291	8,796
Total	15,338,731	5,262,307	17,909,049	5,826,491	17,133,573	5,958,802

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

2.1.2 Deposits Distributed by Type of Accounts

Domestic Private Banks

(Million Rupees)

Type of Account	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	69,290,254	8,250,672	75,030,687	8,963,266	71,492,065	9,040,750
of which:						
Basic Banking Accounts	3,853,362	214,228	3,766,565	252,833	3,846,397	250,897
II. Call Deposits	173,888	320,461	177,997	354,876	166,556	326,019
III. Other Deposit Accounts	77,605	27,334	97,504	29,144	91,008	23,497
IV. Saving Deposits	16,597,526	9,349,837	16,868,084	11,171,715	17,036,266	10,826,286
V. Fixed or Term Deposits	621,429	3,459,348	687,815	3,451,868	558,914	2,824,956
1) Less Than Three Months	46,088	626,596	71,309	466,050	57,785	537,400
2) For Three Months and Over but Less Than Six Months	32,318	542,221	33,496	517,363	22,275	296,584
3) For Six Months and Over but Less Than One Year	18,048	403,531	19,309	491,635	13,311	338,230
4) For One Year & Over but Less Than Two Years	354,834	1,689,980	411,708	1,804,182	362,467	1,497,488
5) For Two Years & Over but Less Than Three Years	7,386	11,781	5,431	5,284	4,058	5,117
6) For Three Years & Over but Less Than Four Years	22,482	39,135	20,575	33,301	13,570	31,778
7) For Four Years & Over but Less Than Five Years	3,789	2,316	3,926	558	778	550
8) For Five Years & Over but Less Than Ten Years	136,093	130,305	121,433	133,137	84,088	117,468
9) For Ten Years and Over	391	13,482	628	356	582	339
Total	86,760,702	21,407,652	92,862,087	23,970,868	89,344,809	23,041,509

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

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks

(Million Rupees)

Type of Account	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	4,499	151,609	4,111	135,311	4,103	121,663
of which:	-	-	-	-	-	-
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	6	4	-	-	-	-
IV. Saving Deposits	1,796	402,216	1,149	553,176	1,150	596,898
V. Fixed or Term Deposits	92	73,895	1,481	110,398	1,507	96,081
1) Less Than Three Months	81	61,633	1,469	102,562	1,490	87,855
2) For Three Months and Over but Less Than Six Months	11	12,262	9	7,761	9	8,161
3) For Six Months and Over but Less Than One Year	-	-	3	75	2	65
4) For One Year & Over but Less Than Two Years	-	-	-	-	-	-
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	6	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	6,393	627,724	6,741	798,886	6,760	814,642

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

2.1.4 Deposits Distributed by Type of Accounts

Conventional Banking

(Million Rupees)

Type of Account	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	67,138,243	6,934,630	73,324,834	7,481,622	69,675,964	7,371,331
of which:						
Basic Banking Accounts	4,032,551	234,299	3,633,871	337,899	4,774,587	498,961
II. Call Deposits	293,509	335,132	284,322	390,038	242,944	354,673
III. Other Deposit Accounts	149,643	655,118	206,769	944,479	121,240	914,441
IV. Saving Deposits	18,279,422	8,869,357	18,537,812	10,700,908	17,410,664	10,186,507
V. Fixed or Term Deposits	495,689	3,752,911	627,673	3,621,623	330,194	3,361,279
1) Less Than Three Months	38,026	451,840	48,954	455,477	29,189	523,323
2) For Three Months and Over but Less Than Six Months	31,608	463,568	39,169	305,192	24,070	281,152
3) For Six Months and Over but Less Than One Year	22,382	403,124	35,251	497,830	14,492	357,214
4) For One Year & Over but Less Than Two Years	202,478	2,031,230	307,769	2,064,121	178,293	1,865,766
5) For Two Years & Over but Less Than Three Years	10,674	53,682	9,556	46,522	7,027	58,571
6) For Three Years & Over but Less Than Four Years	20,086	66,872	20,001	62,354	11,207	77,329
7) For Four Years & Over but Less Than Five Years	35,883	43,806	14,904	6,037	7,663	3,842
8) For Five Years & Over but Less Than Ten Years	133,554	237,738	149,468	183,040	57,821	185,022
9) For Ten Years and Over	998	1,051	2,601	1,050	432	9,061
Total	86,356,506	20,547,147	92,981,410	23,138,671	87,781,006	22,188,232

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

2.1.5 Deposits Distributed by Type of Accounts

Islamic Banking

(Million Rupees)

Type of Account	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	11,326,535	2,615,397	13,223,216	2,853,896	13,665,499	3,150,322
of which:						
Basic Banking Accounts	32,091	851	358,724	21,503	355,856	25,870
II. Call Deposits	28,324	46,571	30,503	26,805	53,028	26,056
III. Other Deposit Accounts	24,352	4,427	37,402	2,053	40,326	3,285
IV. Saving Deposits	4,068,177	2,894,963	4,001,194	3,345,898	4,623,801	3,521,359
V. Fixed or Term Deposits	301,932	1,189,177	504,152	1,228,922	321,482	925,699
1) Less Than Three Months	20,579	298,789	40,971	257,009	37,249	293,240
2) For Three Months and Over but Less Than Six Months	8,356	249,409	141,123	299,012	6,834	111,721
3) For Six Months and Over but Less Than One Year	6,483	166,094	6,653	177,424	5,029	85,610
4) For One Year & Over but Less Than Two Years	180,390	388,220	230,655	417,261	205,334	359,675
5) For Two Years & Over but Less Than Three Years	2,467	3,689	1,356	1,375	1,024	1,142
6) For Three Years & Over but Less Than Four Years	6,283	11,472	5,647	10,688	4,922	9,995
7) For Four Years & Over but Less Than Five Years	7,798	8,906	15,288	8,245	1,787	8,590
8) For Five Years & Over but Less Than Ten Years	69,382	49,456	61,982	57,825	58,862	55,653
9) For Ten Years and Over	194	13,142	477	84	441	74
Total	15,749,320	6,750,535	17,796,467	7,457,573	18,704,136	7,626,721

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

2.1.6 Deposits Distributed by Type of Accounts and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	59,361,998	6,205,218	21,929,448	1,232,178	878,773	443,245	1,171,244	2,641,012	83,341,463	10,521,653
of which:										
Basic Banking Accounts	4,233,707	355,684	766,923	79,890	121,477	76,761	8,336	12,495	5,130,443	524,831
II. Call Deposits	167,714	89,177	9,235	13,825	12,717	9,833	106,306	267,894	295,972	380,729
III. Other Deposit Accounts	126,444	32,573	21,026	5,546	3,069	8,775	11,027	870,832	161,566	917,726
IV. Saving Deposits	15,446,642	5,572,681	5,304,955	1,909,083	828,996	941,590	453,872	5,284,511	22,034,465	13,707,866
V. Fixed or Term Deposits	300,599	761,743	158,682	228,757	148,074	242,340	44,321	3,054,139	651,676	4,286,979
1) Less Than Three Months	35,364	165,595	11,317	38,354	8,796	32,747	10,961	579,866	66,438	816,563
2) For Three Months and Over but Less Than Six Months	17,635	56,044	5,267	13,217	2,191	16,672	5,811	306,941	30,904	392,873
3) For Six Months and Over but Less Than One Year	10,673	79,532	4,153	14,652	1,637	16,420	3,058	332,221	19,521	442,824
4) For One Year & Over but Less Than Two Years	167,049	385,574	102,008	135,671	97,343	129,893	17,227	1,574,303	383,627	2,225,441
5) For Two Years & Over but Less Than Three Years	4,495	8,757	2,329	1,840	548	763	679	48,353	8,051	59,713
6) For Three Years & Over but Less Than Four Years	8,239	10,950	4,713	3,811	2,337	3,458	840	69,104	16,129	87,323
7) For Four Years & Over but Less Than Five Years	7,854	7,086	1,104	2,121	382	229	110	2,995	9,450	12,431
8) For Five Years and Over but Less Than Ten Years	48,730	43,113	27,628	18,688	34,695	42,132	5,630	136,742	116,683	240,675
9) For ten years and over	560	5,091	163	403	145	27	5	3,614	873	9,135
Total	75,403,397	12,661,392	27,423,346	3,389,389	1,871,629	1,645,782	1,786,770	12,118,389	106,485,142	29,814,953

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

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-23	Sep-24	Dec-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	772,367	844,609	427,179	4,826	12,246	363,162	21,341
1) Official	119,476	106,629	36,864	2,449	-	42,197	544
2) Business	160,376	145,195	121,570	130	11,972	24,504	763
3) Personal	492,328	592,654	268,738	2,248	274	296,342	20,034
4) Trust Funds and Non Profit Organizations	187	132	5	-	-	119	-
2. DOMESTIC CONSTITUENTS	26,525,316	29,751,635	10,094,474	375,903	905,480	13,344,703	1,188,096
I. GOVERNMENT	3,965,803	4,526,235	507,082	75,103	736,952	1,677,258	198,425
A. Federal Government	2,524,918	2,799,811	369,498	60,720	561,753	915,789	73,420
B. Provincial Governments	1,268,631	1,532,672	101,684	14,256	174,860	634,893	82,964
C. Local Bodies	172,254	193,752	35,899	126	338	126,576	42,040
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,543,469	1,851,168	78,647	6,961	106,824	416,978	166,205
Agriculture, hunting and forestry	1,305	1,742	9	0	-	429	30
Services	48,298	48,802	1,172	86	236	30,542	3,634
Utilities	633,685	763,046	49,353	1,622	44,042	144,966	46,402
Transport, storage and communications	118,055	126,968	5,771	1,215	12,273	27,188	4,697
Manufacturing	293,369	272,090	5,802	2,714	7,034	68,760	80,759
Mining and Quarrying	261,862	415,244	8,928	265	15,131	31,670	297
Construction	37,610	22,403	7	-	21,348	7,525	9,834
Commerce and Trade	39,886	41,603	1,656	928	1,903	29,881	-
Others	109,398	159,270	5,948	131	4,857	76,016	20,553
III. NON-BANK FINANCIAL INSTITUTIONS	1,205,910	1,193,846	116,643	38,361	8,792	823,297	59,744
Mutual Funds and AMCs	657,487	475,551	54,556	8,762	7,709	489,703	46,600
Insurance & Pension Funds	197,151	426,115	14,225	9,486	939	111,592	7,519
MFIs and DFIs	39,739	32,122	5,453	55	36	19,121	313
Stock Exchange & Brokerage Houses	53,648	60,207	13,195	15,763	1	98,445	148
Modarabas	5,142	5,834	185	1	7	5,084	886
Other NBFIs	252,744	194,017	29,030	4,294	100	99,353	4,277
IV. PRIVATE SECTOR (BUSINESS)	6,214,633	6,582,280	2,890,348	164,610	11,462	2,639,630	436,050
A. Agriculture, forestry and fishing	195,803	204,033	102,775	4,005	74	104,865	6,322
1. Crop and animal production, hunting and related service activities	188,463	195,211	98,846	3,526	72	102,724	5,426
Growing of Wheat, Rice, Sugar Cane & Cotton	105,231	102,979	39,648	2,488	43	61,945	2,469
Growing of tropical, subtropical, pome and stone fruits & vegetables	8,153	8,353	11,294	27	0	3,241	424
Growing of other fruits, vegetables and crops	31,300	29,795	14,328	453	11	17,053	776
Raising of livestock and other related activities	31,103	41,015	26,464	333	17	15,511	1,330
Other agricultural support activities	12,465	12,967	6,978	225	0	4,964	422
Hunting, trapping and related service activities	212	103	134	-	-	11	7
02 - Forestry and logging	1,207	1,566	697	22	0	100	-
03 - Fishing and aquaculture	6,133	7,256	3,233	456	2	2,040	895
B. Mining and quarrying	265,749	286,197	53,063	4,282	12	181,067	45,340
05 - Mining of coal and lignite	57,761	113,445	11,239	3,732	-	96,014	-
06 - Extraction of crude petroleum and natural gas	179,557	141,815	19,204	10	12	72,532	40,063
07 - Mining of metal ores	3,369	5,389	13,269	76	-	473	76
08-Other mining and quarrying	24,020	24,475	8,626	448	-	11,937	5,021
09 - Mining support service activities	1,043	1,073	725	16	-	110	180
C. Manufacturing	1,786,765	1,647,515	775,052	62,069	4,021	558,684	139,040
10 - Manufacture of food products	302,664	310,369	168,192	11,798	345	99,544	30,841
11 - Manufacture of beverages	75,860	65,983	15,104	86	0	37,153	34
12 - Manufacture of tobacco products	52,618	26,336	16,981	93	-	2,670	16,892
13 - Manufacture of textiles	236,879	212,932	124,882	13,308	1,796	48,294	16,125
Preparation and spinning of textile fibres	62,144	61,806	33,906	4,896	1,119	18,142	3,080
Weaving of textiles	31,753	25,381	14,772	1,085	267	6,978	652
Finishing of textiles	30,437	21,842	14,426	3,271	61	2,925	556
Manufacture of knitted and crocheted fabrics	17,267	15,919	8,350	1,525	28	2,144	4,083
Manufacture of made-up textile articles, except apparel	36,126	32,831	21,279	2,440	49	6,048	980
Manufacture of carpets and rugs	1,626	1,894	1,619	0	-	442	20
Manufacture of other textiles n.e.c.	57,525	53,259	30,530	90	273	11,615	6,756
14 - Manufacture of wearing apparel	75,261	69,569	37,624	1,644	267	13,693	3,286
15 - Manufacture of leather and related products	28,223	23,286	14,517	323	77	4,736	957

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
12,914	42,094	328	1,400	5	3,136	18	81,235	888,649
927	5,452	29	321	-	958	-	8,232	89,741
1,498	2,672	1	64	-	260	-	5,258	163,435
10,488	33,968	291	1,015	5	1,919	18	67,737	635,339
-	2	6	-	-	-	-	8	133
429,910	2,183,347	59,385	85,924	12,426	237,538	9,117	4,205,743	28,926,304
67,705	845,882	47,498	49,529	1,946	85,520	3,611	1,300,116	4,296,510
38,521	452,173	47,252	9,821	1,321	50,847	-	673,355	2,581,116
29,182	390,355	240	39,608	538	34,469	3,611	580,967	1,506,660
2	3,354	6	100	87	205	-	45,794	208,734
156,578	434,556	-	10,100	-	18,781	-	786,220	1,395,629
-	840	-	-	-	-	-	870	1,308
2,073	10,462	-	-	-	31	-	16,200	48,235
3,922	214,677	-	-	-	359	-	265,360	505,343
3,211	39,567	-	-	-	1,304	-	48,779	95,226
33,882	8,254	-	-	-	37	-	122,932	207,242
105,087	124,495	-	10,100	-	17,000	-	256,979	312,972
2,850	4,283	-	-	-	-	-	16,968	45,848
2	6,996	-	-	-	-	-	6,998	41,367
5,550	24,983	-	-	-	50	-	51,135	138,088
10,667	15,519	-	3	125	162	-	86,220	1,073,314
8,000	37	-	-	-	-	-	54,637	615,366
887	1,530	-	-	125	14	-	10,076	146,317
1,160	5,190	-	-	-	-	-	6,663	31,328
120	7	-	-	-	-	-	275	127,679
-	2	-	3	-	-	-	891	6,167
500	8,755	-	-	-	148	-	13,679	146,457
77,635	162,154	770	3,095	718	36,732	52	717,205	6,423,255
196	5,339	39	237	23	1,896	35	14,087	225,806
196	5,325	39	237	23	1,896	35	13,178	218,346
168	2,774	23	205	22	1,696	34	7,390	111,515
1	474	1	3	-	14	-	917	15,479
0	510	7	17	1	126	-	1,437	33,283
15	874	0	4	-	37	1	2,261	44,586
12	692	8	8	-	23	0	1,165	13,332
-	-	-	-	-	-	-	7	151
-	9	-	-	-	-	-	9	828
-	5	-	-	-	-	-	900	6,631
3,818	1,598	52	72	3	361	-	51,245	289,669
5	9	-	-	-	-	-	14	110,999
3,470	1,378	52	72	3	341	-	45,380	137,138
324	7	-	-	-	-	-	406	14,225
19	189	-	0	-	20	-	5,249	26,261
-	15	-	-	-	-	-	195	1,046
47,041	38,161	202	655	608	984	0	226,691	1,626,517
1,457	9,002	12	132	-	251	-	41,694	321,573
100	73	-	1	-	-	-	208	52,550
-	4	0	-	-	-	-	16,896	36,640
1,956	7,897	136	292	-	171	-	26,576	214,856
1,420	3,837	24	4	-	30	-	8,394	66,456
127	415	100	3	-	6	-	1,303	24,405
19	186	1	1	-	1	-	765	21,447
20	869	-	-	-	-	-	4,972	17,019
191	922	4	284	-	132	-	2,513	32,329
-	1	-	-	-	-	-	21	2,083
180	1,666	6	-	-	1	-	8,608	51,117
282	3,177	0	30	-	22	-	6,797	60,025
79	1,593	7	4	-	33	-	2,673	22,325
-	-	-	-	-	-	-	-	-

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-23	Sep-24	Dec-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	6,197	5,471	3,530	5	46	751	74
Manufacture of luggage, handbags and the like, saddlery and harness	3,755	3,561	2,367	0	0	196	-
Manufacture of footwear	18,270	14,254	8,620	318	30	3,789	883
a. Leather wear	15,746	11,750	6,770	122	30	3,540	850
b. Rubber and Plastic wear	2,524	2,504	1,850	196	0	249	33
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,395	2,693	3,293	8	3	573	4
17 - Manufacture of paper and paper products	10,157	11,457	7,058	389	23	1,910	579
18 - Printing and reproduction of recorded media	21,597	21,169	15,132	243	0	2,801	820
Printing and other service activities related to printing	20,401	19,825	14,706	236	0	2,733	601
Reproduction of recorded media	1,196	1,344	426	7	-	69	219
19 - Manufacture of coke and refined petroleum products	171,252	156,229	30,364	1,730	194	84,217	14,900
20 - Manufacture of chemicals and chemical products	218,488	140,054	59,645	10,090	639	62,825	15,403
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	69,760	80,417	32,391	1,438	18	33,788	10,577
22 - Manufacture of rubber and plastics products	24,447	23,310	19,597	930	35	6,692	1,515
23 - Manufacture of other non-metallic mineral products	29,820	34,885	16,572	2,023	94	15,613	2,127
24 - Manufacture of basic metals	50,365	46,200	27,829	2,893	102	12,010	3,004
25 - Manufacture of fabricated metal products, except machinery and equipment	12,866	8,928	7,834	189	115	6,615	575
26 - Manufacture of computer, electronic and optical products	27,818	36,988	18,615	981	1	3,434	2,048
27 - Manufacture of electrical equipment	58,783	67,399	26,305	1,769	17	16,538	8,958
28 - Manufacture of machinery and equipment	56,270	62,504	14,936	1,077	5	5,233	1,320
29 - Manufacture of motor vehicles, trailers and semi-trailers	97,318	72,402	19,435	4,742	1	48,624	4,377
30 - Manufacture of other transport equipment	13,966	14,644	7,549	63	6	5,201	1,192
31 - Manufacture of furniture	3,280	3,531	2,840	36	0	510	28
32 - Other manufacturing	141,692	151,743	84,997	5,450	285	45,479	3,439
Manufacture of jewellery and related articles	3,661	4,132	2,234	93	-	1,815	244
Manufacture of imitation jewellery and related articles	195	228	280	5	-	24	7
Manufacture of musical instruments	3,140	4,107	2,608	221	-	731	41
Manufacture of sports goods	38,223	40,785	27,661	85	185	10,961	1,034
Manufacture of games and toys	136	205	70	-	-	126	-
Manufacture of medical and dental instruments and supplies	11,696	13,260	9,136	232	65	2,201	657
Manufacture of Handicrafts	733	779	443	11	17	217	3
Other manufacturing n.e.c.	83,908	88,246	42,566	4,803	19	29,403	1,454
33 - Repair and installation of machinery and equipment	3,986	4,488	3,359	765	-	531	39
D. Electricity, gas, steam and air conditioning supply	476,786	763,478	80,588	3,082	32	558,739	23,249
Electric power generation, transmission and distribution	430,230	682,288	74,410	2,934	32	528,778	22,983
a) Hydal	33,641	30,214	8,467	60	0	16,322	9,965
b) Thermal	28,589	19,209	2,714	3	0	6,641	393
c) Coal Based	134,875	278,581	2,408	1,586	0	277,655	250
d) Wind	19,432	18,423	2,380	-	-	5,659	8,982
e) Solar	12,558	12,236	5,108	16	1	10,472	1,116
f) Other	201,135	323,626	53,332	1,269	31	212,029	2,278
Manufacture of gas; distribution of gaseous fuels through mains	45,669	79,824	4,887	100	0	29,620	16
Steam and air conditioning supply	887	1,366	1,291	48	-	340	250
E. Water supply; sewerage, waste management and remediation activities	24,056	14,835	5,473	722	-	2,129	201
36 - Water collection, treatment and supply	1,092	1,376	1,054	12	-	160	2
37 - Sewerage	977	1,510	981	0	-	47	-
38 - Waste collection, treatment and disposal activities; materials recovery	20,160	10,703	3,273	706	-	1,762	29
39 - Remediation activities and other waste management	1,826	1,246	166	5	-	160	170
F. Construction	411,331	424,118	156,934	19,183	169	185,557	22,763
41 - Construction of buildings	186,547	182,578	83,642	9,852	12	60,775	9,219
42 - Civil engineering	175,615	189,611	49,774	7,075	144	107,480	12,880
43 - Specialized construction activities	49,170	51,929	23,518	2,257	13	17,302	664

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	737	-	-	-	3	-	814	5,145
71	359	-	-	-	-	-	430	2,994
8	496	7	4	-	31	-	1,429	14,186
8	480	7	4	-	31	-	1,380	11,842
-	16	-	-	-	-	-	49	2,344
26	8	-	-	-	-	-	38	3,914
15	109	-	10	-	2	-	715	10,095
80	534	2	-	-	1	-	1,438	19,613
80	480	2	-	-	1	-	1,165	18,840
-	54	-	-	-	-	-	273	774
38,211	923	19	40	-	223	-	54,316	170,821
792	2,925	0	67	8	203	-	19,398	152,597
115	295	4	4	-	26	-	11,020	78,656
97	825	-	11	-	1	-	2,449	29,702
1,788	1,957	-	41	-	13	-	5,926	40,227
49	1,183	0	13	-	1	-	4,250	47,085
7	187	14	1	0	4	-	788	15,540
-	2,120	0	1	-	-	-	4,169	27,200
288	697	3	4	-	17	-	9,967	54,598
118	1,408	3	0	-	-	-	2,849	24,100
15	332	-	3	-	10	-	4,737	77,538
1	134	-	-	-	-	-	1,326	14,145
-	7	-	-	-	-	-	35	3,421
1,564	2,709	3	2	600	5	0	8,322	144,534
28	95	-	0	-	-	-	367	4,509
2	35	-	-	-	-	-	44	352
-	3	-	-	-	-	-	44	3,604
305	9	-	-	-	-	-	1,347	40,240
-	-	-	-	-	-	-	-	197
20	271	-	-	-	0	-	948	12,582
-	46	1	0	-	-	-	50	738
1,210	2,250	2	1	600	5	0	5,522	82,313
4	63	-	-	-	-	-	105	4,760
7,219	7,232	125	1,235	1	20,307	-	59,367	701,807
5,378	7,144	124	1,235	1	20,291	-	57,155	663,308
16	3,395	-	-	-	-	-	13,376	38,225
-	85	-	-	-	-	-	478	9,835
-	-	-	-	-	-	-	250	281,900
-	2	-	-	-	-	-	8,984	17,024
-	180	0	-	1	-	-	1,297	16,894
5,361	3,482	124	1,235	-	20,291	-	32,771	299,430
1,841	73	1	-	-	16	-	1,947	36,555
-	15	-	-	-	-	-	265	1,943
-	220	-	1	-	-	-	423	8,747
-	110	-	1	-	-	-	113	1,338
-	9	-	-	-	-	-	9	1,037
-	95	-	-	-	-	-	124	5,864
-	6	-	-	-	-	-	176	507
1,717	9,091	24	110	75	41	2	33,823	395,666
1,141	5,471	1	5	75	9	-	15,921	170,201
367	2,735	23	81	-	5	0	16,090	180,562
209	885	-	24	-	27	2	1,812	44,903

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-23	Sep-24	Dec-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,083,489	1,223,450	790,535	28,025	1,328	335,109	46,501
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	54,948	66,119	38,286	1,220	8	17,790	2,278
46 - Wholesale trade, except of motor vehicles and motorcycles	375,637	414,576	260,945	16,275	478	80,996	26,619
47 - Retail trade, except of motor vehicles and motorcycles	652,904	742,755	491,304	10,530	842	236,323	17,604
H. Transportation and storage	450,425	443,065	183,146	4,287	17	166,084	48,118
49 - Land transport and transport via pipelines	50,613	51,516	33,597	1,256	3	15,241	321
50 - Water transport	74,190	60,932	28,990	132	13	26,848	16,319
51 - Air transport	167,472	190,932	69,082	60	-	65,832	15,669
52 - Warehousing and support activities for transportation	140,843	129,719	45,007	2,671	1	54,972	15,776
53 - Courier activities other than national post activities	17,308	9,966	6,470	169	-	3,192	33
I. Accommodation and food service activities	32,479	40,053	21,437	970	30	20,599	2,058
55 - Accommodation	11,050	12,195	5,205	713	14	6,405	861
56 - Food and beverage service activities	21,429	27,858	16,232	257	16	14,194	1,197
J. Information and communication	227,154	255,760	135,100	1,605	3,069	98,841	12,012
58 - Publishing activities	25,876	28,934	19,487	282	45	4,866	2,129
59 - Motion picture, video and television programme production, sound recording and music publishing activities	681	1,541	949	90	-	300	25
60 - Programming and broadcasting activities	2,291	2,689	1,361	7	170	421	13
61 - Telecommunications	93,242	116,801	36,578	217	888	47,520	7,078
62 - Computer programming, consultancy and related activities	73,939	78,075	51,081	695	962	40,034	2,500
63 - Information service activities	31,125	27,720	25,645	314	1,005	5,700	268
K. Real estate activities	186,272	160,573	65,994	8,505	105	59,004	10,713
L. Professional, scientific and technical activities	172,934	156,161	77,274	1,973	415	66,581	14,597
69 - Legal and accounting activities	42,795	21,187	9,075	593	83	10,722	773
70 - Activities of head offices; management consultancy	16,993	13,615	6,011	93	51	1,809	6,913
71 - Architectural and engineering activities; technical testing and analysis	27,439	23,203	16,251	654	-	6,128	3,375
72 - Scientific research and development	8,809	10,517	3,274	154	0	1,083	1,393
73 - Advertising and market research	14,016	17,185	8,777	152	268	8,497	514
74 - Other professional, scientific and technical activities	61,307	68,716	32,615	321	12	37,905	1,605
75 - Veterinary activities	1,576	1,738	1,271	6	-	436	23
M. Administrative and support service activities	125,687	131,264	76,731	3,264	3	36,916	2,117
77 - Rental and leasing activities	4,094	5,069	3,041	70	-	1,432	197
78 - Employment activities	1,614	2,638	1,457	13	-	1,040	2
79 - Travel agency, tour operator, reservation service and related activities	26,189	30,651	19,119	1,102	1	6,571	287
80 - Security and investigation activities	4,675	4,318	2,475	426	-	2,036	27
81 - Services to buildings and landscape activities	4,385	5,167	3,376	523	0	817	287
82 - Office administrative, office support and other business support activities	84,730	83,422	47,265	1,130	2	25,021	1,317
N. Education	116,677	133,533	37,049	4,977	80	55,662	5,359
O. Human health and social work activities	83,019	99,964	30,263	2,224	0	34,223	16,466
86 - Human health activities	64,889	75,776	24,754	1,968	0	24,535	14,646
87 - Residential care activities	821	864	531	10	-	336	147
88 - Social work activities with and without accommodation	17,308	23,324	4,978	247	-	9,352	1,673
P. Arts, entertainment and recreation	3,474	2,944	1,317	9	0	749	687
Q. Other service activities	572,533	595,338	297,615	15,429	2,107	174,822	40,508
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	682,576	715,257	119,156	11,543	41	290,633	80,148
A. Private Trusts and Non-profit Organizations	480,702	504,734	60,024	10,377	39	209,412	62,465
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	201,873	210,524	59,131	1,166	2	81,220	17,682
VI. PERSONAL	12,835,683	14,802,432	6,352,163	63,291	35,907	7,480,058	247,141
A. Salaried persons	3,738,340	4,366,271	2,021,320	6,329	1,158	2,247,132	64,699
B. Self employed	5,371,735	6,134,264	2,801,597	46,945	10,177	2,933,365	89,816
C. Other Personal	3,725,608	4,301,897	1,529,246	10,016	24,571	2,299,561	92,625
VII. OTHER	77,243	80,417	30,435	16,034	5,502	16,851	382
Total	27,297,683	30,596,245	10,521,653	380,729	917,726	13,707,866	1,209,436

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
2,844	23,181	104	198	4	509	3	73,344	1,228,341	
107	921	1	23	2	8	-	3,338	60,641	
1,829	8,209	43	21	2	82	-	36,804	395,499	
908	14,052	59	154	1	420	3	33,201	772,200	
2,781	2,950	49	10	0	12	-	53,920	407,454	
4	968	31	3	-	6	-	1,333	51,428	
-	450	-	-	-	1	-	16,770	72,754	
2,030	93	0	1	0	3	-	17,796	152,769	
747	1,376	18	5	-	2	-	17,925	120,576	
-	62	-	1	-	-	-	97	9,927	
72	684	0	2	-	7	-	2,824	45,861	
17	207	0	2	-	0	-	1,088	13,425	
55	477	-	-	-	7	-	1,736	32,435	
401	19,410	8	37	2	68	-	31,938	270,554	
5	1,378	-	5	-	1	-	3,516	28,196	
62	141	-	-	-	-	-	228	1,567	
-	202	-	-	-	0	-	214	2,173	
227	17,054	0	6	-	4	-	24,369	109,571	
80	398	8	1	-	60	-	3,046	95,818	
28	238	-	25	2	4	-	565	33,228	
276	3,072	5	15	2	49	-	14,131	147,739	
960	2,336	33	69	-	1,945	5	19,944	166,186	
62	313	2	6	-	26	5	1,187	21,661	
17	79	-	-	-	7	-	7,015	14,979	
33	406	1	2	-	0	-	3,819	26,851	
209	44	8	-	-	-	-	1,654	6,165	
35	262	-	-	-	4	-	814	18,509	
404	1,199	22	61	-	1,908	-	5,198	76,051	
200	33	-	-	-	-	-	257	1,970	
271	4,414	23	41	1	72	1	6,939	123,853	
-	103	-	-	-	2	-	301	4,843	
-	159	-	-	-	-	-	161	2,670	
34	426	15	37	1	54	0	854	27,646	
25	32	-	0	-	-	-	85	5,021	
-	195	-	-	-	-	-	481	5,197	
213	3,499	8	4	-	17	0	5,058	78,475	
2,769	10,819	7	118	-	58	1	19,129	116,897	
5,274	12,345	50	144	-	425	2	34,706	101,417	
2,533	10,568	26	124	-	101	2	27,999	79,255	
3	39	-	-	-	-	-	188	1,066	
2,739	1,739	24	20	-	324	-	6,519	21,096	
7	188	-	5	-	-	-	887	2,962	
1,988	21,113	50	146	1	9,998	3	73,807	563,780	
24,464	171,188	413	7,224	239	2,589	3	286,268	707,641	
19,369	131,187	57	6,249	218	1,908	-	221,453	501,306	
5,094	40,001	356	976	21	681	3	64,815	206,334	
92,862	553,555	10,701	15,968	9,396	93,506	5,451	1,028,580	14,959,998	
13,204	124,664	876	3,433	367	14,593	990	222,825	4,498,765	
33,395	218,950	1,831	5,742	1,577	21,271	2,398	374,980	6,167,065	
46,263	209,941	7,995	6,793	7,453	57,641	2,064	430,774	4,294,168	
0	493	4	4	3	249	1	1,135	69,958	
442,824	2,225,441	59,713	87,323	12,431	240,675	9,135	4,286,979	29,814,953	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
1. FOREIGN CONSTITUENTS	27,488	32,405	12,153	194	0	17,293	576	
1) Official	2,781	3,183	2,852	-	-	742	-	
2) Business	2,974	2,294	1,274	-	-	423	-	
3) Personal	21,733	26,928	8,027	194	0	16,128	576	
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	
2. DOMESTIC CONSTITUENTS	5,234,819	5,794,086	1,347,087	54,516	894,229	2,267,389	278,859	
I. GOVERNMENT	2,192,454	2,555,250	371,600	7,191	734,208	759,191	142,643	
A. Federal Government	1,163,082	1,315,922	264,505	111	559,073	207,180	24,837	
B. Provincial Governments	862,995	1,053,796	73,020	7,080	174,796	428,779	75,767	
C. Local Bodies	166,377	185,533	34,076	1	338	123,231	42,039	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	597,849	582,109	43,241	41	106,610	62,151	97,198	
Agriculture, hunting and forestry	795	782	9	0	-	426	30	
Services	7,570	5,814	263	9	211	2,805	915	
Utilities	214,022	246,114	37,776	29	44,042	27,223	22,503	
Transport, storage and communications	36,891	40,961	522	0	12,115	4,179	4,697	
Manufacturing	131,519	21,787	1,650	-	7,012	6,163	38,715	
Mining and Quarrying	92,742	146,309	1,808	-	15,121	2,788	-	
Construction	35,803	20,295	3	-	21,348	5,010	9,834	
Commerce and Trade	5,526	4,372	628	-	1,903	3,292	-	
Others	72,983	95,676	582	1	4,857	10,264	20,503	
III. NON-BANK FINANCIAL INSTITUTIONS	99,889	67,438	4,160	-	8,656	44,112	5,337	
Mutual Funds and AMCs	40,347	17,703.40	1	-	7,709	21,482	-	
Insurance & Pension Funds	44,388	30,742.57	311	-	865	11,406	4,279	
MFIs and DFIs	2,496	4,570.98	79	-	36	4,645	-	
Stock Exchange & Brokerage Houses	1,706	322.50	408	-	0	816	-	
Modarabas	444	608.05	22	-	0	137	441	
Other NBFIs	10,508.54	13,490.25	3,339.05	-	46.57	5,627.00	616.98	
IV. PRIVATE SECTOR (BUSINESS)	620,508	615,695	257,600	27,149	3,755	311,644	20,868	
A. Agriculture, forestry and fishing	76,583	75,437	29,721	1,114	62	50,760	385	
1. Crop and animal production, hunting and related service activities	76,477	75,396	29,673	1,113	62	50,750	385	
Growing of Wheat, Rice, Sugar Cane & Cotton	57,249	55,622	20,598	860	33	38,216	243	
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,475	1,356	752	0	0	836	1	
Growing of other fruits, vegetables and crops	8,998	10,279	3,866	100	11	7,745	131	
Raising of livestock and other related activities	7,561	6,995	3,626	151	17	3,444	2	
Other agricultural support activities	1,194	1,143	823	1	0	510	8	
Hunting, trapping and related service activities	0	0	8	-	-	-	-	
02 - Forestry and logging	18	3	15	1	-	1	-	
03 - Fishing and aquaculture	88	38	34	-	-	9	-	
B. Mining and quarrying	4,452	2,191	1,063	10	12	1,195	-	
05 - Mining of coal and lignite	456	520	196	-	-	237	-	
06 - Extraction of crude petroleum and natural gas	3,449	1,004	241	0	12	507	-	
07 - Mining of metal ores	133	144	134	0	-	5	-	
08-Other mining and quarrying	358	495	488	10	-	419	-	
09 - Mining support service activities	55	27	5	0	-	28	-	
C. Manufacturing	114,662	95,393	43,435	2,007	767	47,481	12,488	
10 - Manufacture of food products	15,284	10,777	12,245	86	59	4,835	728	
11 - Manufacture of beverages	1,672	1,391	180	-	0	180	25	
12 - Manufacture of tobacco products	285	147	37	-	-	0	-	
13 - Manufacture of textiles	10,620	7,745	4,228	7	618	1,799	500	
Preparation and spinning of textile fibres	3,373	2,974	1,866	7	617	224	132	
Weaving of textiles	700	869	348	0	1	169	45	
Finishing of textiles	775	879	210	-	0	164	6	
Manufacture of knitted and crocheted fabrics	280	270	131	-	0	73	170	
Manufacture of made-up textile articles, except apparel	4,431	2,064	1,213	0	-	1,049	148	
Manufacture of carpets and rugs	48	28	10	-	-	26	-	
Manufacture of other textiles n.e.c.	1,012	661	450	-	0	94	-	
14 - Manufacture of wearing apparel	865	1,256	890	-	0	3,368	-	
15 - Manufacture of leather and related products	373	294	176	-	0	141	-	

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
698	4,729	9	49	2	90	-	6,153	35,793	
-	-	-	-	-	-	-	-	3,594	
-	20	-	-	-	-	-	20	1,718	
698	4,709	9	49	2	90	-	6,132	30,481	
-	-	-	-	-	-	-	-	-	
103,830	723,224	54,587	55,497	11,880	123,117	8,796	1,359,789	5,923,009	
38,620	397,912	47,403	43,215	1,946	52,308	3,611	727,658	2,599,848	
12,669	140,427	47,162	8,774	1,321	29,769	-	264,960	1,295,829	
25,950	257,015	235	34,341	538	22,364	3,611	419,820	1,103,494	
1	470	6	100	87	175	-	42,879	200,524	
21,409	227,524	-	10,100	-	18,404	-	374,634	586,677	
-	45	-	-	-	-	-	75	510	
36	751	-	-	-	-	-	1,702	4,991	
322	90,666	-	-	-	100	-	113,591	222,662	
800	14,138	-	-	-	1,304	-	20,939	37,755	
829	1,264	-	-	-	-	-	40,809	55,634	
15,812	91,347	-	10,100	-	17,000	-	134,258	153,975	
2,850	3,800	-	-	-	-	-	16,484	42,845	
-	1,800	-	-	-	-	-	1,800	7,624	
760	23,713	-	-	-	-	-	44,976	60,680	
500	861	-	-	125	148	-	6,971	63,899	
-	-	-	-	-	-	-	-	29,191	
-	54	-	-	125	-	-	4,458	17,039	
-	350	-	-	-	-	-	350	5,110	
-	-	-	-	-	-	-	-	1,223	
-	-	-	-	-	-	-	441	601	
500.00	457.00	-	-	-	147.82	-	1,722	10,734	
28,353	34,050	203	682	690	12,165	37	97,049	697,197	
163	965	8	185	23	1,719	32	3,480	85,138	
163	965	8	185	23	1,719	32	3,480	85,078	
162	909	6	167	22	1,603	32	3,144	62,851	
-	1	1	-	-	-	-	3	1,592	
0	13	1	16	1	80	-	243	11,964	
1	42	-	3	-	36	-	82	7,321	
-	0	1	-	-	-	-	9	1,344	
-	-	-	-	-	-	-	-	8	
-	-	-	-	-	-	-	-	17	
-	-	-	-	-	-	-	-	43	
-	-	-	-	-	-	-	-	2,281	
-	-	-	-	-	-	-	-	433	
-	-	-	-	-	-	-	-	760	
-	-	-	-	-	-	-	-	139	
-	-	-	-	-	-	-	-	916	
-	-	-	-	-	-	-	-	33	
26,276	4,820	103	282	600	109	-	44,677	138,367	
42	36	0	4	-	2	-	811	18,037	
100	50	-	-	-	-	-	175	534	
-	-	-	-	-	-	-	-	37	
-	1,561	101	237	-	0	-	2,399	9,052	
-	1,068	-	-	-	0	-	1,200	3,914	
-	-	100	-	-	-	-	145	662	
-	42	1	-	-	-	-	49	424	
-	-	-	-	-	-	-	170	374	
-	48	-	237	-	-	-	433	2,695	
-	-	-	-	-	-	-	-	36	
-	403	-	-	-	-	-	403	947	
-	-	-	-	-	-	-	-	4,258	
-	-	-	-	-	-	-	-	317	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	65	66	97	-	-	4	-
Manufacture of luggage, handbags and the like, saddlery and harness	7	5	9	-	-	-	-
Manufacture of footwear	302	223	70	-	0	136	-
a. Leather wear	237	183	33	-	-	135	-
b. Rubber and Plastic wear	64	40	37	-	0	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	152	147	96	4	0	255	-
17 - Manufacture of paper and paper products	1,123	292	120	1	23	89	-
2.3.1	657	663	450	43	0	118	1
Printing and other service activities related to printing	419	380	411	42	0	109	1
Reproduction of recorded media	238	284	39	0	-	9	-
19 - Manufacture of coke and refined petroleum products	34,203	30,640	6,710	0	4	8,158	4,722
20 - Manufacture of chemicals and chemical products	12,911	9,368	3,168	128	10	8,382	5,360
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	928	1,106	1,112	27	0	378	50
22 - Manufacture of rubber and plastics products	249	527	223	60	-	144	75
23 - Manufacture of other non-metallic mineral products	4,167	3,893	1,298	338	3	4,028	225
24 - Manufacture of basic metals	2,765	1,448	832	20	17	456	189
25. Manufacture of fabricated metal products, except machinery and equipment	381	496	421	2	-	12	-
26 - Manufacture of computer, electronic and optical products	357	237	133	13	1	212	-
27 - Manufacture of electrical equipment	1,552	1,015	473	3	10	650	-
28 - Manufacture of machinery and equipment	1,168	1,418	477	49	-	237	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,133	1,913	123	41	-	4,824	-
30 - Manufacture of other transport equipment	30	61	9	2	-	7	-
31 - Manufacture of furniture	256	273	114	16	0	117	9
32. Other manufacturing	23,420	20,125	9,894	1,163	22	9,087	604
Manufacture of jewellery and related articles	196	133	46	16	-	58	-
Manufacture of imitation jewellery and related articles	21	12	10	0	-	3	-
Manufacture of musical instruments	19	24	16	-	-	6	-
Manufacture of sports goods	518	458	518	1	-	35	-
Manufacture of games and toys	68	128	10	-	-	104	-
Manufacture of medical and dental instruments and supplies	648	728	423	26	4	158	-
Manufacture of Handicrafts	55	51	24	3	17	2	-
Other manufacturing n.e.c.	21,894	18,591	8,847	1,117	0	8,722	604
33 - Repair and installation of machinery and equipment	110	160	25	2	-	4	-
D. Electricity, gas, steam and air conditioning supply	19,620	8,188	3,537	10	31	3,900	545
Electric power generation, transmission and distribution	15,669	7,329	2,299	5	31	3,744	545
a) Hydal	1,433	862	382	3	-	633	-
b) Thermal	9,728	4,214	1,432	-	0	940	393
c) Coal Based	779	1,267	76	-	0	1,633	-
d) Wind	1,286	713	71	-	-	318	152
e) Solar	268	86	184	0	-	81	-
f) Other	2,175	188	154	1	31	139	0
Manufacture of gas; distribution of gaseous fuels through mains	3,522	390	334	0	0	59	-
Steam and air conditioning supply	429	470	904	5	-	97	-
E. Water supply; sewerage, waste management and remediation activities	40	129	35	0	-	85	10
36 - Water collection, treatment and supply	18	89	29	-	-	74	-
37 - Sewerage	6	2	1	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	11	37	5	-	-	10	10
39 - Remediation activities and other waste management services	4	0	0	-	-	0	-
F. Construction	56,627	64,168	20,446	6,202	152	32,661	359
41 - Construction of buildings	13,164	14,669	3,820	795	12	10,698	177
42 - Civil engineering	33,445	38,389	12,160	3,895	140	17,280	164
43 - Specialized construction activities	10,018	11,110	4,465	1,513	0	4,683	19

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	102	
-	-	-	-	-	-	-	-	9	
-	-	-	-	-	-	-	-	207	
-	-	-	-	-	-	-	-	169	
-	-	-	-	-	-	-	-	38	
25	-	-	-	-	-	-	25	381	
-	6	-	-	-	-	-	6	239	
-	31	-	-	-	-	-	32	643	
-	1	-	-	-	-	-	2	565	
-	30	-	-	-	-	-	30	78	
23,941	140	-	-	-	-	-	28,802	43,674	
-	95	-	-	-	69	-	5,524	17,213	
-	-	-	-	-	26	-	76	1,592	
-	235	-	-	-	-	-	310	737	
1,513	480	-	40	-	7	-	2,264	7,932	
11	19	-	1	-	-	-	219	1,544	
-	-	-	-	-	-	-	-	435	
-	-	-	-	-	-	-	-	359	
-	3	-	-	-	-	-	3	1,139	
4	-	-	-	-	-	-	4	767	
-	8	-	-	-	-	-	8	4,996	
-	-	-	-	-	-	-	-	18	
-	-	-	-	-	-	-	9	257	
642	2,156	2	0	600	5	-	4,009	24,174	
28	-	-	-	-	-	-	28	148	
-	-	-	-	-	-	-	-	12	
-	-	-	-	-	-	-	-	23	
10	-	-	-	-	-	-	10	563	
-	-	-	-	-	-	-	-	115	
-	-	-	-	-	-	-	-	611	
-	-	-	-	-	-	-	-	45	
604	2,156	2	0	600	5	-	3,971	22,657	
-	-	-	-	-	-	-	-	32	
-	33	0	-	-	-	-	579	8,057	
-	33	0	-	-	-	-	579	6,657	
-	-	-	-	-	-	-	-	1,019	
-	29	-	-	-	-	-	422	2,794	
-	-	-	-	-	-	-	-	1,709	
-	-	-	-	-	-	-	152	541	
-	-	-	-	-	-	-	-	265	
-	4	0	-	-	-	-	4	329	
-	-	-	-	-	-	-	-	393	
-	-	-	-	-	-	-	-	1,006	
-	-	-	-	-	-	-	10	130	
-	-	-	-	-	-	-	-	103	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	10	25	
-	-	-	-	-	-	-	-	0	
117	1,739	23	3	65	1	-	2,308	61,769	
1	322	-	-	65	1	-	565	15,889	
71	905	23	-	-	1	-	1,163	34,638	
46	512	-	3	-	-	-	580	11,242	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	127,583	135,722	84,068	5,424	73	70,980	773	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,616	2,361	1,312	137	5	871	-	
46 - Wholesale trade, except of motor vehicles and motorcycles	16,816	13,390	7,911	223	38	6,100	128	
47 - Retail trade, except of motor vehicles and motorcycles	108,150	119,971	74,845	5,063	30	64,009	645	
H. Transportation and storage	3,474	2,164	964	105	15	1,523	32	
49 - Land transport and transport via pipelines	813	349	186	17	2	66	-	
50 - Water transport	31	43	6	-	13	0	-	
51 - Air transport	305	222	87	-	-	176	30	
52 - Warehousing and support activities for transportation	2,273	1,418	633	2	0	1,280	-	
53 - Courier activities other than national post activities	52	133	51	86	-	1	2	
I. Accommodation and food service activities	1,420	811	442	18	14	765	0	
55 - Accommodation	843	420	213	12	14	530	-	
56 - Food and beverage service activities	578	391	229	6	0	234	0	
J. Information and communication	9,691	10,326	1,341	89	766	2,699	279	
58 - Publishing activities	1,416	1,030	628	70	33	115	129	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	14	32	14	-	-	3	-	
60 - Programming and broadcasting activities	151	80	27	7	-	33	-	
61 - Telecommunications	7,433	8,027	208	2	681	2,314	-	
62 - Computer programming, consultancy and related activities	372	781	281	8	-	119	150	
63 - Information service activities	304	375	183	2	53	115	-	
K. Real estate activities	21,999	18,432	6,104	2,160	105	9,002	1,057	
L. Professional, scientific and technical activities	5,579	5,886	2,018	217	0	3,200	134	
69 - Legal and accounting activities	2,029	2,597	424	39	0	1,825	9	
70 - Activities of head offices; management consultancy activities	1,735	1,417	344	39	-	459	125	
71 - Architectural and engineering activities; technical testing and analysis	282	218	352	56	-	13	-	
72 - Scientific research and development	402	377	174	16	0	14	-	
73 - Advertising and market research	295	261	129	4	0	251	-	
74 - Other professional, scientific and technical activities	797	993	574	62	0	561	0	
75 - Veterinary activities	39	24	21	0	-	78	-	
M. Administrative and support service activities	4,254	6,080	1,564	464	3	2,161	-	
77 - Rental and leasing activities	470	383	144	9	-	256	-	
78 - Employment activities	61	45	30	1	-	30	-	
79 - Travel agency, tour operator, reservation service and related activities	779	1,884	395	42	1	1,382	-	
80 - Security and investigation activities	170	95	97	4	-	14	-	
81 - Services to buildings and landscape activities	1,221	1,964	820	402	0	407	-	
82 - Office administrative, office support and other business support activities	1,552	1,709	78	6	2	72	-	
N. Education	13,010	12,194	4,167	952	63	3,762	6	
O. Human health and social work activities	5,347	6,648	1,849	55	0	5,112	320	
86 - Human health activities	5,186	6,049	1,371	55	0	4,751	320	
87 - Residential care activities	44	21	16	-	-	11	-	
88 - Social work activities with and without accommodation	117	578	462	-	-	349	-	
P. Arts, entertainment and recreation	231	259	38	0	0	188	1	
Q. Other service activities	155,937	171,667	56,806	8,322	1,692	76,172	4,479	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	63,681	57,329	5,089	90	40	35,748	2,026	
A. Private Trusts and Non-profit Organizations	40,654	38,306	1,973	30	39	25,561	1,907	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	23,027	19,024	3,116	60	1	10,186	119	
VI. PERSONAL	1,589,492	1,841,741	637,203	7,135	35,459	1,038,793	10,787	
A. Salaried persons	523,444	659,135	292,380	1,255	1,154	418,929	1,192	
B. Self employed	343,082	389,756	100,197	1,903	9,805	179,515	1,042	
C. Other Personal	722,967	792,851	244,625	3,978	24,499	440,350	8,553	
VII. OTHER	70,946	74,522	28,194	12,910	5,502	15,750	-	
Total	5,262,307	5,826,491	1,359,240	54,710	894,229	2,284,681	279,436	

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
354	2,084	27	88	1	356	-	3,683	164,228	
-	2	-	-	-	-	-	2	2,326	
-	63	-	-	-	38	-	229	14,501	
354	2,019	27	88	1	318	-	3,453	147,401	
51	48	-	-	-	-	-	132	2,739	
-	28	-	-	-	-	-	28	299	
-	-	-	-	-	-	-	-	20	
51	-	-	-	-	-	-	81	345	
-	2	-	-	-	-	-	2	1,917	
-	18	-	-	-	-	-	21	158	
-	-	-	-	-	-	-	0	1,239	
-	-	-	-	-	-	-	-	769	
-	-	-	-	-	-	-	0	469	
-	5,576	-	-	2	2	-	5,858	10,753	
-	-	-	-	-	-	-	129	974	
-	-	-	-	-	-	-	-	17	
-	0	-	-	-	0	-	0	66	
-	5,575	-	-	-	-	-	5,575	8,780	
-	-	-	-	-	-	-	150	558	
-	0	-	-	2	2	-	4	357	
117	1,193	1	9	-	7	-	2,384	19,755	
-	54	2	5	-	11	5	210	5,645	
-	12	2	5	-	9	5	41	2,330	
-	9	-	-	-	-	-	134	976	
-	-	-	-	-	-	-	-	421	
-	2	-	-	-	-	-	2	206	
-	-	-	-	-	-	-	-	384	
-	31	-	-	-	2	-	33	1,229	
-	-	-	-	-	-	-	-	99	
-	1,325	10	2	-	2	-	1,339	5,531	
-	-	-	-	-	-	-	-	410	
-	-	-	-	-	-	-	-	61	
-	12	10	2	-	2	-	26	1,846	
-	2	-	0	-	-	-	2	116	
-	30	-	-	-	-	-	30	1,659	
-	1,282	-	-	-	-	-	1,282	1,440	
-	5,936	4	0	-	2	-	5,948	14,891	
246	233	3	-	-	99	-	900	7,916	
246	233	3	-	-	99	-	900	7,078	
-	-	-	-	-	-	-	-	28	
-	-	-	-	-	-	-	-	811	
0	2	-	5	-	-	-	9	234	
1,028	10,040	22	103	-	9,859	-	25,532	168,524	
28	30,591	371	207	239	423	-	33,886	74,852	
28	23,663	20	93	218	18	-	25,947	53,550	
-	6,928	352	114	21	405	-	7,939	21,302	
14,921	32,217	6,605	1,289	8,877	39,421	5,147	119,264	1,837,854	
1,143	4,410	74	217	295	2,505	892	10,728	724,446	
585	8,742	334	434	1,396	6,142	2,290	20,965	312,385	
13,192	19,064	6,197	639	7,187	30,774	1,964	87,571	801,023	
0	68	4	4	3	249	-	328	62,683	
104,529	727,954	54,595	55,545	11,881	123,206	8,796	1,365,942	5,958,802	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-23	Sep-24	Dec-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
I. FOREIGN CONSTITUENTS	730,461	795,534	398,995	4,632	12,246	340,785	20,764
1) Official	110,433	96,958	31,381	2,449	-	36,560	544
2) Business	149,376	132,878	106,935	130	11,972	24,052	763
3) Personal	470,465	565,567	260,672	2,054	274	280,053	19,458
4) Trust Funds and Non Profit Organizations	187	132	5	-	-	119	-
II. DOMESTIC CONSTITUENTS	20,677,191	23,175,334	8,641,756	321,387	11,251	10,485,502	813,220
I. GOVERNMENT	1,773,350	1,970,974	135,481	67,912	2,744	917,836	55,782
A. Federal Government	1,361,836	1,483,879	104,993	60,609	2,680	708,377	48,584
B. Provincial Governments	405,636	478,876	28,664	7,177	64	206,113	7,198
C. Local Bodies	5,877	8,219	1,824	126	-	3,345	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	945,615	1,269,052	35,400	6,920	214	354,825	69,008
Agriculture, hunting and forestry	510	960	0	-	-	3	-
Services	40,729	42,988	909	76	25	27,737	2,719
Utilities	419,663	516,932	11,577	1,592	0	117,743	23,899
Transport, storage and communications	81,161	86,001	5,244	1,215	157	23,009	-
Manufacturing	161,849	250,302	4,151	2,714	22	62,595	42,044
Mining and Quarrying	169,121	268,935	7,120	265	10	28,882	297
Construction	1,807	2,108	4	-	-	2,515	-
Commerce and Trade	34,360	37,231	1,028	928	-	26,589	-
Others	36,416	63,594	5,367	129	-	65,752	50
III. NON-BANK FINANCIAL INSTITUTIONS	1,105,723	1,126,040	112,290	38,361	136	778,899	54,407
Mutual Funds and AMCs	617,139	457,847	54,555	8,762	0	468,221	46,600
Insurance & Pension Funds	152,501	395,094	13,830	9,486	75	99,912	3,240
MFIs and DFIs	37,206	27,462	5,264	55	0	14,465	313
Stock Exchange & Brokerage Houses	51,942	59,884	12,786	15,763	1	97,629	148
Modarabas	4,698	5,226	163	1	7	4,946	445
Other NBFIs	242,236	180,527	25,691	4,294	53	93,726	3,660
IV. PRIVATE SECTOR (BUSINESS)	4,983,149	5,186,849	2,528,352	137,461	7,707	1,738,027	319,347
A. Agriculture, forestry and fishing	117,824	127,715	70,395	2,891	12	53,747	5,937
1. Crop and animal production, hunting and related service activities	110,589	118,934	66,514	2,413	10	51,616	5,042
Growing of Wheat, Rice, Sugar Cane & Cotton	47,982	47,357	19,050	1,627	10	23,730	2,226
Growing of tropical, subtropical, pome and stone fruits & vegetables	6,678	6,997	10,542	27	-	2,405	423
Growing of other fruits, vegetables and crops	21,030	18,748	7,838	354	-	9,247	645
Raising of livestock and other related activities	23,540	34,009	22,824	182	-	12,067	1,328
Other agricultural support activities	11,147	11,721	6,134	224	-	4,157	413
Hunting, trapping and related service activities	212	102	126	-	-	11	7
02 - Forestry and logging	1,189	1,563	682	21	0	99	-
03 - Fishing and aquaculture	6,046	7,218	3,199	456	2	2,031	895
B. Mining and quarrying	211,048	188,918	48,844	4,272	1	92,627	45,340
05 - Mining of coal and lignite	17,136	18,541	8,706	3,732	-	8,937	-
06 - Extraction of crude petroleum and natural gas	166,435	140,548	18,783	10	1	71,842	40,063
07 - Mining of metal ores	3,052	5,046	13,063	76	-	279	76
08-Other mining and quarrying	23,437	23,737	7,572	438	-	11,486	5,021
09 - Mining support service activities	987	1,046	720	16	-	82	180
C. Manufacturing	1,508,545	1,433,875	710,055	60,062	3,254	446,914	104,001
10 - Manufacture of food products	271,977	294,146	155,422	11,712	285	89,982	30,114
11 - Manufacture of beverages	29,461	35,194	7,435	86	-	13,684	9
12 - Manufacture of tobacco products	46,428	24,129	14,755	93	-	1,084	16,892
13 - Manufacture of textiles	225,928	204,898	120,368	13,301	1,177	46,494	15,625
Preparation and spinning of textile fibres	58,444	58,549	31,758	4,889	502	17,918	2,948
Weaving of textiles	31,053	24,511	14,424	1,085	266	6,809	607
Finishing of textiles	29,662	20,963	14,216	3,271	60	2,760	550
Manufacture of knitted and crocheted fabrics	16,987	15,649	8,219	1,525	28	2,071	3,913
Manufacture of made-up textile articles, except apparel	31,694	30,766	20,065	2,440	49	4,999	832
Manufacture of carpets and rugs	1,578	1,866	1,609	0	-	416	20
Manufacture of other textiles n.e.c.	56,509	52,593	30,077	90	273	11,521	6,756
14 - Manufacture of wearing apparel	74,249	68,136	36,657	1,644	267	10,307	3,286
15 - Manufacture of leather and related products	27,849	22,992	14,341	323	77	4,595	957

Deposit Holders and Type of Accounts

Banks		(Million Rupees)							
Dec-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
12,185	37,365	319	1,351	4	3,047	18	75,053	831,711	
897	5,452	29	321	-	958	-	8,202	78,592	
1,498	2,652	1	64	-	260	-	5,238	148,327	
9,790	29,258	282	966	4	1,829	18	61,605	604,658	
-	2	6	-	-	-	-	8	133	
326,045	1,460,123	4,799	30,427	547	114,422	322	2,749,903	22,209,798	
29,085	447,969	94	6,315	-	33,212	-	572,458	1,696,431	
25,852	311,746	89	1,047	-	21,078	-	408,395	1,285,055	
3,232	133,340	5	5,268	-	12,105	-	161,147	403,166	
1	2,884	-	0	-	30	-	2,915	8,210	
135,169	207,032	-	-	-	377	-	411,585	808,945	
-	795	-	-	-	-	-	795	798	
2,038	9,710	-	-	-	31	-	14,497	43,245	
3,600	124,011	-	-	-	259	-	151,769	282,681	
2,411	25,429	-	-	-	-	-	27,840	57,465	
33,053	6,990	-	-	-	37	-	82,123	151,606	
89,275	33,148	-	-	-	-	-	122,721	158,997	
-	483	-	-	-	-	-	483	3,003	
2	5,196	-	-	-	-	-	5,198	33,743	
4,790	1,270	-	-	-	50	-	6,160	77,408	
10,167	14,658	-	3	-	14	-	79,249	1,008,935	
8,000	37	-	-	-	-	-	54,637	586,175	
887	1,476	-	-	-	14	-	5,618	128,920	
1,160	4,840	-	-	-	-	-	6,313	26,097	
120	7	-	-	-	-	-	275	126,455	
-	2	-	3	-	-	-	450	5,567	
-	8,298	-	-	-	-	-	11,957	135,722	
49,282	128,103	566	2,413	28	24,567	14	524,320	4,935,867	
33	4,374	31	52	-	178	3	10,607	137,651	
33	4,360	31	52	-	178	3	9,698	130,251	
6	1,865	17	38	-	94	2	4,247	48,664	
1	473	-	3	-	14	-	914	13,887	
-	497	7	1	-	45	-	1,195	18,634	
15	832	0	1	-	2	1	2,179	37,252	
12	692	7	8	-	23	0	1,156	11,671	
-	-	-	-	-	-	-	7	144	
-	9	-	-	-	-	-	9	812	
-	5	-	-	-	-	-	900	6,588	
3,818	1,598	52	72	3	361	-	51,245	196,988	
5	9	-	-	-	-	-	14	21,389	
3,470	1,378	52	72	3	341	-	45,380	136,016	
324	7	-	-	-	-	-	406	13,825	
19	189	-	0	-	20	-	5,249	24,745	
-	15	-	-	-	-	-	195	1,013	
20,765	33,342	99	373	8	875	0	159,463	1,379,748	
1,415	8,966	12	128	-	249	-	40,883	298,285	
-	23	-	1	-	-	-	33	21,238	
-	4	0	-	-	-	-	16,896	32,828	
1,956	6,336	35	55	-	170	-	24,177	205,517	
1,420	2,769	24	4	-	30	-	7,194	62,260	
127	415	1	3	-	6	-	1,158	23,742	
19	144	-	1	-	1	-	716	21,024	
20	869	-	-	-	-	-	4,802	16,645	
191	874	4	47	-	132	-	2,081	29,634	
-	1	-	-	-	-	-	21	2,046	
180	1,262	6	-	-	1	-	8,205	50,166	
282	3,177	0	30	-	22	-	6,797	55,672	
79	1,593	7	4	-	33	-	2,673	22,008	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-23	Sep-24	Dec-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	6,132	5,405	3,433	5	46	746	74
Manufacture of luggage, handbags and the like, saddlery and harness	3,749	3,556	2,359	0	0	196	-
Manufacture of footwear	17,969	14,031	8,549	318	30	3,653	883
a. Leather wear	15,509	11,567	6,736	122	30	3,405	850
b. Rubber and Plastic wear	2,460	2,464	1,813	196	-	248	33
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,242	2,547	3,197	4	3	318	4
17 - Manufacture of paper and paper products	8,787	10,835	6,823	388	0	1,521	579
18 - Printing and reproduction of recorded media	20,452	19,922	14,662	200	-	2,683	609
Printing and other service activities related to printing	19,982	19,445	14,294	193	-	2,624	600
Reproduction of recorded media	470	477	368	7	-	59	9
19 - Manufacture of coke and refined petroleum products	136,568	118,498	23,337	1,730	190	76,058	10,178
20 - Manufacture of chemicals and chemical products	145,197	108,870	52,562	9,962	629	43,200	4,975
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	54,738	54,616	28,646	1,412	18	19,125	1,041
22 - Manufacture of rubber and plastics products	24,136	22,780	19,371	869	35	6,547	1,440
23 - Manufacture of other non-metallic mineral products	25,616	30,978	15,265	1,685	91	11,580	1,903
24 - Manufacture of basic metals	47,562	44,734	26,980	2,873	85	11,548	2,815
25 - Manufacture of fabricated metal products, except machinery and equipment	12,485	8,432	7,413	187	115	6,603	575
26 - Manufacture of computer, electronic and optical products	25,201	35,902	16,531	968	-	3,122	2,048
27 - Manufacture of electrical equipment	45,584	57,066	25,048	1,766	7	14,494	2,221
28 - Manufacture of machinery and equipment	53,400	59,326	13,488	1,027	5	3,593	520
29 - Manufacture of motor vehicles, trailers and semi-trailers	95,821	70,476	19,305	4,701	1	43,794	4,377
30 - Manufacture of other transport equipment	13,691	14,334	7,401	61	6	4,963	1,192
31 - Manufacture of furniture	3,024	3,258	2,726	19	-	393	19
32 - Other manufacturing	113,272	117,479	74,987	4,288	264	30,698	2,585
Manufacture of jewellery and related articles	3,465	3,999	2,188	77	-	1,757	244
Manufacture of imitation jewellery and related articles	174	216	270	4	-	21	7
Manufacture of musical instruments	3,120	3,123	1,631	221	-	725	41
Manufacture of sports goods	37,705	40,327	27,143	85	185	10,927	1,034
Manufacture of games and toys	68	77	60	-	-	22	-
Manufacture of medical and dental instruments and supplies	11,021	12,319	8,599	206	60	2,043	407
Manufacture of Handicrafts	678	728	419	8	-	215	3
Other manufacturing n.e.c.	57,041	56,690	34,678	3,686	18	14,988	850
33 - Repair and installation of machinery and equipment	3,876	4,328	3,333	763	-	528	39
D. Electricity, gas, steam and air conditioning supply	259,396	391,681	48,262	3,072	1	214,914	9,409
Electric power generation, transmission and distribution	217,551	313,481	43,326	2,929	1	189,349	9,143
a) Hydal	19,077	12,521	3,123	57	0	6,697	5,500
b) Thermal	18,859	14,995	1,282	3	-	5,699	-
c) Coal Based	7,537	5,931	1,073	1,586	-	4,496	250
d) Wind	9,694	7,081	1,441	-	-	866	-
e) Solar	8,853	9,644	4,640	16	1	4,262	1,116
f) Other	153,531	263,309	31,767	1,267	0	167,329	2,277
Manufacture of gas; distribution of gaseous fuels through mains	41,387	77,303	4,550	100	-	25,322	16
Steam and air conditioning supply	457	896	386	43	-	243	250
E. Water supply; sewerage, waste management and remediation activities	24,014	14,174	5,437	722	-	2,044	191
36 - Water collection, treatment and supply	1,073	1,287	1,025	12	-	86	2
37 - Sewerage	971	976	980	0	-	46	-
38 - Waste collection, treatment and disposal activities; materials recovery	20,148	10,665	3,267	706	-	1,751	19
services	1,823	1,246	166	5	-	160	170
F. Construction	335,857	339,114	134,386	12,981	17	142,152	13,997
41 - Construction of buildings	169,916	164,569	79,358	9,057	0	47,413	9,043
42 - Civil engineering	126,788	133,726	35,975	3,180	3	82,120	4,309
43 - Specialized construction activities	39,152	40,819	19,053	744	13	12,619	645

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	737	-	-	-	3	-	814	5,044
71	359	-	-	-	-	-	430	2,985
8	496	7	4	-	31	-	1,429	13,979
8	480	7	4	-	31	-	1,380	11,674
-	16	-	-	-	-	-	49	2,306
1	8	-	-	-	-	-	13	3,534
15	103	-	10	-	2	-	709	9,440
80	503	2	-	-	1	-	1,196	18,741
80	479	2	-	-	1	-	1,163	18,274
-	24	-	-	-	-	-	33	467
14,270	784	19	40	-	223	-	25,514	126,830
792	2,830	0	67	8	134	-	8,806	115,159
115	295	4	4	-	-	-	1,458	50,659
97	590	-	11	-	1	-	2,139	28,961
275	1,476	-	1	-	6	-	3,662	32,282
38	1,164	0	13	-	1	-	4,031	45,518
7	187	14	1	0	4	-	788	15,105
-	2,120	0	1	-	-	-	4,169	24,791
288	694	3	4	-	17	-	3,227	44,543
115	1,408	3	0	-	-	-	2,045	20,158
15	323	-	3	-	10	-	4,728	72,529
1	134	-	-	-	-	-	1,326	13,757
-	7	-	-	-	-	-	26	3,164
923	553	1	1	-	0	0	4,064	114,300
-	95	-	0	-	-	-	339	4,361
2	35	-	-	-	-	-	44	339
-	3	-	-	-	-	-	44	2,621
295	9	-	-	-	-	-	1,337	39,676
-	-	-	-	-	-	-	-	82
20	271	-	-	-	0	-	698	11,606
-	46	1	0	-	-	-	50	693
606	94	-	1	-	-	0	1,551	54,921
4	63	-	-	-	-	-	105	4,729
7,219	7,198	125	1,235	1	20,307	-	45,495	311,744
5,378	7,111	124	1,235	1	20,291	-	43,283	278,887
16	3,395	-	-	-	-	-	8,912	18,789
-	56	-	-	-	-	-	56	7,039
-	-	-	-	-	-	-	250	7,406
-	2	-	-	-	-	-	2	2,309
-	180	0	-	1	-	-	1,297	10,215
5,361	3,478	124	1,235	-	20,291	-	32,766	233,129
1,841	73	1	-	-	16	-	1,947	31,920
-	15	-	-	-	-	-	265	937
-	220	-	1	-	-	-	413	8,616
-	110	-	1	-	-	-	113	1,235
-	9	-	-	-	-	-	9	1,036
-	95	-	-	-	-	-	114	5,838
-	6	-	-	-	-	-	176	507
1,600	7,351	1	107	10	40	2	23,108	312,643
1,141	5,149	1	5	10	8	-	15,356	151,185
296	1,830	-	81	-	4	0	6,520	127,798
164	372	-	21	-	27	2	1,232	33,660

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-23	Sep-24	Dec-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	929,952	1,061,508	704,505	22,601	1,255	251,955	35,369
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	52,332	63,757	36,974	1,083	3	16,919	2,278
46 - Wholesale trade, except of motor vehicles and motorcycles	333,859	375,897	251,697	16,051	440	62,829	16,382
47 - Retail trade, except of motor vehicles and motorcycles	543,761	621,854	415,834	5,467	812	172,207	16,710
H. Transportation and storage	363,611	371,297	157,749	4,182	2	129,686	32,436
49 - Land transport and transport via pipelines	47,649	50,080	32,598	1,238	1	14,267	321
50 - Water transport	62,591	36,993	28,962	132	-	18,206	11,319
51 - Air transport	118,804	161,411	46,395	60	-	56,136	15,639
52 - Warehousing and support activities for transportation	117,416	113,028	43,432	2,670	1	37,900	5,126
53 - Courier activities other than national post activities	17,151	9,785	6,362	83	-	3,177	31
I. Accommodation and food service activities	29,217	32,852	20,926	953	16	10,005	1,358
55 - Accommodation	10,207	11,774	4,992	701	-	5,874	861
56 - Food and beverage service activities	19,009	21,078	15,934	251	16	4,131	497
J. Information and communication	173,428	192,507	119,025	1,516	2,304	69,332	5,803
58 - Publishing activities	19,408	18,788	11,403	212	12	4,746	2,000
59 - Motion picture, video and television programme production, sound recording and music publishing activities	666	981	407	90	-	297	25
60 - Programming and broadcasting activities	2,140	2,609	1,334	1	170	388	13
61 - Telecommunications	48,591	67,407	31,728	215	207	18,419	1,148
62 - Computer programming, consultancy and related activities	71,970	75,161	48,516	687	962	39,899	2,350
63 - Information service activities	30,653	27,561	25,638	311	952	5,583	268
K. Real estate activities	164,273	142,142	59,889	6,345	0	50,003	9,656
L. Professional, scientific and technical activities	157,247	140,683	70,840	1,755	414	59,718	8,063
69 - Legal and accounting activities	40,766	18,590	8,651	553	83	8,897	764
70 - Activities of head offices; management consultancy activities	12,025	7,049	4,755	54	51	1,351	388
71 - Architectural and engineering activities; technical testing and analysis	22,162	19,812	13,254	597	-	3,430	3,375
72 - Scientific research and development	8,377	10,124	3,079	138	-	1,066	1,393
73 - Advertising and market research	13,357	16,627	8,368	148	268	7,931	514
74 - Other professional, scientific and technical activities	59,024	66,766	31,483	259	12	36,684	1,604
75 - Veterinary activities	1,537	1,714	1,250	6	-	358	23
M. Administrative and support service activities	121,410	125,114	75,146	2,800	-	34,730	2,117
77 - Rental and leasing activities	3,624	4,686	2,896	61	-	1,176	197
78 - Employment activities	1,538	2,533	1,416	12	-	985	2
79 - Travel agency, tour operator, reservation service and related activities	25,410	28,766	18,722	1,060	-	5,188	287
80 - Security and investigation activities	4,496	4,215	2,370	422	-	2,022	27
81 - Services to buildings and landscape activities	3,164	3,203	2,556	120	-	410	287
82 - Office administrative, office support and other business support activities	83,178	81,712	47,186	1,124	-	24,949	1,317
N. Education	103,664	121,330	32,880	4,026	17	51,899	5,353
O. Human health and social work activities	76,754	92,531	27,950	2,169	-	29,111	16,147
86 - Human health activities	58,785	68,942	22,918	1,913	-	19,783	14,327
87 - Residential care activities	777	843	515	10	-	325	147
88 - Social work activities with and without accommodation	17,191	22,745	4,517	247	-	9,003	1,673
P. Arts, entertainment and recreation	3,243	2,685	1,279	9	0	561	686
Q. Other service activities	403,667	408,724	240,783	7,107	415	98,629	23,483
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	618,085	656,836	113,943	11,454	1	254,243	78,007
A. Private Trusts and Non-profit Organizations	439,278	465,397	57,969	10,347	-	183,209	60,443
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	178,807	191,439	55,974	1,106	1	71,034	17,564
VI. PERSONAL	11,245,014	12,959,750	5,714,068	56,155	448	6,440,704	236,288
A. Salaried persons	3,213,979	3,706,385	1,728,056	5,075	4	1,827,764	63,503
B. Self employed	5,028,546	5,744,415	2,701,392	45,043	372	2,753,813	88,724
C. Other Personal	3,002,489	3,508,949	1,284,619	6,038	72	1,859,127	84,061
VII. OTHER	6,256	5,835	2,223	3,124	-	968	382
Total	21,407,652	23,970,868	9,040,750	326,019	23,497	10,826,286	833,984

Deposit Holders and Type of Accounts

Banks							(Million Rupees)	
Dec-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
2,490	21,097	76	110	3	154	3	59,303	1,039,620
107	919	1	23	2	8	-	3,336	58,315
1,829	8,146	43	21	2	44	-	26,467	357,485
554	12,032	32	66	-	102	3	29,499	623,820
2,730	2,902	49	10	0	12	-	38,138	329,757
4	940	31	3	-	6	-	1,305	49,409
-	450	-	-	-	1	-	11,770	59,070
1,979	93	0	1	0	3	-	17,715	120,305
747	1,374	18	5	-	2	-	7,273	91,275
-	44	-	1	-	-	-	76	9,698
72	684	0	2	-	7	-	2,124	34,023
17	207	0	2	-	0	-	1,088	12,655
55	477	-	-	-	7	-	1,036	21,368
401	13,834	8	37	-	66	-	20,150	212,327
5	1,378	-	5	-	1	-	3,387	19,760
62	141	-	-	-	-	-	228	1,022
-	201	-	-	-	-	-	214	2,107
227	11,479	0	6	-	4	-	12,864	63,433
80	398	8	1	-	60	-	2,896	92,960
28	238	-	25	-	2	-	561	33,046
159	1,878	4	6	2	42	-	11,747	127,984
960	2,283	31	64	-	1,934	-	13,333	146,061
62	301	-	1	-	18	-	1,146	19,331
17	70	-	-	-	7	-	481	6,691
33	406	1	2	-	0	-	3,819	21,100
209	42	8	-	-	-	-	1,652	5,935
35	262	-	-	-	4	-	814	17,529
404	1,168	22	61	-	1,906	-	5,165	73,603
200	33	-	-	-	-	-	257	1,871
271	3,089	13	39	1	70	1	5,600	118,275
-	103	-	-	-	2	-	301	4,433
-	159	-	-	-	-	-	161	2,574
34	414	5	35	1	52	0	828	25,799
25	31	-	-	-	-	-	83	4,898
-	165	-	-	-	-	-	451	3,538
213	2,217	8	4	-	17	0	3,775	77,034
2,769	4,883	3	118	-	56	1	13,181	102,003
5,029	12,112	47	144	-	326	2	33,806	93,036
2,287	10,334	23	124	-	2	2	27,098	71,713
3	39	-	-	-	-	-	188	1,038
2,739	1,739	24	20	-	324	-	6,519	20,285
7	186	-	-	-	-	-	879	2,728
960	11,073	28	43	1	139	3	35,729	382,663
24,400	140,597	41	7,018	-	2,166	3	252,233	631,873
19,341	107,524	37	6,155	-	1,890	-	195,391	446,916
5,059	33,073	4	862	-	276	3	56,841	184,957
77,941	521,338	4,097	14,679	519	54,085	304	909,250	13,120,625
12,060	120,254	802	3,216	72	12,089	97	212,092	3,772,991
32,810	210,208	1,497	5,309	181	15,129	107	353,965	5,854,585
33,071	190,876	1,798	6,154	266	26,867	99	343,192	3,493,049
-	425	-	0	-	-	1	808	7,122
338,230	1,497,488	5,117	31,778	550	117,468	339	2,824,956	23,041,509

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
1. FOREIGN CONSTITUENTS	14,418	16,670	16,031	-	-	5,085	-
1) Official	6,262	6,487	2,631	-	-	4,894	-
2) Business	8,026	10,024	13,361	-	-	30	-
3) Personal	130	159	40	-	-	161	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	613,306	782,215	105,632	-	-	591,813	96,016
I. GOVERNMENT	-	11	-	-	-	231	-
A. Federal Government	-	11	-	-	-	231	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5	7	5	-	-	1	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	4	5	5	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	0	-	-	-	-	0	-
Others	0	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	298	368	194	-	-	286	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	261	278	84	-	-	274	-
MFIs and DFIs	36	90	110	-	-	11	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	610,976	779,736	104,397	-	-	589,959	95,835
A. Agriculture, forestry and fishing	1,397	881	2,659	-	-	358	-
1. Crop and animal production, hunting and related service activities	1,397	881	2,659	-	-	358	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	0	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	1,271	768	2,624	-	-	61	-
Raising of livestock and other related activities	2	11	14	-	-	-	-
Other agricultural support activities	124	102	21	-	-	297	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	50,249	95,088	3,156	-	-	87,245	-
05 - Mining of coal and lignite	40,168	94,383	2,337	-	-	86,840	-
06 - Extraction of crude petroleum and natural gas	9,672	263	180	-	-	183	-
07 - Mining of metal ores	184	199	72	-	-	189	-
08-Other mining and quarrying	225	243	567	-	-	32	-
09 - Mining support service activities	0	0	0	-	-	-	-
C. Manufacturing	163,558	118,246	21,562	-	-	64,289	22,551
10 - Manufacture of food products	15,403	5,446	524	-	-	4,727	-
11 - Manufacture of beverages	44,727	29,398	7,489	-	-	23,289	-
12 - Manufacture of tobacco products	5,905	2,060	2,189	-	-	1,586	-
13 - Manufacture of textiles	331	289	286	-	-	1	-
Preparation and spinning of textile fibres	327	284	282	-	-	1	-
Weaving of textiles	0	0	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	0	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	4	3	-	-	0	-
14 - Manufacture of wearing apparel	147	177	78	-	-	18	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
30	-	-	-	-	-	-	30	21,146	
30	-	-	-	-	-	-	30	7,555	
-	-	-	-	-	-	-	-	13,390	
-	-	-	-	-	-	-	-	200	
-	-	-	-	-	-	-	-	-	
35	-	-	-	-	-	-	96,051	793,496	
-	-	-	-	-	-	-	-	231	
-	-	-	-	-	-	-	-	231	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	7	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	5	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	480	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	358	
-	-	-	-	-	-	-	-	121	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	95,835	790,191	
-	-	-	-	-	-	-	-	3,017	
-	-	-	-	-	-	-	-	3,017	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	2,685	
-	-	-	-	-	-	-	-	14	
-	-	-	-	-	-	-	-	318	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	90,401	
-	-	-	-	-	-	-	-	89,177	
-	-	-	-	-	-	-	-	363	
-	-	-	-	-	-	-	-	261	
-	-	-	-	-	-	-	-	599	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	22,551	108,402	
-	-	-	-	-	-	-	-	5,251	
-	-	-	-	-	-	-	-	30,777	
-	-	-	-	-	-	-	-	3,776	
-	-	-	-	-	-	-	-	287	
-	-	-	-	-	-	-	-	283	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	4	
-	-	-	-	-	-	-	-	96	
-	-	-	-	-	-	-	-	0	

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	246	331	115	-	-	300	-
18 - Printing and reproduction of recorded media	488	583	19	-	-	-	210
Printing and other service activities related to printing	0	0	1	-	-	-	-
Reproduction of recorded media	488	583	18	-	-	-	210
19 - Manufacture of coke and refined petroleum products	480	7,091	318	-	-	-	-
20 - Manufacture of chemicals and chemical products	60,381	21,816	3,915	-	-	11,243	5,067
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	14,094	24,694	2,633	-	-	14,285	9,486
22 - Manufacture of rubber and plastics products	61	3	3	-	-	0	-
23 - Manufacture of other non-metallic mineral products	37	15	8	-	-	5	-
24 - Manufacture of basic metals	38	17	17	-	-	7	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	-	-
26 - Manufacture of computer, electronic and optical products	2,259	850	1,951	-	-	100	-
27 - Manufacture of electrical equipment	11,647	9,318	784	-	-	1,394	6,738
28 - Manufacture of machinery and equipment	1,702	1,760	972	-	-	1,403	800
29 - Manufacture of motor vehicles, trailers and semi-trailers	364	12	7	-	-	6	-
30 - Manufacture of other transport equipment	246	249	139	-	-	231	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	4,999	14,139	116	-	-	5,694	250
Manufacture of jewellery and related articles	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	27	214	115	-	-	-	250
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	4,973	13,926	1	-	-	5,694	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	197,770	363,609	28,788	-	-	339,924	13,294
Electric power generation, transmission and distribution	197,010	361,478	28,785	-	-	335,685	13,294
a) Hydal	13,132	16,831	4,962	-	-	8,991	4,465
b) Thermal	2	1	0	-	-	2	-
c) Coal Based	126,559	271,383	1,259	-	-	271,526	-
d) Wind	8,452	10,629	868	-	-	4,475	8,829
e) Solar	3,437	2,506	285	-	-	6,130	-
f) Other	45,429	60,128	21,411	-	-	44,561	-
Manufacture of gas; distribution of gaseous fuels through mains	760	2,131	3	-	-	4,239	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	2	532	1	-	-	0	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	0	532	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	2	0	1	-	-	0	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	18,848	20,836	2,103	-	-	10,744	8,407
41 - Construction of buildings	3,466	3,340	464	-	-	2,664	-
42 - Civil engineering	15,381	17,496	1,639	-	-	8,080	8,407
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	415
-	-	-	-	-	-	-	210	229
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	210	228
-	-	-	-	-	-	-	-	318
-	-	-	-	-	-	-	5,067	20,225
-	-	-	-	-	-	-	9,486	26,404
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	13
-	-	-	-	-	-	-	-	24
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,051
-	-	-	-	-	-	-	6,738	8,916
-	-	-	-	-	-	-	800	3,175
-	-	-	-	-	-	-	-	13
-	-	-	-	-	-	-	-	370
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	250	6,060
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	250	365
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5,694
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	13,294	382,007
-	-	-	-	-	-	-	13,294	377,764
-	-	-	-	-	-	-	4,465	18,418
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	272,785
-	-	-	-	-	-	-	8,829	14,173
-	-	-	-	-	-	-	-	6,415
-	-	-	-	-	-	-	-	65,972
-	-	-	-	-	-	-	-	4,242
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	8,407	21,254
-	-	-	-	-	-	-	-	3,127
-	-	-	-	-	-	-	8,407	18,126
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	25,954	26,220	1,961	-	-	12,174	10,358
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	0	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	24,961	25,289	1,337	-	-	12,067	10,109
47 - Retail trade, except of motor vehicles and motorcycles	993	931	624	-	-	107	249
H. Transportation and storage	83,341	69,604	24,433	-	-	34,876	15,650
49 - Land transport and transport via pipelines	2,151	1,087	813	-	-	908	-
50 - Water transport	11,568	23,896	22	-	-	8,642	5,000
51 - Air transport	48,362	29,299	22,600	-	-	9,519	-
52 - Warehousing and support activities for transportation	21,154	15,274	942	-	-	15,792	10,650
53 - Courier activities other than national post activities	106	48	57	-	-	14	-
I. Accommodation and food service activities	1,842	6,390	69	-	-	9,829	700
55 - Accommodation	0	0	0	-	-	0	-
56 - Food and beverage service activities	1,842	6,389	69	-	-	9,829	700
J. Information and communication	44,035	52,927	14,734	-	-	26,810	5,930
58 - Publishing activities	5,052	9,115	7,456	-	-	6	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	37,218	41,367	4,642	-	-	26,786	5,930
62 - Computer programming, consultancy and related activities	1,596	2,133	2,284	-	-	16	-
63 - Information service activities	168	312	352	-	-	1	-
K. Real estate activities	0	0	-	-	-	0	-
L. Professional, scientific and technical activities	10,107	9,592	4,416	-	-	3,663	6,400
69 - Legal and accounting activities	0	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	3,233	5,148	912	-	-	-	6,400
71 - Architectural and engineering activities; technical testing and analysis	4,994	3,173	2,645	-	-	2,685	-
72 - Scientific research and development	31	17	21	-	-	2	-
73 - Advertising and market research	364	298	281	-	-	315	-
74 - Other professional, scientific and technical activities	1,485	957	557	-	-	661	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	23	69	21	-	-	25	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	14	60	11	-	-	25	-
79 - Travel agency, tour operator, reservation service and related activities	0	1	2	-	-	-	-
80 - Security and investigation activities	9	8	7	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	0	1	1	-	-	-	-
N. Education	2	9	3	-	-	0	-
O. Human health and social work activities	918	785	464	-	-	-	-
86 - Human health activities	918	785	464	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	12,929	14,947	25	-	-	22	12,546
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	809	1,092	123	-	-	642	115
A. Private Trusts and Non-profit Organizations	770	1,031	82	-	-	642	115
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	39	62	41	-	-	-	-
VI. PERSONAL	1,177	941	893	-	-	560	66
A. Salaried persons	918	751	884	-	-	440	5
B. Self employed	108	93	7	-	-	37	50
C. Other Personal	152	96	2	-	-	84	11
VII. OTHER	40	60	19	-	-	133	-
Total	627,724	798,886	121,663	-	-	596,898	96,016

Deposit Holders and Type of Accounts

Banks							(Million Rupees)	
Dec-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	10,358	24,493
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	10,109	23,513
-	-	-	-	-	-	-	249	980
-	-	-	-	-	-	-	15,650	74,959
-	-	-	-	-	-	-	-	1,721
-	-	-	-	-	-	-	5,000	13,664
-	-	-	-	-	-	-	-	32,119
-	-	-	-	-	-	-	10,650	27,384
-	-	-	-	-	-	-	-	71
-	-	-	-	-	-	-	700	10,599
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	700	10,598
-	-	-	-	-	-	-	5,930	47,474
-	-	-	-	-	-	-	-	7,462
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	5,930	37,359
-	-	-	-	-	-	-	-	2,301
-	-	-	-	-	-	-	-	353
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	6,400	14,479
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	6,400	7,312
-	-	-	-	-	-	-	-	5,329
-	-	-	-	-	-	-	-	23
-	-	-	-	-	-	-	-	596
-	-	-	-	-	-	-	-	1,218
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	46
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	36
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	464
-	-	-	-	-	-	-	-	464
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	12,546	12,593
35	-	-	-	-	-	-	150	915
-	-	-	-	-	-	-	115	839
35	-	-	-	-	-	-	35	76
-	-	-	-	-	-	-	66	1,520
-	-	-	-	-	-	-	5	1,329
-	-	-	-	-	-	-	50	94
-	-	-	-	-	-	-	11	97
-	-	-	-	-	-	-	-	152
65	-	-	-	-	-	-	96,081	814,642

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	932,752	772,367	1,095,583	844,609	1,125,375	888,649
1) Official	162,542	119,476	83,286	106,629	64,281	89,741
2) Business	36,501	160,376	35,022	145,195	23,728	163,435
3) Personal	733,695	492,328	977,261	592,654	1,037,352	635,339
4) Trust Funds and Non Profit Organizations	14	187	14	132	14	134
2. DOMESTIC CONSTITUENTS	101,173,074	26,525,316	109,682,294	29,751,635	105,359,767	28,926,304
I. GOVERNMENT	537,912	3,965,803	563,305	4,526,235	513,348	4,296,510
A. Federal Government	119,779	2,524,918	137,132	2,799,811	84,928	2,581,116
B. Provincial Governments	383,496	1,268,631	389,866	1,532,672	391,115	1,506,660
C. Local Bodies	34,637	172,254	36,307	193,752	37,305	208,734
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	27,028	1,543,469	25,124	1,851,168	19,873	1,395,629
Agriculture, hunting and forestry	50	1,305	42	1,742	41	1,308
Services	1,256	48,298	1,289	48,802	1,263	48,235
Utilities	14,922	633,685	12,863	763,046	8,758	505,343
Transport, storage and communications	5,377	118,055	5,610	126,968	5,182	95,226
Manufacturing	2,767	293,369	2,697	272,090	2,310	207,242
Mining and Quarrying	539	261,862	580	415,244	566	312,972
Construction	198	37,610	153	22,403	164	45,848
Commerce and Trade	802	39,886	707	41,603	445	41,367
Others	1,117	109,398	1,183	159,270	1,144	138,088
III. NON-BANK FINANCIAL INSTITUTIONS	51,495	1,205,910	83,252	1,193,846	71,402	1,073,314
Mutual Funds and AMCs	8,070	657,487	8,114	475,551	4,375	615,366
Insurance & Pension Funds	8,781	197,151	21,307	426,115	17,828	146,317
MFIs and DFIs	1,396	39,739	11,669	32,122	11,215	31,328
Stock Exchange & Brokerage Houses	9,134	53,648	12,571	60,207	7,380	127,679
Modarabas	884	5,142	533	5,834	521	6,167
Other NBFIs	23,230	252,744	29,058	194,017	30,083	146,457
IV. PRIVATE SECTOR (BUSINESS)	10,970,697	6,214,633	10,405,360	6,582,280	6,565,198	6,423,255
A. Agriculture, forestry and fishing	1,901,078	195,803	1,846,423	204,033	1,774,243	225,806
1. Crop and animal production, hunting and related service activities	1,897,051	188,463	1,842,281	195,211	1,769,963	218,346
Growing of Wheat, Rice, Sugar Cane & Cotton	1,100,182	105,231	1,061,750	102,979	1,000,168	111,515
Growing of tropical, subtropical, pome and stone fruits & vegetables	131,008	8,153	125,889	8,353	127,663	15,479
Growing of other fruits, vegetables and crops	404,584	31,300	376,265	29,795	374,642	33,283
Raising of livestock and other related activities	201,347	31,103	220,711	41,015	213,723	44,586
Other agricultural support activities	59,777	12,465	57,479	12,967	53,574	13,332
Hunting, trapping and related service activities	153	212	187	103	193	151
02 - Forestry and logging	749	1,207	719	1,566	734	828
03 - Fishing and aquaculture	3,278	6,133	3,423	7,256	3,546	6,631
B. Mining and quarrying	42,638	265,749	494,977	286,197	20,639	289,669
05 - Mining of coal and lignite	20,257	57,761	374,645	113,445	5,534	110,999
06 - Extraction of crude petroleum and natural gas	15,208	179,557	96,962	141,815	7,832	137,138
07 - Mining of metal ores	1,183	3,369	1,185	5,389	1,235	14,225
08-Other mining and quarrying	4,902	24,020	21,205	24,475	5,046	26,261
09 - Mining support service activities	1,088	1,043	980	1,073	992	1,046
C. Manufacturing	1,021,692	1,786,765	1,444,168	1,647,515	522,348	1,626,517
10 - Manufacture of food products	304,517	302,664	367,689	310,369	130,188	321,573
11 - Manufacture of beverages	10,387	75,860	11,972	65,983	3,941	52,550
12 - Manufacture of tobacco products	480	52,618	442	26,336	670	36,640
13 - Manufacture of textiles	185,486	236,879	227,609	212,932	70,117	214,856
Preparation and spinning of textile fibres	114,268	62,144	98,030	61,806	20,597	66,456
Weaving of textiles	13,832	31,753	28,300	25,381	10,246	24,405
Finishing of textiles	16,824	30,437	11,259	21,842	8,637	21,447
Manufacture of knitted and crocheted fabrics	4,071	17,267	3,654	15,919	3,720	17,019
Manufacture of made-up textile articles, except apparel	15,638	36,126	59,549	32,831	10,172	32,329
Manufacture of carpets and rugs	2,042	1,626	2,079	1,894	904	2,083
Manufacture of other textiles n.e.c.	18,811	57,525	24,738	53,259	15,841	51,117
14 - Manufacture of wearing apparel	29,230	75,261	69,954	69,569	23,397	60,025
15 - Manufacture of leather and related products	15,242	28,223	18,646	23,286	12,965	22,325

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	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	3,216	6,197	3,026	5,471	3,037	5,145
Manufacture of luggage, handbags and the like, saddlery and harness	1,739	3,755	1,680	3,561	1,704	2,994
Manufacture of footwear	10,287	18,270	13,940	14,254	8,224	14,186
a. Leather wear	8,625	15,746	12,111	11,750	6,338	11,842
b. Rubber and Plastic wear	1,662	2,524	1,829	2,504	1,886	2,344
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,683	3,395	19,988	2,693	4,673	3,914
17 - Manufacture of paper and paper products	9,867	10,157	9,395	11,457	6,157	10,095
18 - Printing and reproduction of recorded media	18,256	21,597	17,981	21,169	18,118	19,613
Printing and other service activities related to printing	17,441	20,401	17,222	19,825	17,355	18,840
Reproduction of recorded media	815	1,196	759	1,344	763	774
19 - Manufacture of coke and refined petroleum products	26,848	171,252	41,089	156,229	7,659	170,821
20 - Manufacture of chemicals and chemical products	74,327	218,488	108,345	140,054	38,124	152,597
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	33,258	69,760	26,971	80,417	12,596	78,656
22 - Manufacture of rubber and plastics products	22,199	24,447	70,273	23,310	18,624	29,702
23 - Manufacture of other non-metallic mineral products	17,136	29,820	23,948	34,885	11,791	40,227
24 - Manufacture of basic metals	48,137	50,365	40,770	46,200	22,047	47,085
25 - Manufacture of fabricated metal products, except machinery and equipment	8,223	12,866	8,327	8,928	6,200	15,540
26 - Manufacture of computer, electronic and optical products	12,394	27,818	41,598	36,988	8,098	27,200
27 - Manufacture of electrical equipment	29,080	58,783	40,398	67,399	18,560	54,598
28 - Manufacture of machinery and equipment	21,556	56,270	18,465	62,504	14,643	24,100
29 - Manufacture of motor vehicles, trailers and semi-trailers	57,971	97,318	56,608	72,402	11,888	77,538
30 - Manufacture of other transport equipment	8,142	13,966	7,896	14,644	3,217	14,145
31 - Manufacture of furniture	7,868	3,280	7,825	3,531	6,160	3,421
32 - Other manufacturing	69,769	141,692	203,206	151,743	67,525	144,534
Manufacture of jewellery and related articles	9,048	3,661	21,851	4,132	6,894	4,509
Manufacture of imitation jewellery and related articles	532	195	607	228	652	352
Manufacture of musical instruments	719	3,140	1,272	4,107	1,271	3,604
Manufacture of sports goods	13,500	38,223	14,654	40,785	15,235	40,240
Manufacture of games and toys	205	136	197	205	182	197
Manufacture of medical and dental instruments and supplies	9,022	11,696	7,700	13,260	6,445	12,582
Manufacture of Handicrafts	941	733	962	779	1,032	738
Other manufacturing n.e.c.	35,802	83,908	155,963	88,246	35,814	82,313
33 - Repair and installation of machinery and equipment	4,636	3,986	4,773	4,488	4,990	4,760
D. Electricity, gas, steam and air conditioning supply	74,022	476,786	20,813	763,478	10,869	701,807
Electric power generation, transmission and distribution	65,324	430,230	11,187	682,288	7,505	663,308
a) Hydal	4,663	33,641	4,799	30,214	908	38,225
b) Thermal	749	28,589	636	19,209	518	9,835
c) Coal Based	377	134,875	285	278,581	297	281,900
d) Wind	244	19,432	542	18,423	537	17,024
e) Solar	1,503	12,558	1,830	12,236	2,100	16,894
f) Other	57,788	201,135	3,095	323,626	3,145	299,430
Manufacture of gas; distribution of gaseous fuels through mains	7,512	45,669	8,441	79,824	2,118	36,555
Steam and air conditioning supply	1,186	887	1,185	1,366	1,246	1,943
E. Water supply; sewerage, waste management and remediation activities	10,743	24,056	12,034	14,835	9,668	8,747
36 - Water collection, treatment and supply	3,668	1,092	3,805	1,376	2,322	1,338
37 - Sewerage	2,023	977	2,738	1,510	2,905	1,037
38 - Waste collection, treatment and disposal activities; materials recovery	4,437	20,160	4,968	10,703	3,901	5,864
39 - Remediation activities and other waste management services	615	1,826	523	1,246	540	507
F. Construction	2,134,040	411,331	343,396	424,118	243,597	395,666
41 - Construction of buildings	1,969,033	186,547	165,137	182,578	115,192	170,201
42 - Civil engineering	115,647	175,615	102,006	189,611	91,662	180,562
43 - Specialized construction activities	49,360	49,170	76,253	51,929	36,743	44,903

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	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	1,914,646	1,083,489	2,325,925	1,223,450	1,992,107	1,228,341
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	73,842	54,948	74,406	66,119	71,005	60,641
46 - Wholesale trade, except of motor vehicles and motorcycles	511,052	375,637	515,723	414,576	411,638	395,499
47 - Retail trade, except of motor vehicles and motorcycles	1,329,752	652,904	1,735,796	742,755	1,509,464	772,200
H. Transportation and storage	93,647	450,425	195,097	443,065	70,290	407,454
49 - Land transport and transport via pipelines	50,861	50,613	125,845	51,516	39,529	51,428
50 - Water transport	2,349	74,190	1,993	60,932	1,834	72,754
51 - Air transport	4,623	167,472	19,258	190,932	3,448	152,769
52 - Warehousing and support activities for transportation	30,847	140,843	41,976	129,719	22,981	120,576
53 - Courier activities other than national post activities	4,967	17,308	6,025	9,966	2,498	9,927
I. Accommodation and food service activities	80,414	32,479	99,224	40,053	39,247	45,861
55 - Accommodation	16,513	11,050	17,794	12,195	8,892	13,425
56 - Food and beverage service activities	63,901	21,429	81,430	27,858	30,355	32,435
J. Information and communication	421,013	227,154	160,527	255,760	104,733	270,554
58 - Publishing activities	14,023	25,876	14,126	28,934	10,302	28,196
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,151	681	5,687	1,541	1,713	1,567
60 - Programming and broadcasting activities	1,484	2,291	1,492	2,689	1,501	2,173
61 - Telecommunications	329,708	93,242	26,196	116,801	20,933	109,571
62 - Computer programming, consultancy and related activities	28,960	73,939	71,732	78,075	28,556	95,818
63 - Information service activities	42,687	31,125	41,294	27,720	41,728	33,228
K. Real estate activities	239,719	186,272	214,663	160,573	125,147	147,739
L. Professional, scientific and technical activities	483,435	172,934	530,884	156,161	69,889	166,186
69 - Legal and accounting activities	62,919	42,795	19,782	21,187	20,519	21,661
70 - Activities of head offices; management consultancy activities	6,641	16,993	5,800	13,615	5,828	14,979
71 - Architectural and engineering activities; technical testing and analysis	34,525	27,439	27,051	23,203	10,545	26,851
72 - Scientific research and development	4,201	8,809	2,737	10,517	2,635	6,165
73 - Advertising and market research	11,741	14,016	10,683	17,185	10,629	18,509
74 - Other professional, scientific and technical activities	361,884	61,307	463,454	68,716	17,659	76,051
75 - Veterinary activities	1,524	1,576	1,377	1,738	2,074	1,970
M. Administrative and support service activities	334,163	125,687	208,135	131,264	144,611	123,853
77 - Rental and leasing activities	7,416	4,094	8,245	5,069	7,996	4,843
78 - Employment activities	1,542	1,614	1,635	2,638	1,688	2,670
79 - Travel agency, tour operator, reservation service and related activities	40,411	26,189	93,254	30,651	40,223	27,646
80 - Security and investigation activities	5,901	4,675	5,144	4,318	2,251	5,021
81 - Services to buildings and landscape activities	6,325	4,385	5,713	5,167	5,641	5,197
82 - Office administrative, office support and other business support activities	272,568	84,730	94,144	83,422	86,812	78,475
N. Education	528,494	116,677	781,922	133,533	80,700	116,897
O. Human health and social work activities	46,296	83,019	105,391	99,964	30,970	101,417
86 - Human health activities	39,895	64,889	35,150	75,776	25,199	79,255
87 - Residential care activities	1,154	821	1,083	864	870	1,066
88 - Social work activities with and without accommodation	5,247	17,308	69,158	23,324	4,901	21,096
P. Arts, entertainment and recreation	4,505	3,474	3,959	2,944	4,038	2,962
Q. Other service activities	1,640,152	572,533	1,617,822	595,338	1,322,102	563,780
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	594,574	682,576	553,631	715,257	94,837	707,641
A. Private Trusts and Non-profit Organizations	490,367	480,702	406,621	504,734	38,717	501,306
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	104,207	201,873	147,010	210,524	56,120	206,334
VI. PERSONAL	88,390,846	12,835,683	97,822,561	14,802,432	97,980,284	14,959,998
A. Salaried persons	28,477,088	3,738,340	29,282,455	4,366,271	31,285,498	4,498,765
B. Self employed	21,881,808	5,371,735	24,795,449	6,134,264	25,746,291	6,167,065
C. Other Personal	38,031,950	3,725,608	43,744,657	4,301,897	40,948,495	4,294,168
VII. OTHER	600,522	77,243	229,061	80,417	114,825	69,958
Total	102,105,826	27,297,683	110,777,877	30,596,245	106,485,142	29,814,953

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	521,568	525,651	612,519	557,833	625,237	578,616
1) Official	6,662	29,525	6,706	30,163	5,586	29,510
2) Business	14,363	107,503	10,863	89,600	10,810	101,613
3) Personal	500,542	388,623	594,949	438,070	608,840	447,492
4) Trust Funds and Non Profit Organizations	1	0	1	0	1	1
2. DOMESTIC CONSTITUENTS	85,834,938	20,021,496	92,368,891	22,580,838	87,155,769	21,609,615
I. GOVERNMENT	475,619	3,617,621	492,114	4,223,276	450,520	3,981,333
A. Federal Government	98,536	2,287,499	109,325	2,619,289	67,525	2,418,667
B. Provincial Governments	349,231	1,184,625	353,790	1,441,311	353,641	1,386,961
C. Local Bodies	27,852	145,497	28,999	162,676	29,354	175,705
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	23,220	1,398,552	21,038	1,684,537	16,850	1,299,479
Agriculture, hunting and forestry	47	1,304	39	1,742	38	1,307
Services	1,173	40,098	1,173	36,366	1,176	36,282
Utilities	12,895	546,269	10,617	658,366	7,463	464,460
Transport, storage and communications	4,075	100,854	4,240	110,983	3,870	80,197
Manufacturing	2,604	282,655	2,558	259,830	2,181	192,494
Mining and Quarrying	448	248,807	514	402,582	523	309,074
Construction	190	36,940	145	21,691	155	45,151
Commerce and Trade	746	32,789	660	33,754	379	32,470
Others	1,042	108,836	1,092	159,224	1,065	138,044
III. NON-BANK FINANCIAL INSTITUTIONS	41,482	583,584	70,471	628,354	61,651	527,686
Mutual Funds and AMCs	4,855	231,567	5,055	81,667	2,068	243,685
Insurance & Pension Funds	6,215	148,734	18,697	374,869	15,813	100,856
MFIs and DFIs	1,178	38,007	11,398	29,907	11,101	28,815
Stock Exchange & Brokerage Houses	7,180	35,226	8,109	34,450	4,108	72,141
Modarabas	263	143	159	160	160	293
Other NBFIs	21,791	129,908	27,053	107,302	28,401	81,896
IV. PRIVATE SECTOR (BUSINESS)	7,610,122	4,289,811	6,931,067	4,542,838	4,310,462	4,462,941
A. Agriculture, forestry and fishing	1,735,434	139,735	1,675,384	143,466	1,596,092	150,478
1. Crop and animal production, hunting and related service activities	1,733,258	134,077	1,673,132	136,478	1,593,738	144,450
Growing of Wheat, Rice, Sugar Cane & Cotton	1,038,514	86,315	1,003,390	83,077	939,626	88,699
Growing of tropical, subtropical, pome and stone fruits & vegetables	110,440	2,869	106,656	3,008	107,337	3,146
Growing of other fruits, vegetables and crops	378,061	24,061	353,835	23,058	351,358	25,717
Raising of livestock and other related activities	161,090	14,208	165,907	19,862	155,362	19,571
Other agricultural support activities	45,057	6,486	43,213	7,409	39,922	7,196
Hunting, trapping and related service activities	96	139	131	65	133	121
02 - Forestry and logging	472	1,082	437	1,431	451	730
03 - Fishing and aquaculture	1,704	4,576	1,815	5,557	1,903	5,297
B. Mining and quarrying	33,373	224,329	434,103	243,832	15,297	258,017
05 - Mining of coal and lignite	15,126	54,928	317,802	111,403	4,138	109,017
06 - Extraction of crude petroleum and natural gas	13,907	153,088	95,764	117,655	6,623	120,447
07 - Mining of metal ores	778	2,219	739	1,597	780	13,226
08-Other mining and quarrying	2,997	13,199	19,300	12,305	3,254	14,442
09 - Mining support service activities	565	894	498	872	502	884
C. Manufacturing	677,928	1,246,898	936,054	1,129,003	321,989	1,155,109
10 - Manufacture of food products	247,935	208,974	244,527	222,319	100,449	229,533
11 - Manufacture of beverages	7,921	60,534	8,936	55,201	2,644	42,677
12 - Manufacture of tobacco products	407	52,141	378	25,828	604	35,706
13 - Manufacture of textiles	64,228	152,093	182,187	136,495	43,330	136,769
Preparation and spinning of textile fibres	21,183	46,895	92,254	48,974	15,055	51,882
Weaving of textiles	9,393	22,764	23,920	18,010	6,591	15,101
Finishing of textiles	10,664	21,875	8,000	15,167	5,875	14,173
Manufacture of knitted and crocheted fabrics	2,327	10,334	2,038	9,358	2,031	8,102
Manufacture of made-up textile articles, except apparel	9,527	25,110	38,970	20,799	5,673	21,757
Manufacture of carpets and rugs	1,533	1,406	1,498	1,605	580	1,641
Manufacture of other textiles n.e.c.	9,601	23,709	15,507	22,581	7,525	24,114
14 - Manufacture of wearing apparel	15,534	43,705	28,866	41,760	10,012	35,574
15 - Manufacture of leather and related products	7,837	15,793	10,785	12,189	5,417	11,591

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	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	1,777	4,189	1,535	3,791	1,513	3,535
Manufacture of luggage, handbags and the like, saddlery and harness	1,230	1,788	1,137	2,507	1,143	2,074
Manufacture of footwear	4,830	9,815	8,113	5,890	2,761	5,982
a. Leather wear	4,273	8,868	7,579	5,162	2,218	5,260
b. Rubber and Plastic wear	557	947	534	729	543	722
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,408	1,596	3,104	1,122	2,207	1,654
17 - Manufacture of paper and paper products	7,454	7,986	6,718	8,744	4,269	7,646
18 - Printing and reproduction of recorded media	9,077	8,554	8,833	9,949	8,664	9,672
Printing and other service activities related to printing	8,552	7,481	8,359	8,769	8,202	9,058
Reproduction of recorded media	525	1,072	474	1,180	462	614
19 - Manufacture of coke and refined petroleum products	25,857	145,955	40,030	121,249	6,471	138,783
20 - Manufacture of chemicals and chemical products	47,654	157,160	67,018	102,170	18,811	114,748
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	23,801	52,512	19,357	60,494	7,822	59,169
22 - Manufacture of rubber and plastics products	13,000	12,633	13,420	13,300	6,346	16,919
23 - Manufacture of other non-metallic mineral products	11,491	18,776	17,455	23,560	6,516	27,852
24 - Manufacture of basic metals	27,625	32,394	27,831	27,800	13,025	31,096
25. Manufacture of fabricated metal products, except machinery and equipment	5,586	8,360	5,303	5,794	3,573	10,560
26 - Manufacture of computer, electronic and optical products	7,453	18,310	22,900	18,288	3,541	18,785
27 - Manufacture of electrical equipment	20,652	44,497	32,025	50,207	11,689	41,425
28 - Manufacture of machinery and equipment	14,174	16,010	10,719	13,850	7,410	14,647
29 - Manufacture of motor vehicles, trailers and semi-trailers	51,785	73,941	49,968	46,913	7,567	45,547
30 - Manufacture of other transport equipment	5,934	8,826	5,665	8,996	1,989	9,698
31 - Manufacture of furniture	4,796	1,813	4,600	1,931	3,174	1,855
32. Other manufacturing	50,923	101,451	122,219	117,704	43,187	109,933
Manufacture of jewellery and related articles	6,136	2,691	4,803	2,856	3,506	2,855
Manufacture of imitation jewellery and related articles	353	119	376	138	387	170
Manufacture of musical instruments	719	3,140	661	3,229	650	2,759
Manufacture of sports goods	7,411	25,685	8,018	29,393	8,262	27,942
Manufacture of games and toys	149	120	151	191	124	169
Manufacture of medical and dental instruments and supplies	7,214	10,105	6,050	11,216	4,937	10,354
Manufacture of Handicrafts	506	367	443	339	459	417
Other manufacturing n.e.c.	28,435	59,224	101,717	70,340	24,862	65,266
33 - Repair and installation of machinery and equipment	3,396	2,885	3,210	3,141	3,272	3,269
D. Electricity, gas, steam and air conditioning supply	69,316	418,755	15,850	706,599	7,688	651,189
Electric power generation, transmission and distribution	62,534	374,498	8,219	633,267	5,159	617,443
a) Hydal	3,606	29,756	3,585	28,981	501	37,183
b) Thermal	678	12,622	549	13,207	438	6,666
c) Coal Based	252	131,194	156	275,134	161	278,338
d) Wind	225	19,245	522	18,391	519	16,529
e) Solar	1,018	10,598	1,143	9,940	1,312	14,023
f) Other	56,755	171,083	2,264	287,613	2,228	264,704
Manufacture of gas; distribution of gaseous fuels through mains	5,804	43,666	6,622	72,627	1,466	32,516
Steam and air conditioning supply	978	591	1,009	705	1,063	1,230
E. Water supply; sewerage, waste management and remediation activities	4,354	7,662	5,125	6,571	2,658	4,435
36 - Water collection, treatment and supply	2,476	593	2,494	851	1,137	662
37 - Sewerage	247	128	183	707	183	307
38 - Waste collection, treatment and disposal activities; materials recovery	1,317	6,817	2,211	4,620	1,097	3,335
39 - Remediation activities and other waste management services	314	123	237	393	241	131
F. Construction	1,248,325	312,436	215,389	320,567	148,503	294,225
41 - Construction of buildings	1,132,654	127,937	118,448	123,193	72,218	110,240
42 - Civil engineering	77,882	143,389	67,345	153,350	57,059	145,091
43 - Specialized construction activities	37,789	41,110	29,596	44,024	19,226	38,894

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	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	928,971	576,131	1,174,399	626,050	890,242	637,266
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	41,674	35,996	38,132	39,504	34,439	38,168
46 - Wholesale trade, except of motor vehicles and motorcycles	390,500	296,689	372,178	325,905	287,965	307,817
47 - Retail trade, except of motor vehicles and motorcycles	496,797	243,445	764,089	260,641	567,838	291,280
H. Transportation and storage	53,633	361,405	115,782	358,756	34,224	324,137
49 - Land transport and transport via pipelines	30,477	34,211	90,935	33,923	19,488	34,216
50 - Water transport	1,278	58,879	1,107	53,549	986	66,115
51 - Air transport	2,681	162,257	3,093	165,481	1,237	128,903
52 - Warehousing and support activities for transportation	15,883	96,582	16,409	101,153	11,139	89,727
53 - Courier activities other than national post activities	3,314	9,476	4,238	4,651	1,374	5,176
I. Accommodation and food service activities	49,313	19,063	48,222	26,013	16,504	31,281
55 - Accommodation	8,110	7,280	11,954	8,198	4,031	8,710
56 - Food and beverage service activities	41,203	11,783	36,268	17,815	12,473	22,571
J. Information and communication	382,415	164,075	79,324	184,296	66,571	189,286
58 - Publishing activities	8,728	18,457	8,202	22,106	4,991	18,519
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,151	680	4,226	1,146	993	1,197
60 - Programming and broadcasting activities	1,228	1,379	1,189	1,828	1,188	1,661
61 - Telecommunications	315,753	76,604	14,098	97,539	9,427	90,299
62 - Computer programming, consultancy and related activities	15,269	43,149	14,607	43,975	12,757	54,009
63 - Information service activities	37,286	23,806	37,002	17,701	37,215	23,600
K. Real estate activities	82,738	91,685	86,489	68,832	42,834	67,197
L. Professional, scientific and technical activities	367,593	113,343	333,861	97,022	40,992	105,493
69 - Legal and accounting activities	11,331	9,998	10,471	10,089	10,963	10,465
70 - Activities of head offices; management consultancy activities	5,862	14,897	4,991	11,539	4,967	13,230
71 - Architectural and engineering activities; technical testing and analysis	7,595	17,150	13,895	14,787	5,032	18,644
72 - Scientific research and development	2,188	3,583	1,185	2,871	1,107	2,272
73 - Advertising and market research	6,204	11,056	5,144	13,314	5,002	14,390
74 - Other professional, scientific and technical activities	333,415	55,802	297,369	43,131	13,112	45,179
75 - Veterinary activities	998	857	806	1,290	809	1,315
M. Administrative and support service activities	257,880	76,244	93,589	82,696	81,758	77,939
77 - Rental and leasing activities	3,254	1,500	3,556	2,194	3,107	1,756
78 - Employment activities	1,228	993	1,229	1,625	1,271	1,525
79 - Travel agency, tour operator, reservation service and related activities	25,738	15,572	25,436	17,882	22,594	16,180
80 - Security and investigation activities	4,389	2,685	3,743	2,504	1,333	3,173
81 - Services to buildings and landscape activities	4,926	3,014	4,257	4,125	4,122	3,949
82 - Office administrative, office support and other business support activities	218,345	52,480	55,368	54,366	49,331	51,356
N. Education	389,155	89,733	465,886	98,216	48,182	87,213
O. Human health and social work activities	28,534	56,020	60,082	66,168	15,566	67,642
86 - Human health activities	23,674	42,217	19,069	49,883	11,220	50,711
87 - Residential care activities	721	455	612	389	372	401
88 - Social work activities with and without accommodation	4,139	13,348	40,401	15,896	3,974	16,530
P. Arts, entertainment and recreation	3,307	2,486	2,396	2,052	2,399	1,887
Q. Other service activities	1,297,853	389,811	1,189,132	382,701	978,963	360,148
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	566,179	403,017	524,391	395,454	73,393	410,648
A. Private Trusts and Non-profit Organizations	474,729	269,610	390,046	253,291	28,692	259,881
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	91,450	133,407	134,345	142,163	44,701	150,767
VI. PERSONAL	76,534,640	9,665,057	84,110,257	11,037,540	82,140,394	10,872,655
A. Salaried persons	23,143,282	2,887,624	22,956,813	3,213,779	24,707,840	3,378,770
B. Self employed	17,788,239	3,919,171	20,340,900	4,563,264	20,249,730	4,332,959
C. Other Personal	35,603,119	2,858,262	40,812,544	3,260,497	37,182,824	3,160,926
VII. OTHER	583,676	63,855	219,553	68,838	102,499	54,874
Total	86,356,506	20,547,148	92,981,410	23,138,671	87,781,006	22,188,232

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-23		Sep-24		Dec-24 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
1. FOREIGN CONSTITUENTS	411,184	246,716	483,064	286,776	500,138	310,033
1) Official	155,880	89,951	76,580	76,466	58,695	60,232
2) Business	22,138	52,872	24,159	55,595	12,918	61,822
3) Personal	233,153	103,706	382,312	154,584	428,512	187,847
4) Trust Funds and Non Profit Organizations	13	187	13	132	13	132
2. DOMESTIC CONSTITUENTS	15,338,136	6,503,819	17,313,403	7,170,797	18,203,998	7,316,689
I. GOVERNMENT	62,293	348,182	71,191	302,958	62,828	315,177
A. Federal Government	21,243	237,419	27,807	180,522	17,403	162,449
B. Provincial Governments	34,265	84,007	36,076	91,361	37,474	119,699
C. Local Bodies	6,785	26,756	7,308	31,076	7,951	33,029
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,808	144,917	4,086	166,631	3,023	96,150
Agriculture, hunting and forestry	3	1	3	1	3	1
Services	83	8,200	116	12,436	87	11,953
Utilities	2,027	87,416	2,246	104,680	1,295	40,883
Transport, storage and communications	1,302	17,201	1,370	15,984	1,312	15,029
Manufacturing	163	10,714	139	12,261	129	14,748
Mining and Quarrying	91	13,055	66	12,663	43	3,898
Construction	8	670	8	712	9	697
Commerce and Trade	56	7,097	47	7,849	66	8,897
Others	75	562	91	46	79	44
III. NON-BANK FINANCIAL INSTITUTIONS	10,013	622,326	12,781	565,491	9,751	545,627
Mutual Funds and AMCs	3,215	425,920	3,059	393,884	2,307	371,681
Insurance & Pension Funds	2,566	48,417	2,610	51,246	2,015	45,461
MFIs and DFIs	218	1,732	271	2,215	114	2,512
Stock Exchange & Brokerage Houses	1,954	18,422	4,462	25,757	3,272	55,538
Modarabas	621	4,999	374	5,674	361	5,875
Other NBFIs	1,439	122,836	2,005	86,716	1,682	64,560
IV. PRIVATE SECTOR (BUSINESS)	3,360,575	1,924,822	3,474,293	2,039,442	2,254,736	1,960,314
A. Agriculture, forestry and fishing	165,644	56,069	171,039	60,567	178,151	75,328
1. Crop and animal production, hunting and related service activities	163,793	54,387	169,149	58,732	176,225	73,896
Growing of Wheat, Rice, Sugar Cane & Cotton	61,668	18,916	58,360	19,902	60,542	22,815
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,568	5,284	19,233	5,344	20,326	12,333
Growing of other fruits, vegetables and crops	26,523	7,239	22,430	6,737	23,284	7,565
Raising of livestock and other related activities	40,257	16,895	54,804	21,153	58,361	25,015
Other agricultural support activities	14,720	5,979	14,266	5,558	13,652	6,136
Hunting, trapping and related service activities	57	73	56	38	60	31
02 - Forestry and logging	277	125	282	136	283	98
03 - Fishing and aquaculture	1,574	1,557	1,608	1,699	1,643	1,334
B. Mining and quarrying	9,265	41,420	60,874	42,364	5,342	31,653
05 - Mining of coal and lignite	5,131	2,833	56,843	2,042	1,396	1,982
06 - Extraction of crude petroleum and natural gas	1,301	26,469	1,198	24,160	1,209	16,691
07 - Mining of metal ores	405	1,149	446	3,791	455	999
08-Other mining and quarrying	1,905	10,821	1,905	12,170	1,792	11,818
09 - Mining support service activities	523	148	482	201	490	162
C. Manufacturing	343,764	539,867	508,114	518,512	200,359	471,408
10 - Manufacture of food products	56,582	93,690	123,162	88,049	29,739	92,040
11 - Manufacture of beverages	2,466	15,326	3,036	10,781	1,297	9,873
12 - Manufacture of tobacco products	73	477	64	508	66	934
13 - Manufacture of textiles	121,258	84,786	45,422	76,437	26,787	78,087
Preparation and spinning of textile fibres	93,085	15,250	5,776	12,832	5,542	14,575
Weaving of textiles	4,439	8,989	4,380	7,371	3,655	9,304
Finishing of textiles	6,160	8,562	3,259	6,675	2,762	7,274
Manufacture of knitted and crocheted fabrics	1,744	6,933	1,616	6,561	1,689	8,917
Manufacture of made-up textile articles, except apparel	6,111	11,016	20,579	12,032	4,499	10,573
Manufacture of carpets and rugs	509	220	581	289	324	442
Manufacture of other textiles n.e.c.	9,210	33,817	9,231	30,677	8,316	27,003
14 - Manufacture of wearing apparel	13,696	31,556	41,088	27,810	13,385	24,451
15 - Manufacture of leather and related products	7,405	12,430	7,861	11,096	7,548	10,734

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	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	1,439	2,007	1,491	1,679	1,524	1,610
Manufacture of luggage, handbags and the like, saddlery and harness	509	1,967	543	1,053	561	919
Manufacture of footwear	5,457	8,455	5,827	8,364	5,463	8,204
a. Leather wear	4,352	6,878	4,532	6,588	4,120	6,582
b. Rubber and Plastic wear	1,105	1,577	1,295	1,776	1,343	1,622
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,275	1,799	16,884	1,571	2,466	2,260
17 - Manufacture of paper and paper products	2,413	2,171	2,677	2,713	1,888	2,450
18 - Printing and reproduction of recorded media	9,179	13,044	9,148	11,220	9,454	9,941
Printing and other service activities related to printing	8,889	12,920	8,863	11,056	9,153	9,781
Reproduction of recorded media	290	124	285	164	301	160
19 - Manufacture of coke and refined petroleum products	991	25,296	1,059	34,980	1,188	32,038
20 - Manufacture of chemicals and chemical products	26,673	61,328	41,327	37,884	19,313	37,849
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	9,457	17,248	7,614	19,923	4,774	19,487
22 - Manufacture of rubber and plastics products	9,199	11,813	56,853	10,010	12,278	12,784
23 - Manufacture of other non-metallic mineral products	5,645	11,044	6,493	11,325	5,275	12,376
24 - Manufacture of basic metals	20,512	17,971	12,939	18,400	9,022	15,990
25. Manufacture of fabricated metal products, except machinery and equipment	2,637	4,505	3,024	3,134	2,627	4,980
26 - Manufacture of computer, electronic and optical products	4,941	9,508	18,698	18,701	4,557	8,415
27 - Manufacture of electrical equipment	8,428	14,286	8,373	17,192	6,871	13,172
28 - Manufacture of machinery and equipment	7,382	40,261	7,746	48,654	7,233	9,453
29 - Manufacture of motor vehicles, trailers and semi-trailers	6,186	23,377	6,640	25,489	4,321	31,991
30 - Manufacture of other transport equipment	2,208	5,141	2,231	5,648	1,228	4,448
31 - Manufacture of furniture	3,072	1,468	3,225	1,599	2,986	1,566
32. Other manufacturing	18,846	40,241	80,987	34,040	24,338	34,601
Manufacture of jewellery and related articles	2,912	970	17,048	1,276	3,388	1,653
Manufacture of imitation jewellery and related articles	179	76	231	89	265	182
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	6,089	12,538	6,636	11,392	6,973	12,297
Manufacture of games and toys	56	16	46	15	58	27
Manufacture of medical and dental instruments and supplies	1,808	1,591	1,650	2,044	1,508	2,228
Manufacture of Handicrafts	435	366	519	440	573	321
Other manufacturing n.e.c.	7,367	24,684	54,857	18,784	11,573	17,891
33 - Repair and installation of machinery and equipment	1,240	1,101	1,563	1,347	1,718	1,491
D. Electricity, gas, steam and air conditioning supply	4,706	58,031	4,963	56,879	3,181	50,618
Electric power generation, transmission and distribution	2,790	55,732	2,968	49,022	2,346	45,865
a) Hydal	1,057	3,885	1,214	1,233	407	1,042
b) Thermal	71	15,967	87	6,002	80	3,170
c) Coal Based	125	3,681	129	3,446	136	3,562
d) Wind	19	186	20	32	18	494
e) Solar	485	1,960	687	2,296	788	2,871
f) Other	1,033	30,052	831	36,013	917	34,726
Manufacture of gas; distribution of gaseous fuels through mains	1,708	2,003	1,819	7,197	652	4,040
Steam and air conditioning supply	208	296	176	661	183	713
E. Water supply; sewerage, waste management and remediation activities	6,389	16,394	6,909	8,264	7,010	4,312
36 - Water collection, treatment and supply	1,192	499	1,311	525	1,185	676
37 - Sewerage	1,776	849	2,555	803	2,722	730
38 - Waste collection, treatment and disposal activities; materials recovery	3,120	13,343	2,757	6,083	2,804	2,530
39 - Remediation activities and other waste management services	301	1,703	286	854	299	376
F. Construction	885,715	98,896	128,007	103,551	95,094	101,441
41 - Construction of buildings	836,379	58,609	46,689	59,385	42,974	59,961
42 - Civil engineering	37,765	32,226	34,661	36,261	34,603	35,471
43 - Specialized construction activities	11,571	8,060	46,657	7,905	17,517	6,009

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	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	985,675	507,358	1,151,526	597,400	1,101,865	591,075
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	32,168	18,952	36,274	26,615	36,566	22,473
46 - Wholesale trade, except of motor vehicles and motorcycles	120,552	78,947	143,545	88,671	123,673	87,681
47 - Retail trade, except of motor vehicles and motorcycles	832,955	409,459	971,707	482,114	941,626	480,920
H. Transportation and storage	40,014	89,020	79,315	84,309	36,066	83,318
49 - Land transport and transport via pipelines	20,384	16,401	34,910	17,593	20,041	17,212
50 - Water transport	1,071	15,311	886	7,383	848	6,639
51 - Air transport	1,942	5,215	16,165	25,451	2,211	23,866
52 - Warehousing and support activities for transportation	14,964	44,261	25,567	28,566	11,842	30,849
53 - Courier activities other than national post activities	1,653	7,832	1,787	5,315	1,124	4,751
I. Accommodation and food service activities	31,101	13,416	51,002	14,040	22,743	14,579
55 - Accommodation	8,403	3,770	5,840	3,997	4,861	4,715
56 - Food and beverage service activities	22,698	9,645	45,162	10,043	17,882	9,864
J. Information and communication	38,598	63,079	81,203	71,464	38,162	81,269
58 - Publishing activities	5,295	7,419	5,924	6,827	5,311	9,676
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	256	913	303	861	313	512
61 - Telecommunications	13,955	16,638	12,098	19,262	11,506	19,273
62 - Computer programming, consultancy and related activities	13,691	30,790	57,125	34,100	15,799	41,809
63 - Information service activities	5,401	7,319	5,753	10,415	5,233	9,999
K. Real estate activities	156,981	94,587	128,174	91,742	82,313	80,542
L. Professional, scientific and technical activities	115,842	59,591	197,023	59,140	28,897	60,692
69 - Legal and accounting activities	51,588	32,797	9,311	11,098	9,556	11,196
70 - Activities of head offices; management consultancy activities	779	2,095	809	2,076	861	1,749
71 - Architectural and engineering activities; technical testing and analysis	26,930	10,289	13,156	8,416	5,513	8,207
72 - Scientific research and development	2,013	5,226	1,552	7,646	1,528	3,893
73 - Advertising and market research	5,537	2,960	5,539	3,871	5,627	4,119
74 - Other professional, scientific and technical activities	28,469	5,504	166,085	25,585	4,547	30,873
75 - Veterinary activities	526	719	571	448	1,265	655
M. Administrative and support service activities	76,283	49,444	114,546	48,569	62,853	45,914
77 - Rental and leasing activities	4,162	2,594	4,689	2,875	4,889	3,087
78 - Employment activities	314	621	406	1,013	417	1,145
79 - Travel agency, tour operator, reservation service and related activities	14,673	10,617	67,818	12,768	17,629	11,467
80 - Security and investigation activities	1,512	1,990	1,401	1,814	918	1,848
81 - Services to buildings and landscape activities	1,399	1,371	1,456	1,042	1,519	1,248
82 - Office administrative, office support and other business support activities	54,223	32,251	38,776	29,056	37,481	27,119
N. Education	139,339	26,944	316,036	35,317	32,518	29,685
O. Human health and social work activities	17,762	26,999	45,309	33,796	15,404	33,775
86 - Human health activities	16,221	22,672	16,081	25,893	13,979	28,543
87 - Residential care activities	433	366	471	475	498	665
88 - Social work activities with and without accommodation	1,108	3,960	28,757	7,428	927	4,567
P. Arts, entertainment and recreation	1,198	987	1,563	891	1,639	1,075
Q. Other service activities	342,299	182,722	428,690	212,637	343,139	203,632
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	28,395	279,559	29,240	319,804	21,444	296,993
A. Private Trusts and Non-profit Organizations	15,638	211,093	16,575	251,442	10,025	241,425
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	12,757	68,466	12,665	68,361	11,419	55,567
VI. PERSONAL	11,856,206	3,170,626	13,712,304	3,764,891	15,839,890	4,087,344
A. Salaried persons	5,333,806	850,716	6,325,642	1,152,492	6,577,658	1,119,995
B. Self employed	4,093,569	1,452,564	4,454,549	1,571,000	5,496,561	1,834,106
C. Other Personal	2,428,831	867,346	2,932,113	1,041,399	3,765,671	1,133,243
VII. OTHER	16,846	13,388	9,508	11,579	12,326	15,084
Total	15,749,320	6,750,535	17,796,467	7,457,573	18,704,136	7,626,721

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	958,348	507,524	79,673	86,030	78,126	140,309	9,228	154,786	1,125,375	888,649
1) Official	44,273	40,076	4,339	4,049	14,988	22,097	681	23,519	64,281	89,741
2) Business	11,726	24,678	1,067	1,736	2,472	6,178	8,463	130,843	23,728	163,435
3) Personal	902,349	442,770	74,267	80,245	60,666	112,034	70	290	1,037,352	635,339
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	134	14	134
2. DOMESTIC CONSTITUENTS	74,445,049	12,153,868	27,343,673	3,303,360	1,793,503	1,505,473	1,777,542	11,963,603	105,359,767	28,926,304
I. GOVERNMENT	-	-	-	-	-	-	513,348	4,296,510	513,348	4,296,510
A. Federal Government	-	-	-	-	-	-	84,928	2,581,116	84,928	2,581,116
B. Provincial Governments	-	-	-	-	-	-	391,115	1,506,660	391,115	1,506,660
C. Local Bodies	-	-	-	-	-	-	37,305	208,734	37,305	208,734
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	19,873	1,395,629	19,873	1,395,629
Agriculture, hunting and forestry	-	-	-	-	-	-	41	1,308	41	1,308
Services	-	-	-	-	-	-	1,263	48,235	1,263	48,235
Utilities	-	-	-	-	-	-	8,758	505,343	8,758	505,343
Transport, storage and communications	-	-	-	-	-	-	5,182	95,226	5,182	95,226
Manufacturing	-	-	-	-	-	-	2,310	207,242	2,310	207,242
Mining and Quarrying	-	-	-	-	-	-	566	312,972	566	312,972
Construction	-	-	-	-	-	-	164	45,848	164	45,848
Commerce and Trade	-	-	-	-	-	-	445	41,367	445	41,367
Others	-	-	-	-	-	-	1,144	138,088	1,144	138,088
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	71,402	1,073,314	71,402	1,073,314
Mutual Funds and AMCs	-	-	-	-	-	-	4,375	615,366	4,375	615,366
Insurance & Pension Funds	-	-	-	-	-	-	17,828	146,317	17,828	146,317
MFIs and DFIs	-	-	-	-	-	-	11,215	31,328	11,215	31,328
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	7,380	127,679	7,380	127,679
Modarabas	-	-	-	-	-	-	521	6,167	521	6,167
Other NBFI	-	-	-	-	-	-	30,083	146,457	30,083	146,457
IV. PRIVATE SECTOR (BUSINESS)	4,903,967	1,687,506	467,853	148,301	129,447	133,841	1,063,931	4,453,607	6,565,198	6,423,255
A. Agriculture, forestry and fishing	1,548,104	133,973	95,744	10,515	26,803	10,169	103,592	71,149	1,774,243	225,806
I. Crop and animal production, hunting and related service activities	1,544,730	130,592	95,674	10,480	26,687	10,093	102,872	67,182	1,769,963	218,346
Growing of Wheat, Rice, Sugar Cane & Cotton	869,686	75,711	48,724	6,546	11,264	4,079	70,494	25,179	1,000,168	111,515
Growing of tropical, subtropical, pome and stone fruits & vegetables	119,886	7,032	5,823	377	1,148	537	806	7,533	127,663	15,479
Growing of other fruits, vegetables and crops	321,994	15,682	23,945	1,791	10,662	1,580	18,041	14,230	374,642	33,283
Raising of livestock and other related activities	187,994	25,643	15,082	1,464	2,587	2,942	8,060	14,538	213,723	44,586
Other agricultural support activities	45,013	6,462	2,095	303	1,019	952	5,447	5,616	53,574	13,332
Hunting, trapping and related service activities	157	62	5	0	7	3	24	86	193	151
02 - Forestry and logging	450	123	11	1	21	17	252	687	734	828
03 - Fishing and aquaculture	2,924	3,259	59	33	95	59	468	3,280	3,546	6,631
B. Mining and quarrying	13,397	31,359	100	88	362	1,120	6,780	257,102	20,639	289,669
05 - Mining of coal and lignite	4,201	13,621	18	7	48	298	1,267	97,073	5,534	110,999
06 - Extraction of crude petroleum and natural gas	4,743	12,158	20	47	104	155	2,965	124,779	7,832	137,138
07 - Mining of metal ores	669	669	6	1	26	275	534	13,280	1,235	14,225
08-Other mining and quarrying	3,006	4,571	50	33	154	388	1,836	21,269	5,046	26,261
09 - Mining support service activities	778	340	6	0	30	4	178	701	992	1,046
C. Manufacturing	267,879	227,014	11,917	10,340	16,303	38,245	226,249	1,350,918	522,348	1,626,517
10 - Manufacture of food products	86,895	47,561	1,998	1,115	4,734	14,778	36,561	258,119	130,188	321,573
11 - Manufacture of beverages	1,772	830	72	39	264	1,562	1,833	50,119	3,941	52,550
12 - Manufacture of tobacco products	168	196	5	0	42	181	455	36,263	670	36,640
13 - Manufacture of textiles	30,470	45,443	1,633	2,904	3,065	5,268	34,949	161,241	70,117	214,856
Preparation and spinning of textile fibres	8,333	17,218	243	265	1,380	1,595	10,641	47,378	20,597	66,456
Weaving of textiles	5,014	6,694	197	442	390	772	4,645	16,497	10,246	24,405
Finishing of textiles	3,947	4,102	210	235	710	1,179	3,770	15,931	8,637	21,447
Manufacture of knitted and crocheted fabrics	1,627	2,078	179	1,085	113	703	1,801	13,152	3,720	17,019
Manufacture of made-up textile articles, except apparel	4,936	8,048	390	193	176	543	4,670	23,546	10,172	32,329
Manufacture of carpets and rugs	423	252	22	16	26	5	433	1,810	904	2,083
Manufacture of other textiles n.e.c.	6,190	7,052	392	667	270	471	8,989	42,927	15,841	51,117
14 - Manufacture of wearing apparel	12,335	9,985	3,175	1,721	632	1,020	7,255	47,300	23,397	60,025
15 - Manufacture of leather and related products	7,017	6,236	397	289	298	367	5,253	15,434	12,965	22,325

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	1,600	1,069	195	137	102	80	1,140	3,859	3,037	5,145
Manufacture of luggage, handbags and the like, saddlery and harness	826	700	40	22	90	99	748	2,173	1,704	2,994
Manufacture of footwear	4,591	4,467	162	130	106	188	3,365	9,402	8,224	14,186
a. Leather wear	3,267	2,768	112	117	75	148	2,884	8,809	6,338	11,842
b. Rubber and Plastic wear	1,324	1,699	50	13	31	39	481	593	1,886	2,344
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,120	1,371	76	38	113	53	1,364	2,452	4,673	3,914
17 - Manufacture of paper and paper products	2,331	1,229	147	60	142	122	3,537	8,684	6,157	10,095
18 - Printing and reproduction of recorded media	12,183	6,495	707	475	670	1,773	4,558	10,872	18,118	19,613
Printing and other service activities related to printing	11,884	6,334	687	468	619	1,743	4,165	10,295	17,355	18,840
Reproduction of recorded media	299	161	20	6	51	30	393	577	763	774
19 - Manufacture of coke and refined petroleum products	826	708	26	22	121	179	6,686	169,912	7,659	170,821
20 - Manufacture of chemicals and chemical products	8,456	15,746	401	532	827	1,125	28,440	135,194	38,124	152,597
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,395	2,042	103	160	619	1,249	9,479	75,204	12,596	78,656
22 - Manufacture of rubber and plastics products	6,164	5,020	219	383	284	324	11,957	23,974	18,624	29,702
23 - Manufacture of other non-metallic mineral products	6,721	5,403	156	239	336	1,255	4,578	33,330	11,791	40,227
24 - Manufacture of basic metals	10,601	7,154	254	297	619	1,533	10,573	38,102	22,047	47,085
25. Manufacture of fabricated metal products, except machinery and equipment	3,288	2,246	92	43	171	196	2,649	13,056	6,200	15,540
26 - Manufacture of computer, electronic and optical	4,310	5,735	169	96	233	246	3,386	21,123	8,098	27,200
27 - Manufacture of electrical equipment	8,961	8,982	228	180	459	2,318	8,912	43,117	18,560	54,598
28 - Manufacture of machinery and equipment	8,330	4,323	269	118	576	489	5,468	19,171	14,643	24,100
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,207	2,904	138	277	268	328	7,275	74,029	11,888	77,538
30 - Manufacture of other transport equipment	1,211	495	28	8	75	73	1,903	13,569	3,217	14,145
31 - Manufacture of furniture	4,594	1,875	127	29	114	100	1,325	1,417	6,160	3,421
32. Other manufacturing	37,681	43,302	1,389	1,257	1,540	3,608	26,915	96,367	67,525	144,534
Manufacture of jewellery and related articles	4,670	1,956	88	111	164	145	1,972	2,296	6,894	4,509
Manufacture of imitation jewellery and related articles	477	244	26	11	8	2	141	96	652	352
Manufacture of musical instruments	371	207	20	6	18	61	862	3,329	1,271	3,604
Manufacture of sports goods	9,465	8,616	313	183	548	1,971	4,909	29,470	15,235	40,240
Manufacture of games and toys	126	158	4	0	9	20	43	19	182	197
Manufacture of medical and dental instruments and	3,004	2,631	119	113	490	927	2,832	8,912	6,445	12,582
Manufacture of Handicrafts	550	258	225	110	41	12	216	357	1,032	738
Other manufacturing n.e.c.	19,018	29,233	594	723	262	469	15,940	51,888	35,814	82,313
33 - Repair and installation of machinery and equipment	3,843	1,733	108	58	101	100	938	2,869	4,990	4,760
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	10,869	701,807	10,869	701,807
Electric power generation, transmission and distribution	-	-	-	-	-	-	7,505	663,308	7,505	663,308
a) Hydal	-	-	-	-	-	-	908	38,225	908	38,225
b) Thermal	-	-	-	-	-	-	518	9,835	518	9,835
c) Coal Based	-	-	-	-	-	-	297	281,900	297	281,900
d) Wind	-	-	-	-	-	-	537	17,024	537	17,024
e) Solar	-	-	-	-	-	-	2,100	16,894	2,100	16,894
f) Other	-	-	-	-	-	-	3,145	299,430	3,145	299,430
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	2,118	36,555	2,118	36,555
Steam and air conditioning supply	-	-	-	-	-	-	1,246	1,943	1,246	1,943
E. Water supply; sewerage, waste management and remediation activities	4,937	3,286	149	74	290	176	4,292	5,211	9,668	8,747
36 - Water collection, treatment and supply	1,395	477	58	20	168	57	701	785	2,322	1,338
37 - Sewerage	444	127	15	2	10	2	2,436	906	2,905	1,037
38 - Waste collection, treatment and disposal activities; materials recovery	2,729	2,543	47	42	77	63	1,048	3,217	3,901	5,864
39 - Remediation activities and other waste management services	369	139	29	9	35	54	107	304	540	507
F. Construction	124,327	80,559	4,743	2,253	5,998	14,720	108,529	298,134	243,597	395,666
41 - Construction of buildings	54,069	40,130	1,260	1,445	2,505	4,610	57,358	124,016	115,192	170,201
42 - Civil engineering	51,065	30,519	2,046	602	2,581	9,234	35,970	140,207	91,662	180,562
43 - Specialized construction activities	19,193	9,911	1,437	206	912	875	15,201	33,911	36,743	44,903

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,635,468	728,032	84,373	46,986	49,120	37,126	223,146	416,196	1,992,107	1,228,341
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	51,864	26,552	1,132	1,042	1,628	1,240	16,381	31,807	71,005	60,641
46 - Wholesale trade, except of motor vehicles and motorcycle	315,506	180,097	10,499	8,665	14,944	10,495	70,689	196,242	411,638	395,499
47 - Retail trade, except of motor vehicles and motorcycles	1,268,098	521,383	72,742	37,278	32,548	25,392	136,076	188,148	1,509,464	772,200
H. Transportation and storage	49,935	46,566	1,106	1,020	1,938	2,166	17,311	357,702	70,290	407,454
49 - Land transport and transport via pipelines	30,464	29,370	493	477	1,048	859	7,524	20,722	39,529	51,428
50 - Water transport	768	743	29	20	56	31	981	71,961	1,834	72,754
51 - Air transport	1,424	895	45	46	27	42	1,952	151,787	3,448	152,769
52 - Warehousing and support activities for transportation	16,176	14,577	480	441	749	1,193	5,576	104,364	22,981	120,576
53 - Courier activities other than national post activities	1,103	982	59	37	58	41	1,278	8,867	2,498	9,927
I. Accommodation and food service activities	29,602	15,884	1,167	636	878	1,117	7,600	28,223	39,247	45,861
55 - Accommodation	5,721	3,062	229	163	246	552	2,696	9,648	8,892	13,425
56 - Food and beverage service activities	23,881	12,822	938	473	632	565	4,904	18,576	30,355	32,435
J. Information and communication	38,589	29,774	2,024	1,941	1,435	2,217	62,685	236,622	104,733	270,554
58 - Publishing activities	5,297	3,012	386	492	342	1,057	4,277	23,636	10,302	28,196
59 - Motion picture, video and television programme production, sound recording and music publishing activities	928	347	89	11	35	19	661	1,190	1,713	1,567
60 - Programming and broadcasting activities	775	527	94	18	17	4	615	1,624	1,501	2,173
61 - Telecommunications	13,411	4,574	261	126	395	193	6,866	104,678	20,933	109,571
62 - Computer programming, consultancy and related activities	13,028	16,790	785	1,018	494	784	14,249	77,226	28,556	95,818
63 - Information service activities	5,150	4,524	409	276	152	160	36,017	28,268	41,728	33,228
K. Real estate activities	95,684	57,335	1,958	1,466	4,189	4,214	23,316	84,724	125,147	147,739
L. Professional, scientific and technical activities	40,143	55,368	4,786	1,603	2,135	4,196	22,825	105,019	69,889	166,186
69 - Legal and accounting activities	11,736	8,075	2,969	515	844	1,112	4,970	11,959	20,519	21,661
70 - Activities of head offices; management consultancy activities	3,269	848	217	73	113	99	2,229	13,960	5,828	14,979
71 - Architectural and engineering activities; technical testing and analysis	5,445	3,850	265	278	196	140	4,639	22,583	10,545	26,851
72 - Scientific research and development	1,108	502	80	21	73	47	1,374	5,595	2,635	6,165
73 - Advertising and market research	5,153	2,162	410	395	280	2,526	4,786	13,426	10,629	18,509
74 - Other professional, scientific and technical activities	11,703	39,176	830	316	598	224	4,528	36,334	17,659	76,051
75 - Veterinary activities	1,729	754	15	5	31	49	299	1,162	2,074	1,970
M. Administrative and support service activities	63,059	28,018	2,937	1,308	2,965	1,721	75,650	92,807	144,611	123,853
77 - Rental and leasing activities	6,679	2,612	201	130	234	319	882	1,782	7,996	4,843
78 - Employment activities	1,002	1,435	86	55	68	55	532	1,125	1,688	2,670
79 - Travel agency, tour operator, reservation service and related activities	14,732	6,681	491	236	980	418	24,020	20,311	40,223	27,646
80 - Security and investigation activities	781	271	17	27	141	225	1,312	4,498	2,251	5,021
81 - Services to buildings and landscape activities	3,548	2,533	79	61	205	98	1,809	2,505	5,641	5,197
82 - Office administrative, office support and other business support activities	36,317	14,485	2,063	799	1,337	606	47,095	62,585	86,812	78,475
N. Education	33,212	25,626	15,007	4,942	1,578	1,807	30,903	84,523	80,700	116,897
O. Human health and social work activities	15,372	16,151	2,096	1,941	1,659	2,852	11,843	80,473	30,970	101,417
86 - Human health activities	13,501	11,465	1,988	1,879	1,484	2,795	8,226	63,116	25,199	79,255
87 - Residential care activities	580	313	57	51	34	28	199	674	870	1,066
88 - Social work activities with and without accommodation	1,291	4,373	51	11	141	29	3,418	16,683	4,901	21,096
P. Arts, entertainment and recreation	2,093	781	342	77	171	181	1,432	1,923	4,038	2,962
Q. Other service activities	942,166	207,780	239,404	63,112	13,623	11,815	126,909	281,073	1,322,102	563,780
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	94,837	707,641	94,837
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	501,306	38,717	501,306
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	56,120	206,334	56,120	206,334
VI. PERSONAL	69,472,601	10,443,965	26,842,850	3,145,382	1,663,649	1,370,618	1,184	34	97,980,284	14,959,998
A. Salaried persons	25,064,407	3,382,670	5,611,296	682,313	609,662	433,768	133	13	31,285,498	4,498,765
B. Self employed	22,108,706	5,185,771	3,099,067	549,740	537,561	431,535	957	18	25,746,291	6,167,065
C. Other Personal	22,299,488	1,875,523	18,132,487	1,913,329	516,426	505,314	94	2	40,948,495	4,294,168
VII. OTHER	68,481	22,398	32,970	9,677	407	1,014	12,967	36,869	114,825	69,958
Total	75,403,397	12,661,392	27,423,346	3,389,389	1,871,629	1,645,782	1,786,770	12,118,389	106,485,142	29,814,953

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

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

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Dec-23		Sep-24		Dec-24 P				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
A	B	C	D	E	F	G	H	I		
00.00	7,244,023	7,689,982	7,370,290	117,977	20,592	44,827	214	24		
01.00*	257,411	286,554	-	-	-	228,398	9,649	5,156		
02.00*	168,721	176,840	-	988	-	80,092	25,092	4,442		
03.00*	5,170	21,843	-	-	-	566	6,010	694		
04.00*	65,613	31,816	3	-	15	32,432	52,495	52,474		
05.00*	42,225	33,633	934	-	-	1,666	14,940	26,817		
06.00*	187,102	69,639	-	-	1	1,841	42,537	33,747		
07.00*	27,522	82,297	-	-	-	63,840	37,362	50,930		
08.00	34,735	100,025	0	-	-	2,941	252,092	83,512		
08.50	32,772	32,986	-	-	-	-	53,534	3,289		
09.00	53,572	61,579	-	-	-	-	70,203	5,619		
09.50	7,092	19,485	-	-	-	-	18,922	2,245		
10.00	45,870	28,924	-	235,513	-	180	53,639	2,935		
10.50	16,493	18,005	-	-	-	-	8,912	1,069		
11.00	15,341	14,879	-	-	-	-	27,224	982		
11.50	6,555	67,496	-	0	893,751	1,205,715	17,269	1,653		
12.00	87,514	147,142	-	-	-	2,791	25,644	632		
12.50	11,704	11,702	-	-	-	-	17,296	1,636		
13.00	193,839	8,588	-	-	-	49	10,651	1,285		
13.50	11,382	4,833	106	195	82	8,477,290	4,198	840		
14.00	24,866	351,340	-	-	-	42,489	9,118	7,023		
14.50	72,871	95,791	-	-	-	-	7,681	31,592		
15.00	18,870	79,952	-	-	-	-	19,585	13,999		
16.00	86,644	1,540,945	-	-	-	1,466	6,166	7,607		
17.00	27,941	166,555	-	-	-	-	2,601	5,268		
18.00	191,478	7,080,793	-	-	-	(80)	4,045	8,006		
19.00	227,374	2,004,449	-	-	-	2	5,697	3,506		
20.00	8,125,929	2,288,761	-	-	-	-	1,511	229		
21.00	2,011,496	379,924	-	-	-	-	38	1		
22.00	898,188	182,279	-	-	-	-	150	-		
above 22.00	346,833	59,634	-	-	-	-	-	-		
Total	20,547,147	23,138,672	7,371,333	354,673	914,441	10,186,507	804,475	357,214		
Weighted Average	18.68	16.89	0.00	6.65	11.24	12.75	8.47	8.40		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking
Banks

(Million Rupees)

Dec-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
516	-	-	-	3	-	758	7,554,443	00.00
8,430	-	2	-	-	-	23,236	251,635	01.00*
3,886	-	-	-	-	-	33,420	114,500	02.00*
1,261	100	1	-	7	1	8,073	8,639	03.00*
281,693	24	326	20	18,881	-	405,913	438,363	04.00*
236,808	584	8,109	2,226	85,993	11	375,489	378,089	05.00*
15,768	53,891	34,568	1,021	36,236	2	217,769	219,612	06.00*
5,969	94	51	43	1,181	5,232	100,862	164,702	07.00*
164,737	152	2,453	5	9,254	8	512,213	515,154	08.00
13,817	7	22	2	101	4	70,775	70,775	08.50
28,833	242	2,473	51	361	4	107,785	107,785	09.00
11,401	21	2,038	1	154	1	34,782	34,782	09.50
48,262	331	460	2	973	3,613	110,216	345,909	10.00
17,622	18	116	1	813	28	28,578	28,578	10.50
36,527	163	1,078	2	1,877	12	67,866	67,866	11.00
1,754	119	85	11	7,403	31	28,325	2,127,790	11.50
22,906	160	721	27	8,635	53	58,779	61,570	12.00
8,200	131	13,739	4	2,643	4	43,653	43,653	12.50
61,434	305	1,851	1	1,519	3	77,049	77,098	13.00
5,686	117	829	7	1,513	0	13,191	8,490,864	13.50
24,818	412	1,394	304	680	-	43,750	86,239	14.00
13,069	144	386	44	2,225	55	55,195	55,195	14.50
44,437	353	1,049	65	2,111	-	81,599	81,599	15.00
62,351	872	4,647	2	1,640	-	83,285	84,751	16.00
51,407	147	606	3	614	-	60,646	60,646	17.00
184,545	92	89	1	32	-	196,810	196,730	18.00
131,973	3	2	-	48	-	141,229	141,231	19.00
201,622	89	235	-	86	-	203,773	203,773	20.00
173,482	-	-	-	2	-	173,523	173,523	21.00
2,535	-	-	-	30	-	2,716	2,716	22.00
16	-	-	-	7	-	22	22	above 22.00
1,865,766	58,571	77,329	3,842	185,022	9,061	3,361,279	22,188,233	Total
12.39	6.25	8.49	6.46	6.45	8.17	10.32	12.00	Weighted Average

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Dec-23	Sep-24	Dec-24 P					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,157,506	1,182,777	1,254,360	45,952	345	428	0	-
01.00*	20,992	10,194	-	-	-	4,967	-	5
02.00*	118,672	137,287	-	-	-	35,995	129	22
03.00*	672	897	-	-	-	197	141	23
04.00*	96	197	-	-	15	313	42,447	40,674
05.00*	8,253	5,854	-	-	-	551	5,960	24,806
06.00*	162,052	42,570	-	-	1	0	6,621	1,824
07.00*	263	2,249	-	-	-	53,806	955	1,915
08.00	1,643	4,092	-	-	-	563	163,870	253
08.50	21,542	2,934	-	-	-	-	11,368	311
09.00	7,654	2,658	-	-	-	-	7,912	1,518
09.50	583	189	-	-	-	-	1,341	552
10.00	6,886	2,112	-	-	-	95	5,215	530
10.50	1,148	963	-	-	-	-	238	738
11.00	2,553	1,454	-	-	-	-	543	178
11.50	2,501	66,645	-	-	893,751	1,118,746	87	1,461
12.00	1,587	113,208	-	-	-	253	6,142	15
12.50	3,678	4,352	-	-	-	-	353	-
13.00	188,517	1,036	-	-	-	-	2,293	1,136
13.50	276	463	-	3	82	778,041	165	760
14.00	1,352	3,140	-	-	-	16,244	2,185	406
14.50	67,296	7,756	-	-	-	-	6,736	4
15.00	2,735	39,264	-	-	-	-	337	12,006
16.00	22,472	113,706	-	-	-	1,038	1,150	2,911
17.00	13,040	71,959	-	-	-	-	-	774
18.00	48,533	1,293,226	-	-	-	64	451	4,164
19.00	5,816	109,398	-	-	-	-	-	1,501
20.00	2,283,572	2,034,695	-	-	-	-	-	61
21.00	307,257	152,947	-	-	-	-	-	-
22.00	291,064	49,927	-	-	-	-	-	-
above 22.00	166,839	13,211	-	-	-	-	-	-
Total	4,917,051	5,471,360	1,254,360	45,955	894,195	2,011,299	266,638	98,550
Weighted Average	17.87	17.48	-	0.00	11.50	11.98	7.61	7.51

Note: Figures pertain to conventional banking portfolio

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Dec-24 P								Rate of Interest	
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest	
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)			
J	K	L	M	N	O	P			Q
-	-	-	-	-	-	0	1,301,085	00.00	
98	-	-	-	-	-	103	5,070	01.00*	
994	-	-	-	-	-	1,145	37,140	02.00*	
318	100	-	-	-	-	582	779	03.00*	
191,200	6	18	12	3,216	-	277,572	277,900	04.00*	
12,204	-	0	2,219	70,652	3	115,844	116,395	05.00*	
7,651	53,887	34,496	1,020	35,502	-	141,002	141,003	06.00*	
3,855	45	5	2	47	5,176	12,000	65,806	07.00*	
5,183	23	25	2	140	-	169,495	170,059	08.00	
3,369	1	-	-	1	-	15,049	15,049	08.50	
20,674	232	2,405	34	12	-	32,787	32,787	09.00	
3,767	-	2	-	15	-	5,676	5,676	09.50	
12,079	-	29	-	138	3,611	21,601	21,696	10.00	
3,577	-	-	-	176	-	4,730	4,730	10.50	
31,018	0	100	-	163	-	32,004	32,004	11.00	
686	0	2	11	6,816	6	9,069	2,021,565	11.50	
1,241	4	40	-	228	-	7,670	7,922	12.00	
469	6	13,000	-	1,997	-	15,825	15,825	12.50	
59,506	64	14	-	3	-	63,017	63,017	13.00	
3,813	2	7	-	40	-	4,788	782,913	13.50	
5,901	-	332	-	35	-	8,859	25,103	14.00	
667	11	6	-	7	-	7,431	7,431	14.50	
31,529	0	16	-	2	-	43,891	43,891	15.00	
16,950	35	4,001	-	1,401	-	26,448	27,486	16.00	
21,017	3	-	-	2	-	21,796	21,796	17.00	
49,631	0	12	-	6	-	54,263	54,327	18.00	
64,101	-	-	-	-	-	65,602	65,602	19.00	
52,746	50	147	-	66	-	53,069	53,069	20.00	
111,401	-	-	-	1	-	111,402	111,402	21.00	
1,552	-	-	-	-	-	1,552	1,552	22.00	
4	-	-	-	-	-	4	4	above 22.00	
717,204	54,468	54,655	3,299	120,667	8,796	1,324,277	5,530,085	Total	
12.93	5.79	8.19	5.38	5.79	8.09	10.22	11.12	Weighted Average	

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

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Dec-23		Sep-24		Dec-24 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	5,938,095	6,370,120	5,994,267	72,025	20,246	43,453	153	24
01.00*	234,505	272,514	-	-	-	218,371	9,649	5,150
02.00*	37,130	36,361	-	988	-	44,097	12,325	4,421
03.00*	4,498	20,431	-	-	-	369	5,389	671
04.00*	63,417	21,306	3	-	-	22,865	8,147	11,801
05.00*	32,072	27,779	934	-	-	1,115	8,981	2,011
06.00*	25,030	26,369	-	-	-	1,841	33,304	31,923
07.00*	26,734	80,047	-	-	-	10,034	29,197	49,015
08.00	28,092	86,134	0	-	-	2,377	84,385	83,258
08.50	11,230	30,002	-	-	-	-	39,336	2,978
09.00	45,919	58,921	-	-	-	-	53,529	4,101
09.50	6,510	17,790	-	-	-	-	2,295	1,693
10.00	36,034	5,782	-	235,513	-	85	28,526	2,376
10.50	15,345	17,041	-	-	-	-	8,674	331
11.00	12,787	13,424	-	-	-	-	19,010	804
11.50	4,054	851	-	0	-	86,969	13,432	192
12.00	85,928	28,534	-	-	-	2,538	15,288	617
12.50	8,025	3,005	-	-	-	-	15,543	1,636
13.00	3,992	5,152	-	-	-	49	8,358	148
13.50	7,106	4,370	106	192	-	7,120,388	4,033	80
14.00	20,008	325,104	-	-	-	23,469	3,465	6,617
14.50	5,575	88,035	-	-	-	-	944	31,588
15.00	16,135	32,440	-	-	-	-	19,248	1,992
16.00	62,304	1,410,745	-	-	-	428	5,017	4,661
17.00	14,901	83,034	-	-	-	-	2,601	4,495
18.00	131,901	5,248,264	-	-	-	(143)	3,594	3,842
19.00	183,690	1,895,051	-	-	-	2	5,697	2,005
20.00	5,464,291	254,066	-	-	-	-	1,511	168
21.00	1,689,946	226,978	-	-	-	-	38	1
22.00	607,123	132,352	-	-	-	-	150	-
above 22.00	179,994	46,423	-	-	-	-	-	-
Total	15,002,373	16,868,426	5,995,310	308,718	20,246	7,578,310	441,821	258,599
Weighted Average	18.94	16.71	0.00	7.64	-	12.92	8.97	8.73

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Dec-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
516	-	-	-	3	-	697	6,130,689	00.00
8,332	-	2	-	-	-	23,133	241,504	01.00*
2,892	-	-	-	-	-	19,638	64,723	02.00*
943	-	1	-	7	1	7,011	7,380	03.00*
90,494	19	308	8	15,665	-	126,441	149,309	04.00*
224,604	584	8,109	7	15,341	8	259,644	261,694	05.00*
8,117	4	72	1	733	2	74,156	75,997	06.00*
2,114	49	46	41	1,133	56	81,652	91,686	07.00*
159,554	130	2,428	4	9,114	8	338,881	341,258	08.00
10,448	7	22	2	100	4	52,896	52,896	08.50
8,158	10	68	17	349	4	66,236	66,236	09.00
7,635	21	2,036	1	140	1	13,821	13,821	09.50
36,183	331	431	2	835	2	68,687	304,284	10.00
14,045	18	116	1	636	28	23,848	23,848	10.50
5,509	162	978	2	1,714	12	28,191	28,191	11.00
1,067	119	83	0	587	25	15,506	102,475	11.50
21,666	156	682	27	8,406	53	46,895	49,433	12.00
7,731	125	739	4	646	4	26,428	26,428	12.50
1,928	241	1,837	1	1,516	3	14,031	14,080	13.00
1,873	115	821	7	1,473	0	8,404	7,129,090	13.50
18,917	412	1,062	304	646	-	31,423	54,893	14.00
12,402	133	380	44	2,218	55	47,764	47,764	14.50
12,908	353	1,033	65	2,109	-	37,708	37,708	15.00
45,400	838	646	2	238	-	56,802	57,230	16.00
30,390	144	606	3	612	-	38,850	38,850	17.00
134,913	92	78	1	26	-	142,546	142,403	18.00
67,872	3	2	-	48	-	75,627	75,629	19.00
148,876	39	89	-	20	-	150,704	150,704	20.00
62,081	-	-	-	1	-	62,121	62,121	21.00
984	-	-	-	30	-	1,164	1,164	22.00
11	-	-	-	7	-	18	18	above 22.00
1,148,563	4,103	22,673	543	64,354	265	1,940,922	15,843,506	Total
12.06	12.33	9.21	12.99	7.68	10.84	10.47	12.26	Weighted Average

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

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Dec-23		Sep-24		Dec-24 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	148,422	137,085	121,663	-	-	946	61	-
01.00*	1,914	3,846	-	-	-	5,061	-	-
02.00*	12,920	3,192	-	-	-	-	12,637	-
03.00*	-	515	-	-	-	-	480	-
04.00*	2,100	10,313	-	-	-	9,254	1,900	-
05.00*	1,900	-	-	-	-	-	-	-
06.00*	20	700	-	-	-	-	2,611	-
07.00*	525	-	-	-	-	-	7,211	-
08.00	5,000	9,800	-	-	-	-	3,837	-
08.50	-	50	-	-	-	-	2,830	-
09.00	-	-	-	-	-	-	8,762	-
09.50	-	1,506	-	-	-	-	15,286	-
10.00	2,950	21,030	-	-	-	-	19,898	30
10.50	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	7,670	-
11.50	-	-	-	-	-	-	3,750	-
12.00	-	5,400	-	-	-	-	4,215	-
12.50	-	4,345	-	-	-	-	1,400	-
13.00	1,330	2,400	-	-	-	-	-	-
13.50	4,000	-	-	-	-	578,861	-	-
14.00	3,505	23,096	-	-	-	2,776	3,468	-
14.50	-	-	-	-	-	-	-	-
15.00	-	8,248	-	-	-	-	-	-
16.00	1,868	16,494	-	-	-	-	-	35
17.00	-	11,561	-	-	-	-	-	-
18.00	11,044	539,303	-	-	-	-	-	-
19.00	37,868	-	-	-	-	-	-	-
20.00	378,066	-	-	-	-	-	-	-
21.00	14,292	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
Total	627,724	798,886	121,663	-	-	596,898	96,016	65
Weighted Average	19.21	16.75	-	-	-	13.21	8.55	12.96

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	61	122,670	00.00
-	-	-	-	-	-	-	5,061	01.00*
-	-	-	-	-	-	12,637	12,637	02.00*
-	-	-	-	-	-	480	480	03.00*
-	-	-	-	-	-	1,900	11,154	04.00*
-	-	-	-	-	-	-	-	05.00*
-	-	-	-	-	-	2,611	2,611	06.00*
-	-	-	-	-	-	7,211	7,211	07.00*
-	-	-	-	-	-	3,837	3,837	08.00
-	-	-	-	-	-	2,830	2,830	08.50
-	-	-	-	-	-	8,762	8,762	09.00
-	-	-	-	-	-	15,286	15,286	09.50
-	-	-	-	-	-	19,928	19,928	10.00
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	7,670	7,670	11.00
-	-	-	-	-	-	3,750	3,750	11.50
-	-	-	-	-	-	4,215	4,215	12.00
-	-	-	-	-	-	1,400	1,400	12.50
-	-	-	-	-	-	-	-	13.00
-	-	-	-	-	-	-	578,861	13.50
-	-	-	-	-	-	3,468	6,244	14.00
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	15.00
-	-	-	-	-	-	35	35	16.00
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
-	-	-	-	-	-	96,081	814,642	Total
-	-	-	-	-	-	8.55	12.57	Weighted Average

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

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Dec-23	Sep-24	Dec-24 P					
	Fixed							
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	2,688,916	2,901,440	3,138,900	26,023	3,251	224	7	-
01.00*	225,013	222,125	7,025	-	-	221,980	1,319	474
02.00*	6,475	84,162	-	-	-	77,646	2,508	1,912
03.00*	70,339	11,410	-	-	-	4,107	706	279
04.00*	28,689	8,342	34	30	-	25,215	3,391	3,166
05.00*	3,747	25,898	1	-	-	113,361	2,669	1,079
06.00*	39,417	78,595	19	-	-	862,221	8,821	7,482
07.00*	80,238	110,368	5	-	-	421,232	20,796	1,943
08.00	51,653	148,536	-	-	-	405,967	114,741	2,282
08.50	57,031	100,880	-	-	-	37,266	4,300	6,611
09.00	133,614	605,487	-	-	1	77,969	21,287	6,792
09.50	22,706	116,481	-	-	-	40,098	25,516	1,981
10.00	46,579	113,590	-	-	-	135,533	61,968	7,143
10.50	39,350	18,339	-	-	-	129,741	30,294	4,154
11.00	460,738	72,240	-	-	-	211,902	21,326	12,365
11.50	125,938	76,785	4,307	3	34	221,626	18,683	5,964
12.00	59,531	210,273	-	-	-	77,877	16,575	1,707
12.50	38,233	21,763	28	-	-	95,638	4,690	657
13.00	13,724	73,708	-	-	-	25,676	1,200	246
13.50	12,485	22,576	-	-	-	220,781	2,498	156
14.00	166,157	309,682	-	-	-	50,717	6,284	411
14.50	26,682	31,348	-	-	-	29,825	2,057	640
15.00	61,990	188,706	-	-	-	15	3,203	221
16.00	300,246	831,068	-	-	-	34,742	30,031	7,514
17.00	89,943	283,935	-	-	-	-	-	196
18.00	274,740	466,707	-	-	-	-	31	2,048
19.00	208,787	140,606	-	-	-	-	59	7,902
20.00	677,555	110,189	-	-	-	-	-	285
21.00	365,899	29,596	-	-	-	-	-	-
22.00	306,063	28,888	-	-	-	-	-	-
above 22.00	68,060	13,849	-	-	-	-	-	-
Total	6,750,535	7,457,572	3,150,321	26,056	3,285	3,521,359	404,961	85,610
Weighted Average	14.76	12.76	0.02	0.01	0.12	8.02	9.77	10.88

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P									
Deposits								Rate of Return	
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Branchless Banking Accounts		
J	K	L	M	N	O	P	Q		
11	-	-	-	-	-	18	-	3,168,417	00.00
781	-	1	-	1	-	2,576	-	231,582	01.00*
8,730	-	255	-	-	-	13,405	-	91,051	02.00*
87	-	2,389	-	-	-	3,461	-	7,568	03.00*
179	-	0	185	0	-	6,921	-	32,201	04.00*
333	129	1,234	-	20,293	-	25,738	-	139,099	05.00*
3,270	20	28	1,411	489	-	21,521	-	883,761	06.00*
4,305	-	158	2	65	-	27,269	-	448,505	07.00*
19,522	111	3,383	71	443	-	140,554	-	546,521	08.00
11,637	10	307	8	516	-	23,388	-	60,654	08.50
58,699	23	617	-	451	-	87,869	-	165,839	09.00
1,022	388	687	-	1,257	12	30,862	-	70,960	09.50
15,478	124	31	259	157	8	85,167	-	220,700	10.00
6,606	165	133	-	115	3	41,470	-	171,210	10.50
113,926	1	180	3,473	3,641	-	154,912	-	366,814	11.00
10,227	63	4	1,690	13,399	-	50,030	-	276,000	11.50
1,328	0	70	879	32	51	20,643	-	98,520	12.00
10,052	-	4	-	4,176	-	19,578	-	115,244	12.50
8,893	-	-	72	8,652	-	19,063	-	44,739	13.00
350	-	0	533	1,068	-	4,605	-	225,387	13.50
2,107	3	4	-	13	-	8,823	-	59,539	14.00
12,268	-	-	-	1	-	14,966	-	44,791	14.50
1,867	24	0	0	35	-	5,350	-	5,365	15.00
8,683	5	0	-	9	-	46,244	-	80,986	16.00
2,213	75	55	-	10	-	2,549	-	2,549	17.00
10,865	-	454	6	831	-	14,235	-	14,235	18.00
9,795	-	-	-	-	-	17,756	-	17,756	19.00
19,855	-	-	-	-	-	20,139	-	20,139	20.00
7,609	-	-	-	-	-	7,609	-	7,609	21.00
8,976	-	-	-	-	-	8,976	-	8,976	22.00
-	-	-	-	-	-	-	-	-	above 22.00
359,675	1,142	9,995	8,590	55,653	74	925,699	-	7,626,720	Total
11.89	9.68	7.00	10.41	9.28	11.18	10.64	10.64	8.52	Weighted Average

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

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Dec-23		Sep-24		Dec-24 P				
					Fixed				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	101,540	88,051	100,485	8,722	0	5	-	-	
01.00*	7,609	9,125	-	-	-	10,815	-	-	
02.00*	0	391	-	-	-	527	72	72	
03.00*	57	51	-	-	-	76	-	-	
04.00*	1,591	290	34	30	-	292	-	1	
05.00*	740	2,300	1	-	-	1,320	15	-	
06.00*	36	129	19	-	-	11,441	453	235	
07.00*	0	146	5	-	-	125,875	1	3	
08.00	1,265	42,256	-	-	-	725	1,069	18	
08.50	652	38,575	-	-	-	662	377	392	
09.00	3,936	8,378	-	-	1	5,716	1,074	-	
09.50	91	10,790	-	-	-	383	71	7	
10.00	5,487	8,946	-	-	-	8,532	526	-	
10.50	35,414	3,880	-	-	-	20,739	514	355	
11.00	8,692	1,193	-	-	-	1,549	379	68	
11.50	2,811	2,631	4,307	3	34	20,375	6,103	77	
12.00	9,589	23,908	-	-	-	8,796	444	20	
12.50	2,548	589	28	-	-	24,697	1,582	-	
13.00	1,524	2,617	-	-	-	1,874	117	20	
13.50	176	2,495	-	-	-	28,737	-	-	
14.00	7,610	11,175	-	-	-	0	-	154	
14.50	1,089	4,405	-	-	-	-	-	-	
15.00	7,545	8,500	-	-	-	-	-	-	
16.00	2,649	31,994	-	-	-	247	-	4,517	
17.00	968	9,322	-	-	-	-	-	-	
18.00	6,923	8,959	-	-	-	-	-	41	
19.00	17,108	3,532	-	-	-	-	-	-	
20.00	78,540	22,711	-	-	-	-	-	-	
21.00	28,938	7,787	-	-	-	-	-	-	
22.00	10,128	-	-	-	-	-	-	-	
above 22.00	-	5	-	-	-	-	-	-	
Total	345,256	355,130	104,880	8,755	35	273,382	12,798	5,979	
Weighted Average	14.68	12.07	0.48	0.02	11.40	8.80	10.66	14.58	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
-	-	-	-	-	-	-	109,213	00.00
-	-	-	-	-	-	-	10,815	01.00*
-	-	-	-	-	-	143	671	02.00*
-	-	-	-	-	-	-	76	03.00*
-	-	-	185	-	-	186	542	04.00*
50	-	-	-	-	-	65	1,386	05.00*
88	-	11	1,411	-	-	2,198	13,659	06.00*
62	-	1	2	2	-	71	125,950	07.00*
534	2	94	71	37	-	1,825	2,550	08.00
245	-	11	-	44	-	1,069	1,731	08.50
3,140	-	21	-	1	-	4,236	9,953	09.00
-	37	-	-	1	-	115	497	09.50
2,493	0	-	259	-	-	3,278	11,810	10.00
3	59	129	-	-	-	1,060	21,799	10.50
440	1	97	3,473	489	-	4,947	6,496	11.00
77	-	4	1,690	13	-	7,965	32,684	11.50
13	0	14	879	-	-	1,370	10,166	12.00
-	-	-	-	-	-	1,582	26,307	12.50
30	-	-	72	-	-	239	2,113	13.00
350	-	0	533	1,068	-	1,951	30,688	13.50
515	-	-	-	13	-	682	683	14.00
434	-	-	-	-	-	434	434	14.50
90	24	-	-	34	-	148	148	15.00
1,098	4	-	-	6	-	5,625	5,872	16.00
746	-	55	-	-	-	801	801	17.00
156	-	454	6	831	-	1,488	1,488	18.00
188	-	-	-	-	-	188	188	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
10,750	127	890	8,582	2,539	-	41,665	428,717	Total
11.53	11.13	14.45	10.41	14.19	-	11.69	8.94	Weighted Average

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

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Dec-23	Sep-24	Dec-24 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	2,587,376	2,813,389	3,038,415	17,301	3,251	219	7	-
01.00*	217,404	213,001	7,025	-	-	211,166	1,319	474
02.00*	6,474	83,771	-	-	-	77,118	2,437	1,841
03.00*	70,282	11,360	-	-	-	4,031	706	279
04.00*	27,098	8,052	-	-	-	24,923	3,391	3,165
05.00*	3,007	23,599	-	-	-	112,041	2,654	1,079
06.00*	39,381	78,466	-	-	-	850,780	8,367	7,247
07.00*	80,238	110,222	-	-	-	295,357	20,795	1,940
08.00	50,388	106,280	-	-	-	405,242	113,673	2,264
08.50	56,379	62,304	-	-	-	36,605	3,922	6,219
09.00	129,678	597,109	-	-	-	72,254	20,213	6,792
09.50	22,615	105,691	-	-	-	39,715	25,445	1,974
10.00	41,092	104,644	-	-	-	127,001	61,442	7,143
10.50	3,937	14,459	-	-	-	109,001	29,780	3,800
11.00	452,046	71,047	-	-	-	210,354	20,947	12,297
11.50	123,128	74,154	-	-	-	201,251	12,579	5,887
12.00	49,942	186,365	-	-	-	69,081	16,131	1,687
12.50	35,684	21,174	-	-	-	70,941	3,108	657
13.00	12,200	71,091	-	-	-	23,802	1,083	226
13.50	12,309	20,082	-	-	-	192,044	2,498	156
14.00	158,547	298,507	-	-	-	50,717	6,284	257
14.50	25,593	26,943	-	-	-	29,825	2,057	640
15.00	54,445	180,206	-	-	-	15	3,203	221
16.00	297,597	799,073	-	-	-	34,496	30,031	2,997
17.00	88,974	274,613	-	-	-	-	-	196
18.00	267,817	457,749	-	-	-	-	31	2,007
19.00	191,679	137,074	-	-	-	-	59	7,902
20.00	599,015	87,478	-	-	-	-	-	285
21.00	336,961	21,809	-	-	-	-	-	-
22.00	295,936	28,888	-	-	-	-	-	-
above 22.00	68,060	13,845	-	-	-	-	-	-
Total	6,405,279	7,102,442	3,045,441	17,301	3,251	3,247,977	392,163	79,630
Weighted Average	14.77	12.81	0.00	-	-	7.96	9.74	10.60

Note: Figures pertain to islamic banking portfolio

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
11	-	-	-	-	-	18	3,059,204	00.00
781	-	1	-	1	-	2,576	220,767	01.00*
8,730	-	255	-	-	-	13,262	90,380	02.00*
87	-	2,389	-	-	-	3,461	7,492	03.00*
179	-	0	-	0	-	6,736	31,658	04.00*
283	129	1,234	-	20,293	-	25,673	137,714	05.00*
3,181	20	17	-	489	-	19,323	870,103	06.00*
4,243	-	157	-	63	-	27,198	322,555	07.00*
18,989	108	3,289	-	406	-	138,729	543,972	08.00
11,392	10	296	8	472	-	22,319	58,924	08.50
55,559	23	596	-	450	-	83,633	155,887	09.00
1,022	351	687	-	1,256	12	30,748	70,463	09.50
12,985	123	31	-	157	8	81,889	208,890	10.00
6,603	106	5	-	115	3	40,410	149,411	10.50
113,487	-	83	-	3,152	-	149,965	360,318	11.00
10,150	63	-	-	13,386	-	42,066	243,317	11.50
1,315	-	57	-	32	51	19,273	88,354	12.00
10,052	-	4	-	4,176	-	17,996	88,937	12.50
8,863	-	-	-	8,652	-	18,824	42,626	13.00
-	-	-	-	-	-	2,654	194,699	13.50
1,592	3	4	-	-	-	8,140	58,857	14.00
11,834	-	-	-	1	-	14,532	44,357	14.50
1,777	-	0	0	1	-	5,202	5,216	15.00
7,585	2	0	-	3	-	40,619	75,115	16.00
1,467	75	-	-	10	-	1,748	1,748	17.00
10,709	-	-	-	-	-	12,747	12,747	18.00
9,607	-	-	-	-	-	17,568	17,568	19.00
19,855	-	-	-	-	-	20,139	20,139	20.00
7,609	-	-	-	-	-	7,609	7,609	21.00
8,976	-	-	-	-	-	8,976	8,976	22.00
-	-	-	-	-	-	-	-	above 22.00
348,925	1,015	9,105	8	53,114	74	884,034	7,198,003	Total
11.90	9.49	6.27	8.62	9.05	11.18	10.59	8.49	Weighted Average

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

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Dec-23		Sep-24		Dec-24 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	9,932,939	10,591,422	10,509,190	144,001	23,842	45,050	222	24
01.00*	482,424	508,680	7,025	-	-	450,379	10,969	5,630
02.00*	175,196	261,002	-	988	-	157,738	27,600	6,355
03.00*	75,509	33,254	-	-	-	4,673	6,716	973
04.00*	94,303	40,158	37	30	15	57,647	55,886	55,640
05.00*	45,972	59,532	935	-	-	115,027	17,610	27,896
06.00*	226,519	148,234	19	-	1	864,062	51,358	41,229
07.00*	107,760	192,664	5	-	-	485,072	58,159	52,873
08.00	86,388	248,561	0	-	-	408,908	366,834	85,794
08.50	89,803	133,866	-	-	-	37,266	57,834	9,900
09.00	187,186	667,066	-	-	1	77,969	91,490	12,411
09.50	29,798	135,966	-	-	-	40,098	44,438	4,226
10.00	92,450	142,514	-	235,513	-	135,713	115,607	10,078
10.50	55,843	36,343	-	-	-	129,741	39,206	5,223
11.00	476,078	87,118	-	-	-	211,902	48,549	13,347
11.50	132,493	144,281	4,307	3	893,784	1,427,341	35,952	7,617
12.00	147,045	357,416	-	-	-	80,668	42,220	2,339
12.50	49,936	33,465	28	-	-	95,638	21,986	2,292
13.00	207,563	82,296	-	-	-	25,725	11,851	1,530
13.50	23,867	27,409	106	195	82	8,698,072	6,697	996
14.00	191,022	661,021	-	-	-	93,206	15,402	7,434
14.50	99,553	127,139	-	-	-	29,825	9,738	32,232
15.00	80,860	268,658	-	-	-	15	22,787	14,220
16.00	386,890	2,372,013	-	-	-	36,208	36,198	15,122
17.00	117,883	450,490	-	-	-	-	2,601	5,465
18.00	466,218	7,547,500	-	-	-	(80)	4,076	10,054
19.00	436,161	2,145,055	-	-	-	2	5,755	11,408
20.00	8,803,485	2,398,950	-	-	-	-	1,511	514
21.00	2,377,394	409,520	-	-	-	-	38	1
22.00	1,204,251	211,168	-	-	-	-	150	-
above 22.00	414,893	73,483	-	-	-	-	-	-
Total	27,297,683	30,596,245	10,521,653	380,729	917,726	13,707,866	1,209,436	442,824
Weighted Average	17.55	15.91	0.01	6.20	11.20	11.54	8.90	8.88

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
528	-	-	-	3	-	776	10,722,860	00.00
9,211	-	2	-	1	-	25,812	483,217	01.00*
12,616	-	255	-	-	-	46,825	205,551	02.00*
1,347	100	2,390	-	7	1	11,534	16,207	03.00*
281,873	24	326	205	18,881	-	412,835	470,564	04.00*
237,142	714	9,343	2,226	106,286	11	401,226	517,188	05.00*
19,038	53,911	34,596	2,432	36,725	2	239,290	1,103,373	06.00*
10,273	94	209	45	1,246	5,232	128,131	613,208	07.00*
184,260	263	5,836	76	9,697	8	652,767	1,061,675	08.00
25,453	17	329	10	618	4	94,164	131,430	08.50
87,532	264	3,090	51	812	4	195,654	273,624	09.00
12,423	409	2,725	1	1,411	13	65,645	105,743	09.50
63,740	454	491	261	1,130	3,621	195,383	566,609	10.00
24,228	183	249	1	927	31	70,048	199,789	10.50
150,453	164	1,258	3,475	5,518	12	222,777	434,680	11.00
11,981	183	89	1,701	20,802	31	78,355	2,403,791	11.50
24,234	161	792	906	8,667	104	79,422	160,090	12.00
18,252	131	13,743	4	6,819	4	63,231	158,898	12.50
70,328	305	1,851	73	10,171	3	96,111	121,836	13.00
6,036	117	829	540	2,581	0	17,797	8,716,251	13.50
26,925	415	1,399	304	694	-	52,573	145,779	14.00
25,337	144	386	44	2,226	55	70,161	99,985	14.50
46,303	377	1,049	66	2,146	-	86,949	86,964	15.00
71,034	878	4,648	2	1,649	-	129,529	165,737	16.00
53,620	222	660	3	624	-	63,195	63,195	17.00
195,410	92	543	7	863	-	211,045	210,965	18.00
141,768	3	2	-	48	-	158,984	158,986	19.00
221,477	89	235	-	86	-	223,913	223,913	20.00
181,091	-	-	-	2	-	181,132	181,132	21.00
11,512	-	-	-	30	-	11,692	11,692	22.00
16	-	-	-	7	-	22	22	above 22.00
2,225,441	59,713	87,323	12,431	240,675	9,135	4,286,979	29,814,952.74	Total
12.31	6.32	8.32	9.19	7.10	8.19	10.39	11.16	Weighted Average

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

2.5.1 Deposits Distributed by Rate of Overall Public Sector

Rate of Interest	Dec-23		Sep-24		Dec-24 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,259,046	1,270,828	1,354,845	54,674	345	433	0	-
01.00*	28,601	19,318	-	-	-	15,782	-	5
02.00*	118,672	137,678	-	-	-	36,522	201	93
03.00*	729	948	-	-	-	273	141	23
04.00*	1,687	487	34	30	15	605	42,447	40,675
05.00*	8,993	8,154	1	-	-	1,871	5,975	24,806
06.00*	162,087	42,700	19	-	1	11,441	7,075	2,059
07.00*	263	2,395	5	-	-	179,680	956	1,918
08.00	2,908	46,347	-	-	-	1,288	164,938	271
08.50	22,194	41,510	-	-	-	662	11,745	703
09.00	11,590	11,036	-	-	1	5,716	8,986	1,518
09.50	674	10,979	-	-	-	383	1,412	558
10.00	12,374	11,059	-	-	-	8,627	5,741	530
10.50	36,561	4,843	-	-	-	20,739	752	1,093
11.00	11,245	2,647	-	-	-	1,549	922	247
11.50	5,311	69,276	4,307	3	893,784	1,139,121	6,190	1,538
12.00	11,176	137,117	-	-	-	9,048	6,586	35
12.50	6,227	4,941	28	-	-	24,697	1,935	-
13.00	190,041	3,653	-	-	-	1,874	2,410	1,156
13.50	452	2,957	-	3	82	806,777	165	760
14.00	8,962	14,315	-	-	-	16,244	2,185	560
14.50	68,385	12,161	-	-	-	-	6,736	4
15.00	10,280	47,764	-	-	-	-	337	12,006
16.00	25,121	145,700	-	-	-	1,285	1,150	7,428
17.00	14,008	81,281	-	-	-	-	-	774
18.00	55,456	1,302,185	-	-	-	64	451	4,205
19.00	22,924	112,929	-	-	-	-	-	1,501
20.00	2,362,113	2,057,406	-	-	-	-	-	61
21.00	336,195	160,734	-	-	-	-	-	-
22.00	301,192	49,927	-	-	-	-	-	-
above 22.00	166,839	13,215	-	-	-	-	-	-
Total	5,262,307	5,826,491	1,359,240	54,710	894,229	2,284,681	279,436	104,529
Weighted Average	17.67	17.08	0.04	0.00	11.50	11.60	7.75	7.92

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	0	1,410,298	00.00
98	-	-	-	-	-	103	15,885	01.00*
994	-	-	-	-	-	1,288	37,810	02.00*
318	100	-	-	-	-	582	855	03.00*
191,200	6	18	197	3,216	-	277,758	278,443	04.00*
12,254	-	0	2,219	70,652	3	115,909	117,781	05.00*
7,740	53,887	34,507	2,430	35,502	-	143,200	154,662	06.00*
3,917	45	6	4	49	5,176	12,071	191,756	07.00*
5,717	25	119	73	177	-	171,320	172,608	08.00
3,614	1	11	-	45	-	16,119	16,780	08.50
23,814	232	2,426	34	13	-	37,023	42,740	09.00
3,767	37	2	-	15	-	5,790	6,173	09.50
14,572	0	29	259	138	3,611	24,879	33,507	10.00
3,581	59	129	-	176	-	5,790	26,529	10.50
31,458	2	198	3,473	652	-	36,951	38,500	11.00
763	0	6	1,701	6,829	6	17,033	2,054,249	11.50
1,253	5	53	879	228	-	9,039	18,088	12.00
469	6	13,000	-	1,997	-	17,407	42,132	12.50
59,536	64	14	72	3	-	63,256	65,130	13.00
4,163	2	7	533	1,108	-	6,739	813,601	13.50
6,416	-	332	-	48	-	9,541	25,785	14.00
1,101	11	6	-	7	-	7,865	7,865	14.50
31,619	24	16	-	37	-	44,039	44,039	15.00
18,048	38	4,001	-	1,407	-	32,073	33,357	16.00
21,764	3	55	-	2	-	22,597	22,597	17.00
49,787	0	465	6	837	-	55,751	55,815	18.00
64,289	-	-	-	-	-	65,790	65,790	19.00
52,746	50	147	-	66	-	53,069	53,069	20.00
111,401	-	-	-	1	-	111,402	111,402	21.00
1,552	-	-	-	-	-	1,552	1,552	22.00
4	-	-	-	-	-	4	4	above 22.00
727,954	54,595	55,545	11,881	123,206	8,796	1,365,942	5,958,802	Total
12.91	5.81	8.29	9.02	5.97	8.09	10.26	10.93	Weighted Average

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

2.5.2 Deposits Distributed by Rate of

Overall
Domestic Private

Rate of Interest	Dec-23		Sep-24		Dec-24 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	8,525,471	9,183,509	9,032,682	89,327	23,497	43,672	161	24
01.00*	451,909	485,515	7,025	-	-	429,537	10,969	5,624
02.00*	43,604	120,132	-	988	-	121,216	14,762	6,262
03.00*	74,780	31,791	-	-	-	4,400	6,095	951
04.00*	90,515	29,358	3	-	-	47,788	11,538	14,965
05.00*	35,079	51,378	934	-	-	113,156	11,635	3,090
06.00*	64,412	104,834	-	-	-	852,621	41,671	39,170
07.00*	106,972	190,269	-	-	-	305,391	49,992	50,955
08.00	78,480	192,414	0	-	-	407,620	198,058	85,522
08.50	67,609	92,307	-	-	-	36,605	43,259	9,197
09.00	175,596	656,030	-	-	-	72,254	73,742	10,893
09.50	29,124	123,480	-	-	-	39,715	27,740	3,667
10.00	77,126	110,425	-	235,513	-	127,086	89,968	9,518
10.50	19,281	31,500	-	-	-	109,001	38,453	4,131
11.00	464,833	84,471	-	-	-	210,354	39,957	13,101
11.50	127,182	75,005	-	0	-	288,220	26,011	6,079
12.00	135,869	214,899	-	-	-	71,619	31,419	2,304
12.50	43,710	24,180	-	-	-	70,941	18,651	2,292
13.00	16,192	76,243	-	-	-	23,851	9,441	374
13.50	19,415	24,452	106	192	-	7,312,433	6,532	236
14.00	178,555	623,611	-	-	-	74,186	9,749	6,874
14.50	31,168	114,978	-	-	-	29,825	3,002	32,228
15.00	70,580	212,646	-	-	-	15	22,450	2,214
16.00	359,901	2,209,818	-	-	-	34,924	35,048	7,658
17.00	103,875	357,648	-	-	-	-	2,601	4,691
18.00	399,718	5,706,012	-	-	-	(143)	3,625	5,849
19.00	375,369	2,032,126	-	-	-	2	5,755	9,907
20.00	6,063,306	341,545	-	-	-	-	1,511	453
21.00	2,026,908	248,786	-	-	-	-	38	1
22.00	903,059	161,240	-	-	-	-	150	-
above 22.00	248,054	60,268	-	-	-	-	-	-
Total	21,407,652	23,970,868	9,040,750	326,019	23,497	10,826,286	833,984	338,230
Weighted Average	17.47	15.58	0.00	7.24	-	11.43	9.33	9.17

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
528	-	-	-	3	-	715	9,189,893	00.00
9,113	-	2	-	1	-	25,709	462,271	01.00*
11,621	-	255	-	-	-	32,900	155,103	02.00*
1,029	-	2,390	-	7	1	10,472	14,872	03.00*
90,673	19	309	8	15,665	-	133,177	180,967	04.00*
224,888	714	9,343	7	35,633	8	285,317	399,407	05.00*
11,299	24	89	1	1,223	2	93,479	946,100	06.00*
6,357	49	203	41	1,197	56	108,850	414,241	07.00*
178,543	238	5,717	4	9,520	8	477,610	885,230	08.00
21,839	16	318	10	573	4	75,215	111,820	08.50
63,718	33	664	17	799	4	149,869	222,123	09.00
8,656	372	2,723	1	1,395	13	44,568	84,283	09.50
49,168	454	462	2	992	10	150,576	513,174	10.00
20,647	124	120	1	751	31	64,258	173,259	10.50
118,996	162	1,060	2	4,866	12	178,156	388,509	11.00
11,218	182	83	0	13,973	25	57,572	345,792	11.50
22,981	156	738	27	8,438	104	66,168	137,787	12.00
17,783	125	743	4	4,822	4	44,424	115,365	12.50
10,791	241	1,837	1	10,168	3	32,855	56,706	13.00
1,873	115	821	7	1,473	0	11,058	7,323,789	13.50
20,509	415	1,067	304	646	-	39,564	113,749	14.00
24,236	133	380	44	2,219	55	62,296	92,120	14.50
14,685	353	1,033	66	2,109	-	42,910	42,925	15.00
52,986	839	647	2	241	-	97,421	132,345	16.00
31,856	219	606	3	622	-	40,598	40,598	17.00
145,623	92	78	1	26	-	155,293	155,150	18.00
77,479	3	2	-	48	-	93,194	93,197	19.00
168,731	39	89	-	20	-	170,843	170,843	20.00
69,690	-	-	-	1	-	69,731	69,731	21.00
9,960	-	-	-	30	-	10,140	10,140	22.00
11	-	-	-	7	-	18	18	above 22.00
1,497,488	5,117	31,778	550	117,468	339	2,824,956	23,041,509	Total
12.02	11.77	8.37	12.93	8.30	10.91	10.51	11.15	Weighted Average

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

2.5.3 Deposits Distributed by Rate of

Overall
Foreign

Rate of Interest	Dec-23	Sep-24	Dec-24 P					
	Fixed							
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	148,422	137,085	121,663	-	-	946	61	-
01.00*	1,914	3,846	-	-	-	5,061	-	-
02.00*	12,920	3,192	-	-	-	-	12,637	-
03.00*	-	515	-	-	-	-	480	-
04.00*	2,100	10,313	-	-	-	9,254	1,900	-
05.00*	1,900	-	-	-	-	-	-	-
06.00*	20	700	-	-	-	-	2,611	-
07.00*	525	-	-	-	-	-	7,211	-
08.00	5,000	9,800	-	-	-	-	3,837	-
08.50	-	50	-	-	-	-	2,830	-
09.00	-	-	-	-	-	-	8,762	-
09.50	-	1,506	-	-	-	-	15,286	-
10.00	2,950	21,030	-	-	-	-	19,898	30
10.50	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	7,670	-
11.50	-	-	-	-	-	-	3,750	-
12.00	-	5,400	-	-	-	-	4,215	-
12.50	-	4,345	-	-	-	-	1,400	-
13.00	1,330	2,400	-	-	-	-	-	-
13.50	4,000	-	-	-	-	578,861	-	-
14.00	3,505	23,096	-	-	-	2,776	3,468	-
14.50	-	-	-	-	-	-	-	-
15.00	-	8,248	-	-	-	-	-	-
16.00	1,868	16,494	-	-	-	-	-	35
17.00	-	11,561	-	-	-	-	-	-
18.00	11,044	539,303	-	-	-	-	-	-
19.00	37,868	-	-	-	-	-	-	-
20.00	378,066	-	-	-	-	-	-	-
21.00	14,292	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
Total	627,724	798,886	121,663	-	-	596,898	96,016	65
Weighted Average	19.21	16.75	-	-	-	13.21	8.55	12.96

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Dec-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	61	122,670	00.00
-	-	-	-	-	-	-	5,061	01.00*
-	-	-	-	-	-	12,637	12,637	02.00*
-	-	-	-	-	-	480	480	03.00*
-	-	-	-	-	-	1,900	11,154	04.00*
-	-	-	-	-	-	-	-	05.00*
-	-	-	-	-	-	2,611	2,611	06.00*
-	-	-	-	-	-	7,211	7,211	07.00*
-	-	-	-	-	-	3,837	3,837	08.00
-	-	-	-	-	-	2,830	2,830	08.50
-	-	-	-	-	-	8,762	8,762	09.00
-	-	-	-	-	-	15,286	15,286	09.50
-	-	-	-	-	-	19,928	19,928	10.00
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	7,670	7,670	11.00
-	-	-	-	-	-	3,750	3,750	11.50
-	-	-	-	-	-	4,215	4,215	12.00
-	-	-	-	-	-	1,400	1,400	12.50
-	-	-	-	-	-	-	-	13.00
-	-	-	-	-	-	-	578,861	13.50
-	-	-	-	-	-	3,468	6,244	14.00
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	15.00
-	-	-	-	-	-	35	35	16.00
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
-	-	-	-	-	-	96,081	814,642	Total
-	-	-	-	-	-	8.55	12.57	Weighted Average

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

2.5.4 Deposits Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,282,539	1,243,542	449,078	2,747,701	10,722,860
01.00*	249,508	74,730	48,304	110,675	483,217
02.00*	82,111	12,543	40,231	70,665	205,551
03.00*	5,651	1,555	2,635	6,366	16,207
04.00*	48,984	9,876	8,966	402,738	470,564
05.00*	156,367	42,770	40,830	277,221	517,188
06.00*	468,223	115,878	130,766	388,506	1,103,373
07.00*	145,708	157,872	21,500	288,127	613,208
08.00	281,350	64,368	81,047	634,909	1,061,675
08.50	32,973	8,272	5,197	84,987	131,430
09.00	75,116	34,580	32,773	131,155	273,624
09.50	34,396	10,780	13,912	46,654	105,743
10.00	142,365	29,807	23,813	370,624	566,609
10.50	63,237	19,804	18,889	97,859	199,789
11.00	109,349	31,070	65,089	229,172	434,680
11.50	745,985	301,580	118,716	1,237,510	2,403,791
12.00	20,409	8,406	3,629	127,646	160,090
12.50	14,484	6,441	4,517	133,455	158,898
13.00	8,612	3,667	8,084	101,473	121,836
13.50	3,517,785	1,067,738	468,936	3,661,792	8,716,251
14.00	24,939	76,793	3,362	40,684	145,779
14.50	23,716	10,552	13,807	51,910	99,985
15.00	6,419	3,331	908	76,306	86,964
16.00	18,999	8,692	6,681	131,366	165,737
17.00	10,664	4,277	2,061	46,193	63,195
18.00	41,704	20,922	16,995	131,344	210,965
19.00	9,618	2,152	117	147,099	158,986
20.00	36,199	17,026	14,048	156,640	223,913
21.00	3,826	357	890	176,059	181,132
22.00	139	4	-	11,549	11,692
above 22.00	16	2	-	4	22
Total	12,661,392	3,389,389	1,645,782	12,118,389	29,814,953

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

2.6 Deposits Distributed by Size of

All
As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	487,478	215	203,296	218	12,120	2	57,059	3	3,602,665	2,460
5,000 to 10,000	46,670	317	35,190	247	320	2	919	7	381,485	2,589
10,000 to 20,000	45,189	633	36,015	512	397	6	1,388	19	368,093	5,137
20, 000 to 25,000	13,038	288	14,714	328	126	3	364	8	110,763	2,443
25,000 to 50,000	48,861	1,725	46,709	1,671	573	20	1,188	42	315,285	11,311
50,000 to 100,000	152,022	11,367	42,846	2,996	556	39	948	68	310,679	21,891
100,000 to 150,000	66,232	8,916	18,669	2,275	308	38	641	78	210,421	25,836
150,000 to 200,000	20,302	3,535	12,044	2,088	173	30	385	68	140,157	24,117
200,000 to 300,000	29,761	7,405	14,880	3,600	271	66	502	123	187,026	45,396
300,000 to 400,000	23,944	8,275	9,401	3,237	158	54	368	127	109,915	37,824
400,000 to 500,000	36,197	15,610	6,746	2,988	164	73	259	116	79,573	35,366
500,000 to 750,000	28,436	17,274	9,671	5,967	342	209	710	437	148,073	90,212
750,000 to 1,000,000	24,080	20,634	6,824	5,953	216	190	376	329	95,396	83,072
1,000,000 to 2,000,000	42,546	57,660	16,989	25,021	629	938	934	1,335	195,564	270,108
2,000,000 to 3,000,000	17,141	41,636	8,110	19,649	275	664	537	1,316	73,925	178,771
3,000,000 to 4,000,000	8,715	29,966	3,541	12,220	172	595	318	1,115	40,568	139,201
4,000,000 to 5,000,000	5,993	26,723	2,400	10,708	172	766	269	1,205	75,346	350,021
5,000,000 to 6,000,000	5,039	27,235	1,824	9,891	151	823	290	1,566	21,573	115,871
6,000,000 to 7,000,000	3,072	19,837	1,430	9,256	103	664	177	1,155	12,812	82,665
7,000,000 to 8,000,000	2,378	17,763	1,223	9,163	76	571	159	1,190	10,723	79,925
8,000,000 to 9,000,000	1,988	16,853	982	8,299	77	655	169	1,441	8,116	68,501
9,000,000 to 10,000,000	1,768	16,753	854	8,087	56	538	136	1,288	6,251	59,220
10,000,000 to 100,000,000	13,923	338,426	13,944	438,656	1,266	45,227	2,296	78,509	54,895	1,379,183
100,000,000 to 500,000,000	524	92,844	3,376	687,458	615	129,822	678	145,601	4,835	941,988
500,000,000 to 1,000,000,000	40	26,565	880	614,386	232	156,875	128	89,745	544	371,614
1,000,000,000 to 5,000,000,000	37	72,969	697	1,313,692	264	505,090	164	373,006	426	827,943
5,000,000,000 to 10,000,000,000	1	7,227	57	348,189	45	289,402	32	212,594	55	366,464
10,000,000,000 & Over	-	-	36	749,757	16	262,269	8	160,824	34	804,127
Total	1,125,375	888,649	513,348	4,296,510	19,873	1,395,629	71,402	1,073,314	6,565,198	6,423,255

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

Accounts and Category of Deposit Holders

Banks

31st December, 2024

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
36,278	50	49,627,529	24,571	17,178	33	53,556,125	27,336	54,043,603	27,551	Less Than 5000
11,474	75	9,108,634	54,308	4,454	32	9,542,476	57,259	9,589,146	57,577	5,000 to 10,000
5,023	73	4,050,676	57,539	4,489	67	4,466,081	63,353	4,511,270	63,985	10,000 to 20,000
2,278	50	1,461,180	32,538	4,910	117	1,594,335	35,486	1,607,373	35,774	20,000 to 25,000
6,273	208	5,254,294	190,011	8,128	314	5,632,450	203,577	5,681,311	205,302	25,000 to 50,000
5,149	352	8,105,777	573,660	19,672	1,366	8,485,627	600,373	8,637,649	611,740	50,000 to 100,000
2,099	250	4,439,363	555,362	18,887	2,456	4,690,388	586,294	4,756,620	595,210	100,000 to 150,000
1,737	304	4,404,260	767,571	4,975	862	4,563,731	795,041	4,584,033	798,576	150,000 to 200,000
1,724	423	3,568,825	872,492	13,961	3,332	3,787,189	925,432	3,816,950	932,837	200,000 to 300,000
1,259	430	1,998,857	692,521	3,890	1,317	2,123,848	735,510	2,147,792	743,786	300,000 to 400,000
1,276	564	1,321,221	590,259	2,276	996	1,411,515	630,363	1,447,712	645,973	400,000 to 500,000
2,452	1,450	1,666,992	1,006,452	4,229	2,482	1,832,469	1,107,209	1,860,905	1,124,483	500,000 to 750,000
1,004	878	785,590	677,376	2,517	2,282	891,923	770,078	916,003	790,712	750,000 to 1,000,000
3,387	4,631	1,157,859	1,578,046	2,591	3,537	1,377,953	1,883,616	1,420,499	1,941,276	1,000,000 to 2,000,000
1,884	4,550	380,280	920,980	681	1,566	465,692	1,127,495	482,833	1,169,131	2,000,000 to 3,000,000
1,152	3,946	182,199	625,088	352	1,228	228,302	783,393	237,017	813,359	3,000,000 to 4,000,000
794	3,557	109,844	488,425	205	918	189,030	855,600	195,023	882,323	4,000,000 to 5,000,000
1,235	6,511	80,778	436,057	122	666	105,973	571,384	111,012	598,619	5,000,000 to 6,000,000
560	3,614	49,629	320,660	309	2,108	65,020	420,122	68,092	439,958	6,000,000 to 7,000,000
476	3,563	39,067	291,055	224	1,641	51,948	387,107	54,326	404,870	7,000,000 to 8,000,000
401	3,400	28,432	240,545	78	669	38,255	323,511	40,243	340,364	8,000,000 to 9,000,000
347	3,315	21,901	207,723	63	591	29,608	280,762	31,376	297,514	9,000,000 to 10,000,000
5,283	162,431	133,219	2,782,406	543	16,282	211,446	4,902,695	225,369	5,241,120	10,000,000 to 100,000,000
1,062	216,120	3,581	616,629	84	18,417	14,231	2,756,035	14,755	2,848,879	100,000,000 to 500,000,000
131	84,654	185	130,772	4	2,673	2,104	1,450,718	2,144	1,477,283	500,000,000 to 1,000,000,000
92	153,615	106	166,397	3	4,006	1,752	3,343,749	1,789	3,416,717	1,000,000,000 to 5,000,000,000
7	48,627	3	23,523	-	-	199	1,288,800	200	1,296,026	5,000,000,000 to 10,000,000,000
-	-	3	37,031	-	-	97	2,014,008	97	2,014,008	10,000,000,000 & Over
94,837	707,641	97,980,284	14,959,998	114,825	69,958	105,359,767	28,926,304	106,485,142	29,814,953	Total

2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 31st December, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	35,545,626	20,878	17,090,933	5,713	606,130	478	800,914	482	54,043,603	27,551
5,000 to 10,000	8,734,492	51,564	662,078	4,691	67,200	472	125,376	850	9,589,146	57,577
10,000 to 20,000	3,186,334	46,478	1,152,005	15,100	63,874	900	109,057	1,508	4,511,270	63,985
20,000 to 25,000	1,258,300	27,977	281,054	6,283	27,524	614	40,495	900	1,607,373	35,774
25,000 to 50,000	4,244,657	153,956	1,235,422	44,066	85,261	3,205	115,971	4,075	5,681,311	205,302
50,000 to 100,000	5,589,635	393,749	2,821,325	202,569	117,064	7,718	109,625	7,704	8,637,649	611,740
100,000 to 150,000	3,436,864	435,154	1,085,214	131,324	183,461	22,592	51,081	6,140	4,756,620	595,210
150,000 to 200,000	3,851,699	671,988	633,888	109,670	66,825	11,443	31,621	5,475	4,584,033	798,576
200,000 to 300,000	2,937,518	717,513	751,583	184,034	84,569	20,781	43,280	10,509	3,816,950	932,837
300,000 to 400,000	1,683,209	584,083	375,448	128,720	61,384	21,411	27,751	9,571	2,147,792	743,786
400,000 to 500,000	1,134,169	505,895	239,381	106,757	51,431	23,219	22,731	10,102	1,447,712	645,973
500,000 to 750,000	1,356,553	818,449	357,801	217,124	105,411	64,049	41,140	24,861	1,860,905	1,124,483
750,000 to 1,000,000	626,460	540,526	190,063	164,439	75,189	64,612	24,291	21,135	916,003	790,712
1,000,000 to 2,000,000	928,140	1,262,666	298,320	407,626	132,069	182,438	61,970	88,547	1,420,499	1,941,276
2,000,000 to 3,000,000	304,102	736,204	94,156	228,179	52,833	127,472	31,742	77,277	482,833	1,169,131
3,000,000 to 4,000,000	150,616	516,368	44,460	152,591	23,457	80,477	18,484	63,923	237,017	813,359
4,000,000 to 5,000,000	126,427	572,559	26,179	116,377	14,649	65,181	27,768	128,205	195,023	882,323
5,000,000 to 6,000,000	69,037	372,579	19,661	106,049	10,571	56,781	11,743	63,210	111,012	598,619
6,000,000 to 7,000,000	42,705	275,857	11,524	74,421	6,295	40,618	7,568	49,062	68,092	439,958
7,000,000 to 8,000,000	33,433	249,009	9,131	67,927	5,341	39,875	6,421	48,060	54,326	404,870
8,000,000 to 9,000,000	24,548	207,604	6,582	55,569	4,002	33,971	5,111	43,220	40,243	340,364
9,000,000 to 10,000,000	18,366	174,089	5,515	52,339	3,184	30,179	4,311	40,908	31,376	297,514
10,000,000 to 100,000,000	116,953	2,475,862	30,853	632,005	23,067	508,826	54,496	1,624,428	225,369	5,241,120
100,000,000 to 500,000,000	3,328	553,208	718	123,922	733	143,206	9,976	2,028,544	14,755	2,848,879
500,000,000 to 1,000,000,000	121	82,663	37	26,734	84	58,576	1,902	1,309,310	2,144	1,477,283
1,000,000,000 to 5,000,000,000	99	153,960	15	25,162	21	36,689	1,654	3,200,906	1,789	3,416,717
5,000,000,000 to 10,000,000,000	3	23,523	-	-	-	-	197	1,272,503	200	1,296,026
10,000,000,000 & Over	3	37,031	-	-	-	-	94	1,976,977	97	2,014,008
Total	75,403,397	12,661,392	27,423,346	3,389,389	1,871,629	1,645,782	1,786,770	12,118,389	106,485,142	29,814,953

2.7 Deposits Distributed by Type of Account and Debits/Credits to Deposits

All Banks

(Million Rupees)

Type of Accounts	Oct to Dec 24 P									
	Debits					Credits				
	Other than the Counter					Other than the Counter				
	Over the Counter (OTC)	Fund Transfer (Paper based)	Fund Transfer (Online)	Others	Total Debits	Over the Counter (OTC)	Fund Transfer (Paper based)	Fund Transfer (Online)	Others	Total Credits
I. Current Deposits	2,842,109,963	678,550,969	632,226,672	224,535,801	4,377,423,404	2,606,723,548	800,047,468	598,482,848	239,963,268	4,245,217,132
1) Basic Banking Accounts	4,924,207	480,264,320	37,657,550	64,270	522,910,348	2,828,706	626,981,036	32,999,384	75,731	662,884,857
II. Call Deposits	3,735,302	5,621,922	6,312,244	10,956,660	26,626,128	5,663,404	5,097,204	1,747,549	13,784,003	26,292,161
III. Other Deposit Accounts	36,626	79,079	623,683	740,179	1,479,568	335,787	84,958	565,234	484,101	1,470,081
IV. Saving Deposits	828,521,289	499,364,448	167,433,800	392,634,295	1,887,953,831	619,484,475	249,423,837	67,282,354	190,496,559	1,126,687,226
V. Fixed or Term Deposits	90,379,044	4,496,461	356,959	107,632,941	202,865,405	33,803,581	1,440,302	295,094	139,512,905	175,051,882
1) Less Than Three Months	5,383,046	2,201,168	336,849	2,822,057	10,743,120	4,803,736	323,886	245,530	2,834,140	8,207,294
2) For Three Months and Over but Less Than Six Months	83,573	273,136	2,046	677,039	1,035,794	52,550	326,066	1,339	636,341	1,016,296
3) For Six Months and Over but Less Than One Year	8,123,891	28,138	6,369	221,491	8,379,889	936,877	34,926	41,513	170,384	1,183,701
4) For One Year & Over but Less Than Two Years	34,084,717	257,010	7,896	103,869,990	138,219,613	27,302,362	394,542	4,433	135,825,593	163,526,930
5) For Two Years & Over but Less Than Three Years	171	83	26	26,467	26,747	654	318	20	39,470	40,462
6) For Three Years & Over but Less Than Four Years	481	857	73	6,835	8,247	370	528	56	4,044	4,998
7) For Four Years & Over but Less Than Five Years	42,145,016	4	1	5	42,145,026	275,853	2	1	1	275,857
8) For Five Years & Over but Less Than Ten Years	558,150	1,736,056	3,698	9,057	2,306,961	431,179	360,032	2,202	2,930	796,343
9) For Ten Years and Over	-	8	-	-	8	-	2	-	-	2
1) Asaan Accounts	-	-	-	-	-	-	-	-	-	-
2) Digital Accounts	-	-	-	-	-	-	-	-	-	-
a. Roshan Digital Accounts (RDA)	-	-	-	-	-	-	-	-	-	-
b. Asaan Digital Accounts (ADA)	-	-	-	-	-	-	-	-	-	-
c. Asaan Digital Remittance Accounts (ADRA)	-	-	-	-	-	-	-	-	-	-
d. Freelancer Digital Accounts (FDA)	-	-	-	-	-	-	-	-	-	-
e. Other Digital Accounts	-	-	-	-	-	-	-	-	-	-
3) Other Ten Years and Over Deposits	-	-	-	-	-	-	-	-	-	-
VI. Branchless Banking Accounts	4,169	1,032	43,643	158,251	207,094	10,963	4	34,133	160,792	205,892
	91	-	6,822	34,749	41,663	385	-	30,795	9,943	41,123
	4,078	40	34,627	123,384	162,129	10,577	0	3,323	147,551	161,452
	-	991	2,194	118	3,302	-	4	16	3,298	3,317
Total	3,764,782,224	1,188,112,878	806,953,358	736,499,875	6,496,348,336	3,266,010,796	1,056,093,770	668,373,080	584,240,835	5,574,718,481

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

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

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	47
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
71 - Architectural and engineering activities; technical testing and analysis	86	1,387	70	1,113	127	1,732
72 - Scientific research and development	409	5,379	313	4,947	359	8,338
73 - Advertising and market research	194	5,914	118	3,644	165	3,598
74 - Other professional, scientific and technical activities	1,147	5,845	1,082	3,759	944	6,222
75 - Veterinary activities	7,518	43,142	8,264	45,401	4,396	50,678
77 - Rental and leasing 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
78 - Employment activities	568	2,253	647	3,267	602	3,387
79 - Travel agency, tour operator, reservation service and related activities	38	234	36	238	28	141
80 - Security and investigation activities	851	14,549	840	14,516	918	14,568
81. Services to buildings and landscape activities	650	2,795	644	2,993	765	3,240
82 - Office administrative, office support and other business support activities	37	169	53	404	48	374
N. Education	3,832	29,474	4,141	26,148	3,860	36,513
O. Human health and social work activities	2,035	32,274	1,760	27,974	1,362	180,885
86 - Human health activities	1,407	18,013	1,482	16,712	1,143	17,079
87 - Residential care activities	1,384	17,790	1,453	16,667	1,120	17,027
88. Social work activities with and without accommodation	2	17	7	24	6	31
P. Arts, entertainment and recreation	21	207	22	22	17	21
Q. Other service activities	104	1,800	101	1,563	93	1,819
	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)

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
692	3,633	732	3,394	464	4,447	
O. Human health and social work activities	633	5,643	668	4,919	302	5,031
86 - Human health activities	625	5,641	660	4,917	301	5,029
87 - Residential care activities	1	1	1	1	1	1
88 - Social work activities with and without accommodation	7	1	7	1	-	-
P. Arts, entertainment and recreation	36	39	36	29	26	54
Q. 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

(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	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	1,694,073	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		Merchandise	Fixed Assets		Real Estate	Financial Obligations	Others	Unsecured Advances	Total
				Financial Instruments	Including Machinery								
00.00	879,613	984,848	17,982	7,674	332,350	172,238	299,932	37,562	160,987	45,170	1,073,883		
01.00*	11,204	15,132	-	-	1,101	1,938	5,424	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	443,627		
12.75	24,824	4,184	0	59,433	31,484	114,844	18,171	110	197,807	102	421,950		
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	334,823		
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	19,555	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	1,861	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	26,600	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	15,485,684		
Weighted Average	17.97	16.28	15.38	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)

(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	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	-	87,379	
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	-	29,611	
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	21,113	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	-	-	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

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
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

*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

(Million Rupees)													
Rate of Interest/Return	Dec-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	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	394,609		
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	245,270		
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	173,655		
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	10,276	123,647	-	6,793	39,522	36,400	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	131,868	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	59,819		
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	7,524	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	9,088,177	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

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
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

*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*	-		-		-	-	-	-	-	-	-	-	-
08.25	366,419		361,027		-	-	-	-	-	-	362,115	-	362,115
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

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*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

(vminon 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	Public Sector Enterprises	NBFI	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	93,785	-	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	294,024	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	15,485,664

*01.00 stands for 00.25 to 01.24

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

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*08.00 stands for 07.25 to 08.24

3.4.1 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											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	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	157	-	91,396	-	43,387	-	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

[illegible]

*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									
	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	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

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

(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											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total	Total	
00.00	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

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*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

(Million Rupees)												
Rate of Return	Dec-23	Sep-24	Dec-24 P									
	Domestic Constituents										Sub Total	Total
	Total	Non-Residents	Government	Non-financial	NBFIs	Private	Trust Funds and	Personal	Others			
				Public Sector Enterprises		Sector (Business)	Non-profit Organizations					
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	12,63	-	-	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	-	-	-	4	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

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	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	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2
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*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

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	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	75.00	Rate of Margin					95.00	99.99	Total	Rate of Int./Return
						80.00	85.00	90.00	95.00					
54,286	4,772	7,553	7,107	2,019	3,080	4,831	1,927	1,444	961	6,989	1,077,883	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	700	533	3,619	423	375	91	40	118	207	647	149,249	15.50		
550	962	493	1,123	370	277	565	77	222	157	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

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	984	984	-	-	586	586	-	-	1,315	1,315
2. DOMESTIC CONSTITUENTS	113,795	31,449	222,799	368,042	112,649	39,402	247,649	399,699	90,399	33,762	239,211	363,372
I. GOVERNMENT	-	396	-	396	-	268	-	268	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	11,769	258	0	12,027	15,849	-	0	15,849	-	-	0	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	102,026	30,795	222,799	355,620	96,800	39,133	247,649	383,582	90,399	33,758	239,211	363,368
A. Agriculture, forestry and fishing	133	92	531	755	27	131	312	470	93	5	632	730
B. Mining and quarrying	-	1,322	296	1,618	-	1,322	-	1,322	-	1,322	139	1,461
C. Manufacturing	66,172	23,562	198,058	287,792	57,976	31,909	227,428	317,312	58,776	27,062	218,100	303,939
1 - Manufacture of food products	11,535	6,507	13,581	31,623	8,889	5,625	18,168	32,682	10,014	4,159	17,365	31,538
2 - Manufacture of beverages	1,306	465	-	1,771	100	465	21	586	100	472	3	575
3 - Manufacture of textiles	36,223	4,453	152,351	193,026	32,128	8,861	173,215	214,204	32,145	8,956	164,627	205,729
4 - Manufacture of wearing apparel	419	1,528	23,445	25,393	594	2,376	26,116	29,086	787	1,608	25,012	27,408
5 - Manufacture of leather and related products	21	646	3,494	4,161	22	938	3,829	4,789	4	1,811	2,781	4,597
6 - Manufacture of paper and paper products	102	244	244	590	-	698	99	796	-	384	308	691
7 - Manufacture of coke and refined petroleum products	134	1,485	-	1,619	563	2,013	-	2,576	396	892	-	1,288
8 - Manufacture of chemicals and chemical products	8,835	1,619	209	10,663	10,303	3,049	796	14,148	6,824	1,897	1,428	10,149
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	178	92	355	103	965	193	1,261	73	752	227	1,051
10 - Manufacture of rubber and plastics products	-	2,391	1,138	3,529	-	1,359	1,589	2,948	245	1,664	2,032	3,940
11 - Manufacture of other non-metallic mineral products	20	86	882	988	73	355	782	1,210	33	95	1,230	1,358
12 - Manufacture of basic metals	131	1,521	283	1,934	787	2,502	-	3,289	208	1,713	-	1,921
13. Manufacture of fabricated metal products, except machinery and equipment	328	28	16	371	230	131	-	361	217	0	-	217
14 - Manufacture of computer, electronic and optical products	39	19	-	58	55	19	95	170	55	19	72	146
15 - Manufacture of electrical equipment	202	809	78	1,089	157	935	87	1,179	434	1,048	137	1,620
16 - Manufacture of machinery and equipment	15	149	301	465	21	47	338	406	15	47	312	374
17 - Manufacture of motor vehicles, trailers and semi-trailers	360	1,146	8	1,514	390	1,362	28	1,779	383	1,414	-	1,797
18 - Manufacture of furniture	10	85	-	95	10	13	-	23	10	19	-	29
19. Other manufacturing n.e.s	6,408	204	1,937	8,549	3,552	195	2,071	5,819	6,832	112	2,566	9,511
D. Electricity, gas, steam and air conditioning supply	1,311	538	315	2,164	227	-	115	342	121	-	265	386
E. Water supply; sewerage, waste management and remediation activities	-	361	-	361	-	138	-	138	-	-	-	-
F. Construction	34	83	-	117	-	120	-	120	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,558	2,382	22,180	40,121	13,126	4,440	17,365	34,930	7,915	4,901	17,909	30,725
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	98	98	47	67	31	145	-	427	31	458
2 - Wholesale trade, except of motor vehicles and motorcycles	4,190	1,350	5,747	11,287	4,219	3,799	4,352	12,371	3,473	4,157	3,267	10,897
3 - Retail trade, except of motor vehicles and motorcycles	11,368	1,031	16,335	28,735	8,859	574	12,981	22,415	4,442	317	14,611	19,370
H. Transportation and storage	27	1,772	140	1,939	7	576	168	751	7	1	135	143
I. Accommodation and food service activities	-	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	11,398	101	662	12,161	17,277	101	1,428	18,806	19,830	101	271	20,203
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	510	324	84	918	761	270	21	1,053	681	56	283	1,020
M. Administrative and support service activities	2,838	138	529	3,506	3,595	7	762	4,364	1,194	105	1,019	2,317
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	90	-	90
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,045	-	3	4,048	3,803	1	50	3,854	1,781	1	457	2,239
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	4	-	4
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	113,795	31,449	223,783	369,026	112,649	39,402	248,235	400,285	90,399	33,762	240,525	364,686

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	27,670	3,146	10,493	41,308	30,456	6,630	9,590	46,676	20,781	8,888	12,277	41,945
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,460	258	-	4,718	5,399	-	-	5,399	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	23,210	2,887	10,493	36,590	25,057	6,630	9,590	41,276	20,781	8,888	12,277	41,945
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	19,473	1,428	10,045	30,947	21,272	4,294	9,228	34,794	17,091	7,025	11,907	36,023
1 - Manufacture of food products	1,951	-	2	1,953	3,259	-	152	3,411	1,915	-	468	2,383
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	10,634	293	8,103	19,030	11,273	1,777	7,178	20,228	10,076	3,291	8,538	21,906
4 - Manufacture of wearing apparel	84	-	524	608	131	-	685	816	91	-	977	1,068
5 - Manufacture of leather and related products	10	211	90	311	4	372	104	480	4	1,215	118	1,337
6 - Manufacture of paper and paper products	-	215	244	459	-	487	99	585	-	188	308	496
7 - Manufacture of coke and refined petroleum products	134	133	-	267	563	566	-	1,129	396	812	-	1,208
8 - Manufacture of chemicals and chemical products	6,530	-	-	6,530	5,912	-	-	5,912	4,474	393	-	4,866
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	45	-	45	-	490	-	490	-	441	-	441
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	86	731	817	-	156	769	924	-	95	1,190	1,286
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	143	-	143
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	19	-	29	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	33	133	100	-	20	120	100	-	35	135
16 - Manufacture of machinery and equipment	-	-	-	-	10	-	-	10	15	-	-	15
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	10	-	-	10	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	318	328	-	-	222	222	-	-	272	272
D. Electricity, gas, steam and air conditioning supply	125	-	-	125	125	-	-	125	121	-	-	121
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	606	138	448	1,192	873	1,014	352	2,239	672	541	369	1,583
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	426	-	426
2 - Wholesale trade, except of motor vehicles and motorcycles	606	93	448	1,147	873	970	352	2,194	672	71	369	1,112
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	45	0	45	-	45	0	45	-	45
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	468	-	-	468	250	-	10	260	360	-	-	360
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	27,670	3,146	10,493	41,308	30,456	6,630	9,590	46,676	20,781	8,888	12,277	41,945

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	984	984	-	-	586	586	-	-	1,315	1,315
2. DOMESTIC CONSTITUENTS	71,194	28,303	212,240	311,737	74,835	32,772	237,993	345,600	56,934	24,875	226,868	308,677
I. GOVERNMENT	-	396	-	396	-	268	-	268	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	7,309	-	0	7,309	10,450	-	0	10,450	-	-	0	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	63,886	27,907	212,240	304,033	64,385	32,504	237,993	334,882	56,934	24,871	226,868	308,673
A. Agriculture, forestry and fishing	133	92	531	755	27	131	312	470	93	5	632	730
B. Mining and quarrying	-	-	296	296	-	-	-	-	-	-	139	139
C. Manufacturing	31,830	22,134	187,947	241,912	29,455	27,615	218,134	275,204	29,082	20,038	206,127	255,247
1 - Manufacture of food products	1,876	6,507	13,579	21,962	1,671	5,625	18,016	25,312	1,955	4,159	16,897	23,010
2 - Manufacture of beverages	100	465	-	565	100	465	21	586	100	472	3	575
3 - Manufacture of textiles	25,589	4,160	144,182	173,931	20,855	7,084	165,971	193,910	22,069	5,664	156,023	183,757
4 - Manufacture of wearing apparel	335	1,528	22,921	24,785	463	2,376	25,431	28,270	696	1,608	24,035	26,340
5 - Manufacture of leather and related products	11	436	3,404	3,851	17	567	3,726	4,310	-	596	2,664	3,259
6 - Manufacture of paper and paper products	102	29	-	131	-	211	-	211	-	196	-	196
7 - Manufacture of coke and refined petroleum products	-	1,352	-	1,352	-	1,447	-	1,447	-	79	-	79
8 - Manufacture of chemicals and chemical products	2,258	1,619	209	4,086	4,319	3,049	796	8,165	2,308	1,505	1,428	5,240
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85	133	92	310	103	474	193	771	73	311	227	611
10 - Manufacture of rubber and plastics products	-	2,391	1,138	3,529	-	1,359	1,589	2,948	245	1,664	2,032	3,940
11 - Manufacture of other non-metallic mineral products	20	-	150	170	73	199	14	285	33	-	39	72
12 - Manufacture of basic metals	131	1,521	283	1,934	787	2,502	-	3,289	208	1,569	-	1,778
13. Manufacture of fabricated metal products, except machinery and equipment	328	28	16	371	230	131	-	361	217	0	-	217
14 - Manufacture of computer, electronic and optical products	29	-	-	29	45	-	95	140	45	-	72	117
15 - Manufacture of electrical equipment	102	809	45	956	57	935	67	1,059	334	1,048	102	1,484
16 - Manufacture of machinery and equipment	15	149	301	465	11	47	338	396	-	47	312	359
17 - Manufacture of motor vehicles, trailers and semi-trailers	360	719	8	1,087	390	935	28	1,353	383	988	-	1,371
18 - Manufacture of furniture	-	85	-	85	-	13	-	13	-	19	-	19
19. Other manufacturing n.e.s	491	204	1,619	2,313	334	195	1,849	2,378	416	112	2,294	2,823
D. Electricity, gas, steam and air conditioning supply	1,186	538	315	2,039	102	-	115	217	-	-	265	265
E. Water supply; sewerage, waste management and remediation activities	-	361	-	361	-	138	-	138	-	-	-	-
F. Construction	34	83	-	117	-	120	-	120	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,952	2,245	21,732	38,929	12,253	3,426	17,013	32,691	7,243	4,360	17,540	29,142
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	98	98	47	67	31	145	-	1	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	3,584	1,258	5,299	10,140	3,347	2,830	4,000	10,176	2,801	4,086	2,897	9,785
3 - Retail trade, except of motor vehicles and motorcycles	11,368	987	16,335	28,690	8,859	529	12,981	22,370	4,442	272	14,611	19,325
H. Transportation and storage	27	1,772	140	1,939	7	576	168	751	7	1	135	143
I. Accommodation and food service activities	-	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	8,798	101	662	9,561	14,631	101	1,428	16,160	17,213	101	271	17,586
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	510	324	84	918	761	270	21	1,053	681	56	283	1,020
M. Administrative and support service activities	2,370	138	529	3,038	3,345	7	752	4,105	834	105	1,019	1,957
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	90	-	90
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,045	-	3	4,048	3,803	1	50	3,854	1,781	1	457	2,239
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	4	-	4
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	71,194	28,303	213,225	312,722	74,835	32,772	238,579	346,186	56,934	24,875	228,183	309,992

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-23				Sep-24				Dec-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	14,931	-	66	14,997	7,358	-	66	7,423	12,684	-	66	12,749
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	14,931	-	66	14,997	7,358	-	66	7,423	12,684	-	66	12,749
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	14,868	-	66	14,934	7,249	-	66	7,314	12,604	-	66	12,669
1 - Manufacture of food products	7,708	-	-	7,708	3,959	-	-	3,959	6,145	-	-	6,145
2 - Manufacture of beverages	1,206	-	-	1,206	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	-	66	66	-	-	66	66	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	47	-	-	47	71	-	-	71	42	-	-	42
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-	-	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	5,907	-	-	5,907	3,218	-	-	3,218	6,416	-	-	6,416
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	63	-	-	63	109	-	-	109	80	-	-	80
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	14,931	-	66	14,997	7,358	-	66	7,423	12,684	-	66	12,749

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	20,447,891	21,798,293	20,909,607	25,013,074	25,837,368	25,932,142	23,048,415	22,407,111	23,841,256
1) Treasury Bills	5,745,523	6,640,880	5,780,013	8,697,364	9,308,822	8,822,741	4,617,759	5,022,862	4,841,238
2) Pakistan Investment Bonds (PIBs)	14,667,792	15,122,976	15,094,181	16,291,613	16,504,450	17,083,574	18,428,045	17,381,638	18,997,359
a. Fixed Rate	5,025,831	5,288,757	5,070,893	4,953,584	4,963,337	5,274,809	5,520,242	4,085,162	5,881,187
b. Floating Rate	9,641,961	9,834,218	10,023,288	11,338,029	11,541,113	11,808,765	12,907,803	13,296,475	13,116,172
3) Others	34,576	34,437	35,413	24,097	24,095	25,827	2,611	2,611	2,659
II. Provincial Government	0	0	0	-	-	-	866	866	877
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	391,423	278,450	443,223	429,251	290,128	484,506	447,528	304,940	564,338
1) Quoted On The Stock Exchange	198,427	99,617	244,322	207,961	74,903	254,079	217,178	80,813	338,094
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,894	18,761	27,088	22,864	16,698	30,781	21,401	15,766	31,598
NFPSEs	27,582	10,829	33,909	29,610	7,853	34,557	34,081	9,540	66,944
Private Sector	123,648	54,732	145,962	114,092	34,375	140,928	123,046	39,696	191,240
2) Unquoted On The Stock Exchange	192,996	178,833	198,901	221,290	215,225	230,427	230,351	224,127	226,244
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	29,494	19,064	30,769	45,286	40,513	46,307	47,414	42,725	47,035
NFPSEs	121,145	121,019	128,311	27,729	27,615	36,609	31,402	31,277	31,352
Private Sector	7,150	4,656	7,116	8,921	7,550	9,868	10,377	8,706	9,711
V. DEBENTURES	3	3	3	3	3	3	2	2	2
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	5	5	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	93,504	95,803	96,287	101,853	103,921	102,336	98,843	101,234	103,612
IX. MUTUAL FUNDS	12,359	11,682	12,392	12,311	12,258	13,128	23,005	13,717	25,782
X. OTHERS	6,918	6,918	7,114	2,154	2,154	2,262	953	953	953
XI. Islamic Banking Products - Investments	4,177,553	4,106,214	4,355,608	4,903,422	4,913,434	5,213,842	5,299,459	5,271,899	5,495,305
a. Government Islamic Securities	3,629,280	3,559,939	3,746,232	4,396,937	4,410,436	4,677,624	4,782,813	4,754,664	4,957,665
1. GOP Ijara Sukuk	3,571,449	3,502,183	3,687,494	4,336,837	4,344,138	4,615,343	4,656,841	4,629,040	4,829,692
a. Variable Rental Rate	2,723,856	2,647,671	2,819,835	2,976,531	2,979,051	3,217,778	3,257,356	3,224,741	3,334,242
b. Fixed Rental Rate	847,592	854,511	867,659	1,360,306	1,365,086	1,397,564	1,399,485	1,404,299	1,495,450
2. Bai Muajjal - Government	-	-	-	24,521	24,521	25,324	93,861	93,861	95,629
3. Islamic Naya Pakistan Certificate	57,832	57,757	58,738	35,579	41,777	36,957	32,111	31,764	32,344
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	478,138	474,281	538,924	468,565	468,438	493,338	504,864	505,409	525,799
1) Diminishing Musharaka Sukuk	149,125	146,845	153,609	123,097	118,922	128,876	161,098	161,187	164,959
2) Ijarah Sukuk	190,234	187,750	240,558	187,606	187,525	200,001	193,333	191,604	206,386
3) Modaraba Sukuk	8,635	8,667	8,790	10,379	10,382	10,861	10,713	10,732	10,914
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,144	131,018	135,967	147,483	151,609	153,599	139,720	141,885	143,540
c. Wakala Placements	1,699	1,699	1,699	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,128	8,128	8,307	9,139	9,139	9,572	6,105	6,105	6,209
h. Other Islamic Mode of Investments	60,308	62,167	60,445	28,781	25,421	33,309	5,678	5,721	5,631
Total	25,129,658	26,297,369	25,824,239	30,462,073	31,159,270	31,748,223	28,919,078	28,100,723	30,032,130

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,760,426	6,148,440	5,809,863	6,295,360	6,658,790	6,541,567	6,152,868	6,513,317	6,477,700
1) Treasury Bills	1,234,651	1,492,708	1,261,414	1,562,512	1,784,641	1,669,474	1,577,365	1,786,314	1,782,834
2) Pakistan Investment Bonds (PIBs)	4,525,775	4,655,732	4,548,449	4,732,847	4,874,149	4,872,093	4,575,503	4,727,003	4,694,865
a. Fixed Rate	906,400	969,924	862,269	905,257	973,603	946,908	868,680	944,885	910,549
b. Floating Rate	3,619,375	3,685,808	3,686,181	3,827,591	3,900,546	3,925,185	3,706,824	3,782,118	3,784,317
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	81,598	25,005	93,814	78,882	7,187	100,398	75,733	8,396	129,974
1) Quoted On The Stock Exchange	69,561	17,669	82,126	69,101	2,494	88,277	65,871	3,611	120,645
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,408	579	1,835	3,009	573	2,841	2,389	595	2,599
NFPSEs	9,027	574	12,606	12,196	223	16,511	12,801	857	34,140
Private Sector	56,671	16,097	66,015	44,947	1,314	58,038	42,958	1,768	73,467
2) Unquoted On The Stock Exchange	12,037	7,336	11,689	9,781	4,693	12,120	9,862	4,785	9,329
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	9,616	6,691	9,302	7,739	4,525	8,686	7,739	4,536	7,322
NFPSEs	185	61	185	119	1	206	120	1	120
Private Sector	2,208	561	2,173	1,862	142	3,157	1,943	223	1,826
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	23,511	23,978	23,275	32,424	32,751	28,422	31,840	32,385	32,697
IX. MUTUAL FUNDS	67	68	90	66	66	85	6,543	93	8,258
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	174,808	175,641	178,159	256,063	259,086	226,237	282,489	272,750	293,672
a. Government Islamic Securities	128,429	128,329	130,701	209,656	215,247	177,305	242,460	231,865	252,039
1. GOP Ijara Sukuk	122,883	122,782	125,051	206,834	212,425	174,382	239,885	229,290	249,419
a. Variable Rental Rate	88,168	88,245	92,684	114,171	118,040	104,225	116,278	102,940	121,382
b. Fixed Rental Rate	34,714	34,537	32,367	92,662	94,385	70,158	123,607	126,350	128,037
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	5,547	5,547	5,650	2,822	2,822	2,922	2,575	2,575	2,621
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	19,929	20,862	20,732	22,688	23,532	20,657	39,941	40,797	41,545
1) Diminishing Musharaka Sukuk	4,971	4,971	5,071	4,205	4,212	4,446	21,442	21,447	21,969
2) Ijarah Sukuk	150	150	154	150	150	162	6,000	6,000	6,477
3) Modaraba Sukuk	624	624	627	2,441	2,444	2,548	2,621	2,624	2,748
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	14,184	15,117	14,880	15,893	16,726	13,503	9,878	10,726	10,350
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	26,362	26,362	26,638	23,631	20,219	28,187	-	-	-
Total	6,040,411	6,373,132	6,105,202	6,662,796	6,957,881	6,896,710	6,549,475	6,826,942	6,942,303

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	13,976,587	14,896,800	14,388,752	17,623,968	17,967,833	18,288,059	15,874,831	14,789,329	16,339,322
1) Treasury Bills	3,811,909	4,407,619	3,819,868	6,055,108	6,328,186	6,064,834	2,089,908	2,201,323	2,104,602
2) Pakistan Investment Bonds (PIBs)	10,130,103	10,454,744	10,533,471	11,544,762	11,615,551	12,197,398	13,782,312	12,585,395	14,232,060
a. Fixed Rate	4,107,516	4,306,333	4,196,364	4,042,207	3,983,484	4,321,702	4,646,668	3,135,277	4,965,541
b. Floating Rate	6,022,587	6,148,410	6,337,107	7,502,555	7,632,067	7,875,697	9,135,644	9,450,117	9,266,519
3) Others	34,576	34,437	35,413	24,097	24,095	25,827	2,611	2,611	2,659
II. Provincial Government	0	0	0	-	-	-	866	866	877
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	309,825	253,445	349,408	350,369	282,941	384,108	371,795	296,544	434,364
1) Quoted On The Stock Exchange	128,866	81,949	162,196	138,860	72,409	165,802	151,306	77,201	217,449
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,486	18,182	25,253	19,855	16,125	27,940	19,012	15,170	28,998
NFPSEs	18,555	10,255	21,303	17,414	7,630	18,046	21,280	8,683	32,805
Private Sector	66,978	38,635	79,947	69,145	33,061	82,891	80,088	37,928	117,773
2) Unquoted On The Stock Exchange	180,959	171,497	187,212	211,509	210,532	218,307	220,489	219,343	216,915
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,879	12,374	21,467	37,547	35,987	37,621	39,675	38,189	39,713
NFPSEs	120,959	120,958	128,126	27,609	27,614	36,402	31,282	31,276	31,232
Private Sector	4,943	4,095	4,943	7,059	7,408	6,712	8,435	8,483	7,884
V. DEBENTURES	3	3	3	3	3	3	2	2	2
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	4	4	4	4	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	69,994	71,826	73,012	69,429	71,170	73,914	67,003	68,849	70,914
IX. MUTUAL FUNDS	12,292	11,614	12,302	12,245	12,191	13,043	16,462	13,624	17,524
X. OTHERS	6,918	6,918	7,114	2,153	2,153	2,261	952	952	952
XI. Islamic Banking Products - Investments	4,002,745	3,930,573	4,177,449	4,647,359	4,654,348	4,987,605	5,016,970	4,999,149	5,201,633
a. Government Islamic Securities	3,500,851	3,431,610	3,615,531	4,187,281	4,195,189	4,500,319	4,540,353	4,522,799	4,705,626
1. GOP Ijara Sukuk	3,448,566	3,379,400	3,562,443	4,130,004	4,131,713	4,440,960	4,416,956	4,399,750	4,580,273
a. Variable Rental Rate	2,635,688	2,559,426	2,727,152	2,862,360	2,861,012	3,113,554	3,141,078	3,121,801	3,212,860
b. Fixed Rental Rate	812,878	819,974	835,292	1,267,644	1,270,701	1,327,407	1,275,878	1,277,949	1,367,414
2. Bai Muajjal - Government	-	-	-	24,521	24,521	25,324	93,861	93,861	95,629
3. Islamic Naya Pakistan Certificate	52,285	52,210	53,088	32,757	38,955	34,035	29,536	29,188	29,724
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	458,209	453,419	518,192	445,877	444,906	472,681	464,923	464,612	484,254
1) Diminishing Musharaka Sukuk	144,153	141,874	148,538	118,892	114,709	124,431	139,655	139,740	142,990
2) Ijarah Sukuk	190,084	187,600	240,405	187,456	187,375	199,839	187,333	185,604	199,909
3) Modaraba Sukuk	8,011	8,043	8,163	7,938	7,938	8,314	8,092	8,108	8,166
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	115,961	115,901	121,087	131,590	134,884	140,097	129,842	131,159	133,190
c. Wakala Placements	1,699	1,699	1,699	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,040	8,040	8,219	9,051	9,051	9,484	6,017	6,017	6,121
h. Other Islamic Mode of Investments	33,946	35,805	33,807	5,150	5,202	5,121	5,678	5,721	5,631
Total	18,378,369	19,171,183	19,008,045	22,705,531	22,990,644	23,748,998	21,348,887	20,169,316	22,065,593

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	710,878	753,053	710,991	1,093,747	1,210,746	1,102,516	1,020,716	1,104,464	1,024,235
1) Treasury Bills	698,963	740,553	698,731	1,079,743	1,195,996	1,088,433	950,486	1,035,225	953,801
2) Pakistan Investment Bonds (PIBs)	11,915	12,500	12,261	14,004	14,750	14,083	70,230	69,240	70,434
a. Fixed Rate	11,915	12,500	12,261	6,120	6,250	6,199	4,894	5,000	5,098
b. Floating Rate	-	-	-	7,883	8,500	7,883	65,336	64,240	65,336
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	710,878	753,053	710,991	1,093,747	1,210,746	1,102,516	1,020,716	1,104,464	1,024,235

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 months	For above 3 months but <= 6 months	For above 6 months but <= 1 year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	173,615	1,255,884	1,349,719	3,221,068	1,441,519	1,949,881	1,685,677	3,788,606
1) Treasury Bills	170,955	621,552	1,121,113	2,600,540	327,077	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	634,333	228,605	620,528	1,114,442	1,949,881	1,685,677	3,788,606
a. Fixed Rate	-	18,659	-	189,157	359,013	750,889	661,429	936,235
b. Floating Rate	-	615,674	228,605	431,371	755,429	1,198,992	1,024,248	2,852,371
3) Others	2,659	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	877	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	61,690	19,143	273	262	3,000	-	-	-
1) Quoted On The Stock Exchange	50,458	19,143	0	243	-	-	-	-
Financial Institutions	4,044	-	-	240	-	-	-	-
NFPSEs	9,015	4,446	-	-	-	-	-	-
Private Sector	29,167	13,182	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	11,233	-	273	19	3,000	-	-	-
Financial Institutions	7,462	-	192	18	3,000	-	-	-
NFPSEs	19	-	-	-	-	-	-	-
Private Sector	829	-	-	1	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,134	-	1,626	10,133	331	5,980	4,639	2,171
IX. MUTUAL FUNDS	5,994	8,151	-	3	6,661	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	24,069	3,048	47,069	63,164	632,503	449,696	347,203	189,715
a. Government Islamic Securities	23,435	-	47,069	62,864	631,343	398,620	343,857	173,404
1) GOP Ijara Sukuk	8,239	-	47,069	60,164	631,343	325,642	341,236	170,678
a. Variable Rental Rate	-	-	3,163	43,157	210,759	292,768	216,976	107,257
b. Fixed Rental Rate	8,239	-	43,907	17,006	420,584	32,874	124,260	63,421
2) Bai Muajjal - Government	-	-	-	-	-	72,978	-	-
3) Islamic Naya Pakistan Certificate	15,196	-	-	2,700	-	-	2,621	2,727
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	556	-	-	300	1,159	51,076	3,346	16,311
1) Diminishing Musharaka Sukuk	522	-	-	-	288	36,726	1,474	1,331
2) Ijarah Sukuk	-	-	-	-	-	8,935	-	-
3) Modaraba Sukuk	-	-	-	-	13	1,972	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	33	-	-	300	858	3,443	1,872	14,980
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	3,048	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
Total	266,504	1,286,226	1,398,687	3,294,631	2,084,018	2,406,433	2,037,519	3,980,492

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

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

Securities/Shares and Term to Maturity

Banks

December, 2024

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,436,862	4,400,054	2,127,718	2,116	8,537	-	-	-	23,841,256
-	-	-	-	-	-	-	-	4,841,238
2,436,862	4,400,054	2,127,718	2,116	8,537	-	-	-	18,997,359
543,649	2,069,836	341,667	2,116	8,537	-	-	-	5,881,187
1,893,212	2,330,219	1,786,051	-	-	-	-	-	13,116,172
-	-	-	-	-	-	-	-	2,659
-	-	-	-	-	-	-	-	877
-	-	-	-	-	-	-	-	-
306	6,352	122,708	-	2,306	-	129,598	218,702	564,338
-	2	20,407	-	1,545	-	91,296	155,001	338,094
-	-	-	-	20	-	2,057	25,237	31,598
-	-	4,931	-	61	-	26,736	21,756	66,944
-	2	15,313	-	563	-	55,529	77,481	191,240
306	6,350	102,301	-	760	-	38,302	63,701	226,244
300	4,248	618	-	750	-	3,918	26,529	47,035
-	-	6	-	7	-	31,312	9	31,352
6	2,102	118	-	-	-	3,040	3,614	9,711
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
9,484	33,828	15,869	9,434	865	2,607	4,073	1,438	103,612
-	-	3,397	-	-	-	-	1,577	25,782
-	-	952	-	-	-	-	-	953
3,217,552	152,542	323,697	11,692	779	783	28,212	3,580	5,495,305
3,151,883	25,233	69,796	-	-	-	27,488	2,673	4,957,665
3,150,291	25,233	69,796	-	-	-	-	-	4,829,692
2,387,716	25,233	47,212	-	-	-	-	-	3,334,242
762,575	-	22,583	-	-	-	-	-	1,495,450
-	-	-	-	-	-	22,651	-	95,629
1,591	-	-	-	-	-	4,837	2,673	32,344
-	-	-	-	-	-	-	-	-
61,074	126,280	250,898	11,692	691	783	725	908	525,799
4,256	15,282	95,947	9,030	-	102	-	-	164,959
-	49,353	145,488	2,610	-	-	-	-	206,386
2,066	3,585	1,951	-	-	-	420	908	10,914
-	-	-	-	-	-	-	-	-
54,752	58,061	7,512	51	691	681	304	-	143,540
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	3,003	-	88	-	-	-	6,209
4,595	1,028	-	-	-	-	-	-	5,631
5,664,204	4,592,776	2,594,342	23,241	12,486	3,390	161,883	225,297	30,032,130

5.2.1 Classification of Investments in Public Sector As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	167,337	1,014,116	589,286	1,153,305	584,484	737,041	594,292	1,070,172
1) Treasury Bills	167,337	490,338	434,025	664,307	26,828	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	523,778	155,260	488,998	557,656	737,041	594,292	1,070,172
a. Fixed Rate	-	10,329	-	92,395	265,244	179,223	31,822	109,075
b. Floating Rate	-	513,449	155,260	396,603	292,412	557,819	562,470	961,097
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	13,718	19,143	-	262	-	-	-	-
1) Quoted On The Stock Exchange	9,232	19,143	-	243	-	-	-	-
Financial Institutions	238	-	-	240	-	-	-	-
NFPSEs	3,014	4,446	-	-	-	-	-	-
Private Sector	4,736	13,182	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	4,486	-	-	19	-	-	-	-
Financial Institutions	4,370	-	-	18	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	79	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	364	-	-	-	169	1,204	808	1,803
IX. MUTUAL FUNDS	105	8,151	-	3	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	10,915	-	11,575	52,374	13,775	26,919
a. Government Islamic Securities	-	-	10,915	-	11,311	52,374	12,933	26,801
1) GOP Ijara Sukuk	-	-	10,915	-	11,311	52,374	10,313	26,801
a. Variable Rental Rate	-	-	-	-	-	19,500	9,315	16,895
b. Fixed Rental Rate	-	-	10,915	-	11,311	32,874	997	9,905
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	2,621	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	264	-	841	118
1) Diminishing Musharaka Sukuk	-	-	-	-	251	-	607	118
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	13	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	234	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	181,524	1,041,409	600,201	1,153,570	596,227	790,620	608,874	1,098,894

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

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

Securities/Shares and Term to Maturity

Banks

December, 2024

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
284,352	234,767	41,641	-	6,908	-	-	-	6,477,700
-	-	-	-	-	-	-	-	1,782,834
284,352	234,767	41,641	-	6,908	-	-	-	4,694,865
61,293	132,508	21,753	-	6,908	-	-	-	910,549
223,058	102,259	19,888	-	-	-	-	-	3,784,317
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,460	-	95,075	316	129,974
-	-	-	-	706	-	91,196	125	120,645
-	-	-	-	-	-	2,057	64	2,599
-	-	-	-	-	-	26,680	-	34,140
-	-	-	-	-	-	55,486	60	73,467
-	-	-	-	754	-	3,879	192	9,329
-	-	-	-	750	-	1,992	192	7,322
-	-	-	-	-	-	108	-	120
-	-	-	-	-	-	1,747	0	1,826
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
6,263	10,192	10,305	-	-	-	150	1,438	32,697
-	-	-	-	-	-	-	-	8,258
-	-	-	-	-	-	-	-	0
112,968	13,496	42,533	9,030	88	-	-	-	293,672
111,097	-	26,608	-	-	-	-	-	252,039
111,097	-	26,608	-	-	-	-	-	249,419
65,208	-	10,463	-	-	-	-	-	121,382
45,889	-	16,145	-	-	-	-	-	128,037
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,621
-	-	-	-	-	-	-	-	-
1,871	13,496	15,925	9,030	-	-	-	-	41,545
98	4,315	7,549	9,030	-	-	-	-	21,969
-	-	6,477	-	-	-	-	-	6,477
-	837	1,898	-	-	-	-	-	2,748
-	-	-	-	-	-	-	-	-
1,773	8,343	-	-	-	-	-	-	10,350
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
-	-	-	-	-	-	-	-	-
403,583	258,455	94,479	9,030	8,456	-	95,225	1,754	6,942,303

5.2.2 Classification of Investments in

Domestic Private
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= 1 year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	4,284	183,687	706,146	1,221,206	801,918	1,207,742	1,091,385	2,715,334
1) Treasury Bills	1,625	73,132	632,801	1,096,795	300,249	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	110,555	73,345	124,411	501,669	1,207,742	1,091,385	2,715,334
a. Fixed Rate	-	8,330	-	96,762	93,770	566,568	629,607	827,160
b. Floating Rate	-	102,225	73,345	27,649	407,899	641,173	461,778	1,888,174
3) Others	2,659	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	877	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	47,972	-	273	-	3,000	-	-	-
1) Quoted On The Stock Exchange	41,226	-	0	-	-	-	-	-
Financial Institutions	3,806	-	-	-	-	-	-	-
NFPSEs	6,001	-	-	-	-	-	-	-
Private Sector	24,431	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	6,747	-	273	-	3,000	-	-	-
Financial Institutions	3,091	-	192	-	3,000	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	751	-	-	-	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	770	-	1,626	10,133	162	4,775	3,831	368
IX. MUTUAL FUNDS	5,889	-	-	-	6,661	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	24,069	3,048	36,154	63,164	620,928	397,322	333,429	162,796
a. Government Islamic Securities	23,435	-	36,154	62,864	620,032	346,246	330,924	146,604
1) GOP Ijara Sukuk	8,239	-	36,154	60,164	620,032	273,268	330,924	143,877
a. Variable Rental Rate	-	-	3,163	43,157	210,759	273,268	207,661	90,362
b. Fixed Rental Rate	8,239	-	32,992	17,006	409,273	-	123,263	53,515
2) Bai Muajjal - Government	-	-	-	-	-	72,978	-	-
3) Islamic Naya Pakistan Certificate	15,196	-	-	2,700	-	-	-	2,727
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	556	-	-	300	896	51,076	2,505	16,193
1) Diminishing Musharaka Sukuk	522	-	-	-	38	36,726	867	1,213
2) Ijarah Sukuk	-	-	-	-	-	8,935	-	-
3) Modaraba Sukuk	-	-	-	-	-	1,972	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	33	-	-	300	858	3,443	1,638	14,980
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	3,048	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
Total	82,986	186,735	744,199	1,294,504	1,432,673	1,610,715	1,428,645	2,878,499

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

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

Securities/Shares and Term to Maturity

Banks

December, 2024

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,152,510	4,165,287	2,086,078	2,116	1,629	-	-	-	16,339,322
-	-	-	-	-	-	-	-	2,104,602
2,152,510	4,165,287	2,086,078	2,116	1,629	-	-	-	14,232,060
482,356	1,937,328	319,915	2,116	1,629	-	-	-	4,965,541
1,670,154	2,227,959	1,766,163	-	-	-	-	-	9,266,519
-	-	-	-	-	-	-	-	2,659
-	-	-	-	-	-	-	-	877
-	-	-	-	-	-	-	-	-
306	6,352	122,708	-	846	-	34,523	218,385	434,364
-	2	20,407	-	839	-	99	154,876	217,449
-	-	-	-	20	-	-	25,172	28,998
-	-	4,931	-	61	-	56	21,756	32,805
-	2	15,313	-	563	-	43	77,421	117,773
306	6,350	102,301	-	7	-	34,423	63,509	216,915
300	4,248	618	-	-	-	1,926	26,338	39,713
-	-	6	-	7	-	31,204	9	31,232
6	2,102	118	-	-	-	1,294	3,614	7,884
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,221	23,637	5,564	9,434	865	2,607	3,923	-	70,914
-	-	3,397	-	-	-	-	1,577	17,524
-	-	952	-	-	-	-	-	952
3,104,584	139,046	281,164	2,661	691	783	28,212	3,580	5,201,633
3,040,786	25,233	43,188	-	-	-	27,488	2,673	4,705,626
3,039,194	25,233	43,188	-	-	-	-	-	4,580,273
2,322,508	25,233	36,749	-	-	-	-	-	3,212,860
716,686	-	6,439	-	-	-	-	-	1,367,414
-	-	-	-	-	-	22,651	-	95,629
1,591	-	-	-	-	-	4,837	2,673	29,724
-	-	-	-	-	-	-	-	-
59,203	112,784	234,974	2,661	691	783	725	908	484,254
4,158	10,966	88,398	-	-	102	-	-	142,990
-	49,353	139,010	2,610	-	-	-	-	199,909
2,066	2,747	53	-	-	-	420	908	8,166
-	-	-	-	-	-	-	-	-
52,980	49,718	7,512	51	691	681	304	-	133,190
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	3,003	-	-	-	-	-	6,121
4,595	1,028	-	-	-	-	-	-	5,631
5,260,621	4,334,321	2,499,863	14,211	4,031	3,390	66,658	223,543	22,065,593

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	1,994	58,082	54,287	846,558	55,117	5,098	-	3,099
1) Treasury Bills	1,994	58,082	54,287	839,438	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	7,119	55,117	5,098	-	3,099
a. Fixed Rate	-	-	-	-	-	5,098	-	-
b. Floating Rate	-	-	-	7,119	55,117	-	-	3,099
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	1,994	58,082	54,287	846,558	55,117	5,098	-	3,099

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

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

Banks

(Million Rupees)

1,024,235

Regional Advances and Deposits

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

(Billion Rupees)									
Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P	
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
Overall	Foreign	57	716	772	72	773	845	72	816
	Govt.	101	3,865	3,966	113	4,413	4,526	101	4,196
	NFPSEs	34	1,509	1,543	188	1,663	1,851	11	1,384
	NBFCs & Fin Aux.	2	1,204	1,206	2	1,192	1,194	3	1,071
	Private Sector	484	5,731	6,215	523	6,059	6,582	522	5,902
	Trust Fund	13	669	683	16	700	715	16	692
	Personal	2,045	10,791	12,836	2,411	12,392	14,802	2,441	12,519
	Others	17	61	77	19	61	80	15	55
	Total	2,753	24,545	27,298	3,343	27,253	30,596	3,180	26,635
Punjab	Foreign	43	273	316	53	319	371	54	329
	Govt.	29	1,494	1,522	29	1,674	1,703	26	1,675
	NFPSEs	5	768	774	28	867	895	6	676
	NBFCs & Fin Aux.	0	175	175	0	161	161	0	127
	Private Sector	295	2,293	2,587	320	2,379	2,699	322	2,382
	Trust Fund	6	265	271	8	262	270	9	265
	Personal	1,162	5,572	6,733	1,364	6,312	7,675	1,381	6,300
	Others	1	26	27	2	25	27	3	27
	Total	1,541	10,865	12,406	1,804	11,999	13,802	1,800	11,782
Sindh	Foreign	2	322	324	3	327	330	1	364
	Govt.	17	907	925	22	1,162	1,184	19	1,084
	NFPSEs	9	316	325	16	283	298	4	263
	NBFCs & Fin Aux.	0	975	975	0	949	949	0	855
	Private Sector	79	2,400	2,479	81	2,553	2,634	77	2,473
	Trust Fund	2	264	267	2	290	292	2	294
	Personal	208	3,087	3,295	241	3,556	3,797	233	3,520
	Others	0	6	7	0	3	3	0	4
	Total	317	8,278	8,596	364	9,124	9,488	336	8,857
Khyber Pakhtunkhwa	Foreign	5	19	24	7	23	29	7	26
	Govt.	24	339	363	25	410	435	18	328
	NFPSEs	0	20	20	113	29	142	0	18
	NBFCs & Fin Aux.	0	3	3	0	2	2	0	1
	Private Sector	65	168	233	72	166	238	71	167
	Trust Fund	2	23	25	2	35	36	1	18
	Personal	357	793	1,150	431	953	1,385	454	1,021
	Others	2	16	17	1	12	14	2	11
	Total	455	1,381	1,835	651	1,631	2,282	552	1,589

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

Provinces/Regions	Category	(Billion Rupees)								
		Rural	Dec-23 Urban	Total	Rural	Sep-24 Urban	Total	Rural	Dec-24 P Urban	Total
Balochistan	Foreign	0	1	1	0	2	2	0	2	2
	Govt.	20	169	189	25	187	212	25	179	204
	NFPSEs	1	17	18	1	10	12	1	7	8
	NBFCs & Fin Aux.	0	7	7	0	0	0	0	0	0
	Private Sector	22	80	101	24	87	110	24	91	114
	Trust Fund	0	6	6	0	9	9	0	7	7
	Personal	74	212	286	87	252	339	92	330	422
	Others	13	1	14	16	1	17	10	1	12
	Total	130	493	623	153	548	701	152	618	770
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	84	85	1	83	84	1	76	77
	NFPSEs	3	911	914	2	935	937	3	884	886
	NBFCs & Fin Aux.	0	380	380	2	464	466	0	415	415
	Private Sector	-	34	34	-	66	66	0	72	72
	Trust Fund	4	743	747	4	825	829	3	749	752
	Personal	0	107	108	1	97	98	1	100	101
	Others	20	792	812	31	925	956	30	975	1,005
	Total	0	12	12	0	19	19	0	11	12
Gilgit-Baltistan	Foreign	28	3,063	3,091	41	3,414	3,455	39	3,281	3,320
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	0	0	1	0	0	1	0	1	1
	NBFCs & Fin Aux.	7	21	27	9	21	31	10	20	29
	Private Sector	0	7	7	0	9	9	0	4	4
	Trust Fund	1	4	5	1	8	9	2	8	9
	Personal	5	10	15	6	11	17	6	12	19
	Others	1	1	2	1	1	2	1	1	2
	Total	22	43	65	30	59	89	27	42	69
AJK	Foreign	0	0	0	0	0	0	0	0	0
	Govt.	36	85	121	48	110	158	46	88	134
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	6	15	21	8	18	27	10	19	28
	Private Sector	1	25	26	1	23	24	1	26	26
	Trust Fund	19	1	20	28	1	29	1	1	1
	Personal	0	7	7	0	6	6	0	7	7
	Others	15	37	52	16	39	54	18	28	47
	Total	1	3	4	1	5	7	1	6	8
Total	Foreign	202	292	494	227	335	562	224	332	556
	Govt.	0	0	0	0	0	0	0	0	0
	NFPSEs	245	379	625	282	428	710	255	419	674
	NBFCs & Fin Aux.	15	37	52	16	39	54	18	28	47
	Private Sector	1	3	4	1	5	7	1	6	8
	Trust Fund	202	292	494	227	335	562	224	332	556
	Personal	0	0	0	0	0	0	0	0	0
	Others	0	0	0	0	0	0	0	0	0
	Total	245	379	625	282	428	710	255	419	674

Note:

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

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

(Billion Rupees)										
Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	1	1	-	8	8
	Govt.	8	1,457	1,464	0	722	722	0	842	842
	NFPSEs	-	1,814	1,814	11	2,421	2,432	3	1,827	1,830
	NBFCs & Fin Aux.	0	299	299	2	448	450	34	2,401	2,435
	Private Sector	313	6,950	7,262	307	6,788	7,095	1	1	2
	Trust Fund	0	16	16	0	13	14	70	1,160	1,230
	Personal	79	1,041	1,120	97	1,062	1,159	340	8,785	9,126
	Others	1	1	1	1	1	1	0	12	13
	Total	400	11,577	11,977	418	11,456	11,874	450	15,036	15,486
Punjab	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	653	653	-	127	127	-	140	140
	NFPSEs	-	581	581	-	978	978	28	973	1,000
	NBFCs & Fin Aux.	-	41	41	-	39	39	0	152	152
	Private Sector	203	3,002	3,205	205	2,944	3,149	234	3,514	3,749
	Trust Fund	0	6	6	0	6	6	0	6	7
	Personal	33	340	373	36	359	396	35	333	368
	Others	1	0	1	1	0	1	1	0	1
	Total	236	4,623	4,859	242	4,452	4,694	298	5,118	5,416
Sindh	Foreign	-	-	-	-	1	1	-	8	8
	Govt.	8	392	399	0	225	226	0	281	281
	NFPSEs	-	877	877	11	1,141	1,152	7	1,129	1,136
	NBFCs & Fin Aux.	0	211	211	2	338	340	3	1,256	1,259
	Private Sector	47	3,092	3,139	58	3,044	3,101	58	4,211	4,269
	Trust Fund	-	4	4	-	3	3	-	2	2
	Personal	29	607	636	48	620	668	22	680	711
	Others	-	1	1	-	1	1	-	1	1
	Total	83	5,183	5,267	119	5,372	5,491	90	7,577	7,667
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0	0	-	-	-	-	-	-
	NFPSEs	-	28	28	-	18	18	-	18	18
	NBFCs & Fin Aux.	-	0	0	-	0	0	-	0	0
	Private Sector	52	70	122	36	70	105	38	126	164
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	7	51	58	7	38	45	7	38	45
	Others	-	-	-	-	-	-	-	0	0
	Total	59	150	208	42	126	169	45	182	227

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

Provinces/Regions	Category	(Billion Rupees)								
		Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	0	0	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	6	11	4	6	10	5	6	11
	Trust Fund	-	0	0	-	-	-	-	-	-
	Personal	8	5	13	3	3	6	3	3	6
	Others	0	-	0	-	-	-	-	-	-
	Total	13	13	27	7	9	15	8	9	17
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	410	410	-	369	369	-	420	420
	NFPSEs	-	327	327	-	285	285	-	281	281
	NBFCs & Fin Aux.	-	46	46	-	72	72	-	419	419
	Private Sector	1	756	757	0	699	700	0	919	920
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	0	32	33	0	35	35	0	91	92
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,577	1,578	1	1,465	1,466	1	2,135	2,135
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	6	3	2	6	3	3	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	1	2	1	2	3	1	2	2
	Others	-	-	-	-	-	-	-	-	-
	Total	4	4	8	4	5	9	4	4	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	22	23	1	23	24	1	6	8
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	7	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	3	27	30	3	27	30	4	10	14

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

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursemen t	Amount	% of Regional Disburseme nt		Amount	%age	
Oct-Dec 2024 ¹	Punjab	6,850.61	35.14	6,343.69	92.60	506.92	7.40	417.38	6,761.07	34.68	98.69
	Sindh	10,397.33	53.33	9,811.24	94.36	586.08	5.64	252.65	10,063.89	51.63	96.79
	KPK	77.96	0.40	74.86	96.03	3.09	3.97	361.56	436.43	2.24	559.82
	Balochistan	12.20	0.06	11.92	97.72	0.28	2.28	73.41	85.33	0.44	699.52
	Islamabad	2,140.32	10.98	1,861.89	86.99	278.43	13.01	265.69	2,127.59	10.91	99.41
	Gilgit-Baltistan	5.21	0.03	5.15	98.93	0.06	1.07	1.65	6.80	0.03	130.52
	AJK	10.98	0.06	10.96	99.86	0.02	0.14	2.53	13.49	0.07	122.92
Total		19,494.60	100.00	18,119.72	92.95	1,374.88	7.05	1,374.88	19,494.60	100.00	
Jul-Sep 2024	Punjab	4,925.42	38.60	4,508.01	91.53	350.24	7.11	423.82	4,858.25	39.42	100.13
	Sindh	6,377.09	49.98	5,476.14	85.87	727.52	15.31	178.51	6,452.28	45.20	88.67
	KPK	61.86	0.48	58.02	93.80	3.56	5.76	491.51	61.58	4.39	888.31
	Balochistan	10.10	0.08	9.65	95.57	0.40	3.92	118.90	10.05	1.03	1,273.09
	Islamabad	1,370.45	10.74	1,081.55	78.92	281.22	20.52	149.49	1,362.77	9.84	89.83
	Gilgit-Baltistan	5.16	0.04	5.07	98.21	0.09	1.69	0.05	5.16	0.04	99.15
	AJK	9.68	0.08	9.68	99.97	0.00	0.03	0.74	9.68	0.08	107.64
Total		12,759.76	100.00	11,148.12	87.37	1,363.03	10.68	1,363.03	12,759.76	100.00	
Oct-Dec 2023	Punjab	5,090.45	40.76	4,785.38	94.01	305.07	5.99	422.87	5,208.25	41.70	102.31
	Sindh	5,893.59	47.19	5,419.95	91.96	473.64	8.04	194.00	5,613.95	44.95	95.26
	KPK	71.23	0.57	66.98	94.03	4.25	5.97	51.19	118.17	0.95	165.89
	Balochistan	9.91	0.08	9.67	97.61	0.24	2.39	106.41	116.09	0.93	1,171.30
	Islamabad	1,409.31	11.28	1,275.82	90.53	133.48	9.47	138.11	1,413.93	11.32	100.33
	Gilgit-Baltistan	4.75	0.04	4.70	98.92	0.05	1.08	2.17	6.87	0.06	144.56
	AJK	9.79	0.08	9.77	99.78	0.02	0.22	2.01	11.79	0.09	120.34
Total		12,489.04	100.00	11,572.28	92.66	916.76	7.34	916.76	12,489.04	100.00	

Notes:

1. Totals may differ due to rounding off.

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

“Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Jul - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

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

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

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

(Billion Rs.)

Place of Disbursement	Place of Utilization	Oct-Dec 2024 ^P		Jul-Sep 2024		Oct-Dec 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6,343.69	92.60	4,575.18	92.89	4,785.38	94.01
	Sindh	239.82	3.50	150.40	3.05	179.43	3.52
	KPK	44.70	0.65	34.94	0.71	15.54	0.31
	Balochistan	7.87	0.11	28.50	0.58	0.02	-
	Islamabad	213.63	3.12	135.92	2.76	108.68	2.13
	Gilgit-Baltistan	0.17	-	0.02	..	0.13	-
	AJK	0.72	0.01	0.45	0.01	1.27	0.02
Punjab Total		6,850.61	100.00	4,925.42	100.00	5,090.45	100.00
Sindh	Punjab	281.26	2.71	501.38	7.86	316.76	5.37
	Sindh	9,811.24	94.36	5,476.14	85.87	5,419.95	91.96
	KPK	187.04	1.80	320.60	5.03	20.35	0.35
	Balochistan	65.28	0.63	67.14	1.05	106.37	1.80
	Islamabad	49.26	0.47	11.54	0.18	27.39	0.46
	Gilgit-Baltistan	1.47	0.01	0.01	..	2.03	0.03
	AJK	1.78	0.02	0.28	..	0.74	0.01
Sindh Total		10,397.33	100.00	6,377.09	100.00	5,893.59	100.00
KPK	Punjab	0.12	0.16	0.33	0.54	0.05	0.07
	Sindh	0.18	0.23	1.51	2.44	2.17	3.05
	KPK	74.86	96.03	58.02	93.80	66.98	94.03
	Balochistan	0.01	0.02	0.03	0.05	0.01	0.01
	Islamabad	2.76	3.54	1.95	3.15	2.02	2.83
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	0.02	0.02	0.01	0.021	-	-
KPK Total		77.96	100.00	61.86	100.00	71.23	100.00
Balochistan	Punjab	..	0.02	0.05	0.54	..	0.02
	Sindh	0.27	2.25	0.39	3.89	0.23	2.37
	KPK	-	-	-	-	-	-
	Balochistan	11.92	97.72	9.65	95.57	9.67	97.61
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	..	-	..	..	-	-
Balochistan Total		12.20	100.00	10.10	100.00	9.91	100.00
Islamabad	Punjab	135.99	6.35	103.49	7.55	106.03	7.52
	Sindh	12.37	0.58	26.21	1.91	12.16	0.86
	KPK	129.81	6.06	135.96	9.92	15.28	1.08
	Balochistan	0.24	0.01	23.22	1.69	..	-
	Islamabad	1,861.89	86.99	1,081.55	78.92	1,275.82	90.53
	Gilgit-Baltistan	..	-	0.01	..	..	-
	AJK	0.02	-	-	-	..	-
Islamabad Total		2,140.32	100.00	1,370.45	100.00	1,409.31	100.00
Gilgit-Baltistan	Punjab	..	0.09	0.01	0.13	..	0.06
	Sindh	..	0.01	-	-	..	0.02
	KPK	0.01	0.16	0.01	0.19	0.01	0.28
	Balochistan	-	-	..	..	0.01	0.16
	Islamabad	0.04	0.82	0.08	1.46	0.03	0.56
	Gilgit-Baltistan	5.15	98.93	5.07	98.21	4.70	98.92
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.21	100.00	5.16	100.00	4.75	100.00
AJK	Punjab	0.01	0.08	..	0.02	0.02	0.17
	Sindh	..	0.02	..	..	-	-
	KPK	..	-	-	-	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.04	..	..	..	0.04
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	10.96	99.86	9.68	99.97	9.77	99.78
AJK Total		10.98	100.00	9.68	100.00	9.79	100.00
Grand Total		19,494.60		12,759.76	-	12,489.04	-

Notes:

1. Totals may differ due to rounding off.

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

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

(Billion Rs.)

Place of Utilization	Place of Disbursement	Oct-Dec 2024 ^P		Jul-Sep 2024		Oct-Dec 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6343.69	93.83	4434.43	91.28	4785.38	91.88
	Sindh	281.26	4.16	327.94	6.75	316.76	6.08
	KPK	0.12	-	0.06	..	0.05	-
	Balochistan	..	-	..	..	..	-
	Islamabad	135.99	2.01	95.82	1.97	106.03	2.04
	Gilgit-Baltistan	..	-	..	..	..	-
	AJK	0.01	-	..	..	0.02	-
Punjab Total		6761.07	100.00	4858.25	100.00	5208.25	100.00
Sindh	Punjab	239.82	2.38	150.40	2.33	179.43	3.20
	Sindh	9811.24	97.49	6273.77	97.23	5419.95	96.54
	KPK	0.18	-	1.51	0.02	2.17	0.04
	Balochistan	0.27	-	0.39	0.01	0.23	-
	Islamabad	12.37	0.12	26.21	0.41	12.16	0.22
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	..	-	..	..	-	-
Sindh Total		10063.89	100.00	6452.28	100.00	5613.95	100.00
KPK	Punjab	44.70	10.24	34.94	56.74	15.54	13.15
	Sindh	187.04	42.86	-	-	20.35	17.22
	KPK	74.86	17.15	58.02	94.23	66.98	56.68
	Balochistan	-	-	-	-	-	-
	Islamabad	129.81	29.74	-	-	15.28	12.93
	Gilgit-Baltistan	0.01	-	0.01	0.02	0.01	0.01
	AJK	..	-	-	-	..	-
KPK Total		436.43	100.00	61.58	100.00	118.17	100.00
Balochistan	Punjab	7.87	9.23	28.50	22.17	0.02	0.02
	Sindh	65.28	76.50	67.14	52.23	106.37	91.63
	KPK	0.01	0.01	0.03	0.03	0.01	0.01
	Balochistan	11.92	13.97	9.65	7.51	9.67	8.33
	Islamabad	0.24	0.29	23.22	18.07	..	-
	Gilgit-Baltistan	-	-	..	..	0.01	0.01
	AJK	-	-	-	-	-	-
Balochistan Total		85.33	100.00	128.55	100.00	116.09	100.00
Islamabad	Punjab	213.63	10.04	135.92	10.93	108.68	7.69
	Sindh	49.26	2.32	11.54	0.93	27.39	1.94
	KPK	2.76	0.13	1.95	0.16	2.02	0.14
	Balochistan	-	-	-	-	-	-
	Islamabad	1861.89	87.51	1094.08	87.98	1275.82	90.23
	Gilgit-Baltistan	0.04	-	0.08	0.01	0.03	-
	AJK	..	-	..	..	..	-
Islamabad Total		2127.59	100.00	1243.56	100.00	1413.93	100.00
Gilgit-Baltistan	Punjab	0.17	2.50	0.02	0.46	0.13	1.94
	Sindh	1.47	21.65	0.01	0.28	2.03	29.55
	KPK	..	0.01	-	-	..	0.01
	Balochistan	-	-	-	-	..	-
	Islamabad	..	0.05	0.01	0.21	..	0.06
	Gilgit-Baltistan	5.15	75.79	5.07	99.05	4.70	68.43
	AJK	..	-	-	-	..	-
Gilgit-Baltistan Total		6.80	100.00	5.12	100.00	6.87	100.00
AJK	Punjab	0.72	5.37	0.45	4.33	1.27	10.73
	Sindh	1.78	13.17	0.28	2.67	0.74	6.32
	KPK	0.02	0.11	0.01	0.13	-	-
	Balochistan	..	-	..	..	-	-
	Islamabad	0.02	0.12	-	-	..	0.03
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	10.96	81.24	9.68	92.88	9.77	82.91
AJK Total		13.49	100.00	10.42	100.00	11.79	100.00
Grand Total		19494.60	-	12759.76	-	12489.04	-

Notes:

1. Totals may differ due to rounding off.

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

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-23	Sep-24 ^R	Dec-24 P
Assets	844,817,403	889,926,794	1,133,930,888
I. Currency and Deposits	85,759,544	66,201,287	79,283,481
1. Currency	11,097,506	11,311,338	12,598,640
2. Transferable Deposits	68,245,593	43,233,154	60,504,628
3. Restricted/ compulsory deposits	372,001	6,913,932	481,562
4 Other Deposits	6,044,445	4,742,863	5,698,651
II. Securities (other than shares)	164,016,631	183,160,290	382,158,280
1. Short-term	96,415,332	113,518,142	183,641,588
2. Long-term	67,601,299	69,642,148	198,516,692
III. Loans extended (Advances)¹	492,120,518	524,704,931	520,054,037
1. Short-term	327,409,346	364,551,479	362,150,017
A) Money at call	1,474,522	9,687,494	3,101,073
B) Reverse Repo	15,307,713	14,619,366	25,876,806
C) Bills purchased and discounted	-	216,403	233,229
D) Other short-term loans	310,627,111	340,028,216	332,938,910
2. Long-term	164,711,172	160,153,452	157,904,020
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	134,682	146,842	112,747
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	43,851,665	57,261,127	89,027,407
1. Trade credit and advances	12,972	272,793	41,118
2. Others	43,838,693	56,988,334	88,986,289
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	16,081	5,699,368	297,417
D) Miscellaneous assets residents sector	43,822,612	51,288,966	88,688,872
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	58,934,363	58,452,318	63,294,936
1. Produced assets	57,037,461	56,621,148	60,724,670
A) Tangible fixed assets	45,670,897	44,588,067	49,897,343
a) Dwellings	1,905,390	3,196,700	4,247,520
i) Building on freehold land	-	253,420	1,200,000
ii) Building on leasehold land	1,905,390	2,943,280	3,047,520
b) Other buildings and structures	9,570,777	9,021,522	8,682,669
i) Building on freehold land	918,060	920,633	920,633
ii) Building on leasehold land	8,652,717	8,100,889	7,762,036
c) Machinery and equipment	26,727,243	24,354,145	30,877,965
i) Transport equipment	1,871,115	1,776,510	10,256,866
ii) Furniture & Fixtures	3,774,176	3,853,252	3,221,934
iii) Office equipment	13,848,417	13,335,897	12,813,393
iv) Other machinery & equipment	7,233,536	5,388,486	4,585,772
d) Other tangible fixed assets n.e.s	7,467,487	8,015,700	6,089,189
B) Intangible fixed assets	11,366,563	12,033,081	10,827,327
a) Computer software	10,020,088	10,448,931	9,242,979
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,346,475	1,584,150	1,584,348
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,639,005	1,824,646	2,570,122
A) Tangible non-produced assets	1,616,746	1,802,387	2,547,863
a) Land	343,470	90,050	90,050
i) Land underlying Buildings and structures	343,470	90,050	90,050
1. Freehold land	343,470	90,050	90,050
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,273,276	1,712,337	2,457,813
B) Intangible non-produced assets	22,259	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	22,259	22,259
3. Capital work in progress	257,897	6,524	144

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-23	Sep-24 ^R	Dec-24 P
Liabilities	844,817,403	889,926,794	1,133,930,888
I. Deposits²	607,812,557	662,254,676	748,510,059
1. Transferable Deposits	359,038,429	396,921,575	454,853,608
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	248,774,128	265,333,101	293,656,451
II. Securities (other than shares bonds/ debentures etc.)	8,672,778	7,819,359	5,495,981
1. Short-term	-	-	-
2. Long-term	8,672,778	7,819,359	5,495,981
III. Loans (Borrowings)	64,991,158	43,644,823	195,708,147
1. Short-term	8,607,891	18,284,709	48,970,873
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	3,763,420	-
C) Other short-term borrowings	8,607,891	14,521,289	48,970,873
2. Long-term borrowings	56,383,267	25,360,114	146,737,274
IV. Financial Derivatives	-	-	-
V. Other accounts payable	125,957,267	151,935,281	160,429,728
1. Provision for losses	33,577,094	45,779,481	48,469,927
A) Provision for loan losses-Specific	32,573,009	40,948,143	39,984,927
B) Provision for loan losses-General	1,004,085	4,830,492	8,485,000
C) Provision for other losses	-	846	-
2. Accumulated Depreciation	32,567,363	31,446,034	32,787,042
3. Other accounts payable to other resident Sectors	59,812,810	74,709,766	79,172,736
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	171,280	131,493	69,678
D) Miscellaneous liability items	59,641,530	74,578,273	79,103,080
a) Suspense account	676	0	-
b) Provision for expected costs	1,922,807	1,430,947	3,692,980
c) Deferred tax liabilities	-	-	-
d) Accrued wages	434,134	296,040	699,648
e) Accrued rent	293	1,816	3,671
f) Accrued taxes	564,767	872,555	958,706
g) Other miscellaneous liability items	56,718,853	71,976,915	73,748,075
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	37,383,643	24,272,655	23,786,974
1. Quoted	13,003,447	19,003,447	23,178,697
2. Non quoted	26,959,107	30,488,403	32,488,401
3. Investment fund shares	-	-	-
4. Retained earnings	(52,133,190)	(73,706,850)	(75,302,017)
5. Current year result	(8,128,265)	(12,387,499)	(18,769,967)
6. General and special reserve	57,375,180	59,664,316	59,966,376
7. Valuation adjustments	307,364	1,210,838	2,225,484

Notes:

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

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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	59,574,956	64,770,178	66,266,850
1. Loans and advances	34,574,417	35,813,926	38,529,611
2. Investments	8,205,017	9,155,066	9,700,964
3. Lendings to financial institutions	414,074	995,917	1,012,131
4. Balances with banks	1,262,282	1,356,271	933,335
5. Income from inter-office lending	15,007,713	17,087,766	15,626,686
6. Other	111,453	361,232	464,124
B. Mark-Up/Return/Interest Expensed	40,995,991	44,151,774	41,974,721
1. Deposits	22,365,392	24,447,714	22,885,374
2. Borrowings	2,719,658	1,610,830	2,867,939
3. Subordinated debt	680,375	614,717	93,521
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	203,464	382,636	495,355
6. Expense on inter-office borrowing	15,007,713	17,087,767	15,626,691
7. Other	19,389	8,110	5,842
I. Net Mark-UP/Return/Interest Income (A - B)	18,578,965	20,618,404	24,292,129
C. Non Mark-UP/Return/Interest Income	10,216,636	9,368,987	11,058,650
1. Fee & Commission Income	6,807,999	5,367,387	6,470,341
i. Branch banking customer fees	787,551	4,115,971	893,258
ii. Consumer finance related fees	1,390,865	293,665	4,219,554
iii. Card related fees	106,015	114,135	437,814
iv. Credit related fees	720,241	607,447	756,015
v. Investment banking fee	-	-	-
vi. Commission on trade	233	178	211
vii. Commission on guarantees	-	127	75
viii. Commission on cash management	6,334	4,925	66
ix. Commission on remittances including home remittances	212	300	372
x. Commission on utility bills	432	2,149	1,977
xi. Commission income - Bancassurance	2,622	4,730	2,265
xii. Rent on lockers	294	284	301
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,793,200	223,475	158,434
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	2,856	(130,160)	110,638
i. Realised	1,239	(234,412)	143,456
ii. Unrealised - held for trading	1,617	104,252	(32,818)
6. Other Income	3,405,781	4,131,760	4,477,670
i. Rent on property	-	8	-
ii. Gain on sale of fixed assets-net	37,723	(15,844)	(12,394)
iii. Loss on termination of lease liability against right of use assets	61,885	-	379
iv. Gain on sale of non banking assets - net	-	(2)	-
v. Other	3,306,173	4,147,598	4,489,685
II. Total Income (I + C)	28,795,601	29,987,391	35,350,779

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	26,691,302	30,104,844	27,732,578
1. Operating expenses	26,661,221	30,002,445	27,601,024
i. Total compensation expense	7,415,990	7,451,299	8,870,119
ii. Property expense	5,389,538	4,437,321	4,903,624
a. Rent and taxes	411,931	160,653	320,582
b. Insurance	589,743	664,687	631,560
c. Utilities cost	601,999	819,722	630,836
d. Lease rental	117,917	-	-
e. Fuel expense generators	148,639	127,702	115,509
f. Security (including guards)	538,874	597,803	598,152
g. Repair and maintenance (including janitorial charges)	1,126,628	600,393	319,932
h. Depreciation on right-of-use assets	720,832	545,198	535,985
i. Depreciation	1,132,975	921,163	1,751,067
iii. Information technology expenses	655,924	2,859,179	2,924,298
iv. Other operating expenses	13,199,769	15,254,646	10,902,984
2. Workers welfare fund	4,940	90,429	126,247
3. Other charges	25,141	11,971	5,307
i. Penalties imposed by State Bank of Pakistan	10,262	4,119	2,161
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	14,879	7,852	3,146
III. Profit before provisions (II - D)	2,104,299	(117,453)	7,618,200
E. Provisions / (reversals) and write offs - net	6,289,772	8,968,997	16,295,603
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	7,609,360	9,898,722	16,036,425
4. (Reversals) / provisions against off balance sheet items	-	121,522	(19,622)
5. Reversals against other assets	5,400	-	-
6. Recovery of written off / charged off bad debts	(1,324,988)	(1,051,247)	278,800
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(4,185,473)	(9,086,450)	(8,677,403)
G. Taxation	(750,225)	(7,965,667)	2,660,553
1. Current	550,659	898,046	1,342,638
2. Prior	57,564	-	32,291
3. Deferred	(1,358,448)	(8,863,713)	1,285,624
V. Profit After Taxation (IV - G)	(3,435,248)	(1,120,784)	(11,337,957)
Notes on Human Resources			
Number of Employees*	24,376	25,552	25,242
1. Permanent	18,507	18,814	18,607
a. Male	16,170	16,231	16,002
b. Female	2,337	2,583	2,605
2. Contractual	5,869	6,738	6,635
a. Male	5,089	5,618	5,563
b. Female	780	1,120	1,072

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

Type of Account	(Thousand Rupees)					
	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	104,290,799	154,845,151	112,860,771	183,057,236	117,870,303	228,146,361.05
II. Call Deposits	1,649	491,809	1,693	264,073	1,737	401,177
III. Other Deposit Accounts	162,062	4,219			4,396	92,295
IV. Saving Deposits	1,199,015	179,819,837	939,604	177,780,243	949,063	215,524,474
V. Fixed or Term Deposits	114,044	254,408,957	117,068	286,010,851	114,472	284,649,287
1) Less Than Three Months	1,321	4,276,992	1,308	2,286,676	1,435	4,315,672
2) For Three Months and Over but Less Than Six Months	2,236	16,142,822	2,249	7,269,765	3,068	10,858,265
3) For Six Months and Over but Less Than One Year	5,092	16,421,342	6,817	23,426,493	6,761	26,557,877
4) For One Year & Over but Less Than Two Years	60,399	160,238,330	73,223	201,751,177	71,003	192,701,466
5) For Two Years & Over but Less Than Three Years	3,847	6,407,200	2,892	5,628,121	2,864	5,507,354
6) For Three Years & Over but Less Than Four Years	34,212	45,422,753	25,717	41,765,554	24,960	41,128,892
7) For Four Years & Over but Less Than Five Years	27	37,437	13	21,010	16	22,345
8) For Five Years & Over but Less Than Ten Years	6,910	5,462,081	4,849	3,862,054	4,365	3,557,415
Total	105,767,569	589,569,973	113,919,136	647,112,402	118,939,971	728,813,594

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 31st December, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	80,844,886	166,116,534.41	36,986,912	40,814,420.13	17,184	1,354,986.21	21,321	19,860,420.30	117,870,303	228,146,361
II. Call Deposits	1,307	254,631	21	5,158	4	104,937	405	36,451	1,737	401,177
III. Other Deposit Accounts	3,569	40,221	339	7,975	-	-	488	44,099	4,396	92,295
IV. Saving Deposits	605,520	62,113,884	316,620	16,638,258	17,735	9,007,462	9,188	127,764,870	949,063	215,524,474
V. Fixed or Term Deposits	70,220	107,969,201	33,243	43,700,952	8,995	23,630,677	2,014	109,348,457	114,472	284,649,287
1) Less Than Three Months	861	1,368,888	485	663,427	27	67,223	62	2,216,134	1,435	4,315,672
2) For Three Months and Over but Less Than Six Months	1,979	3,892,964	878	1,954,008	162	316,757	49	4,694,536	3,068	10,858,265
3) For Six Months and Over but Less Than One Year	4,336	7,813,810	1,945	3,990,356	308	603,013	172	14,150,698	6,761	26,557,877
4) For One Year & Over but Less Than Two Years	42,716	64,377,833	20,279	25,479,789	6,695	16,085,944	1,313	86,757,900	71,003	192,701,466
5) For Two Years & Over but Less Than Three Years	1,770	3,109,724	946	1,338,757	128	697,492	20	361,382	2,864	5,507,354
6) For Three Years & Over but Less Than Four Years	16,351	25,752,158	7,554	9,459,237	859	5,036,304	196	881,192	24,960	41,128,892
7) For Four Years & Over but Less Than Five Years	10	7,075	3	470	3	14,800	-	-	16	22,345
8) For Five Years and Over but Less Than Ten Years	2,197	1,646,748	1,153	814,908	813	809,144	202	286,615	4,365	3,557,415
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	81,525,502	336,494,471	37,337,135	101,166,763	43,918	34,098,062	33,416	257,054,298	118,939,971	728,813,594

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	589,569,973	647,112,402	228,146,361	401,177	92,295	215,524,474
I. GOVERNMENT	34,386,658	29,966,121	5,651,408	220	4,426	10,864,040
A. Federal Government	15,470,554	9,082,041	3,225,714	-	819	5,040,547
B. Provincial Governments	18,698,062	20,648,293	2,425,509	100	-	5,815,277
C. Local Bodies	218,042	235,787	185	120	3,607	8,216
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	25,953,840	29,843,651	194,192	33	-	2,225,858
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	1,254	424,999	529	-	-	347,313
Utilities	-	669,374	151,254	-	-	-
Transport, storage and communications	4,405	54,665	33,000	-	-	17,807
Manufacturing	23,815,512	27,272,856	-	-	-	1,855,209
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	2	-	-	-	-
Others	2,132,634	1,421,723	9,411	-	-	5,529
III. NON-BANK FINANCIAL INSTITUTIONS	85,208,966	80,930,518	598,085	60	39,006	66,000,180
Mutual Funds and AMCs	52,667,499	43,404,043	1,971	-	46	56,317,888
Insurance & Pension Funds	2,727,199	2,447,263	211,645	60	-	646,760
MFIs and DFIs	7,478,257	8,625,732	121,909	-	38,574	6,761,803
Stock Exchange & Brokerage Houses	2,714	6,112	36	-	-	8,602
Modarabas	77,969	104,823	38	-	-	11,455
Other NBFIs	22,255,328	26,342,545	262,486	-	386	2,253,673
IV. PRIVATE SECTOR (BUSINESS)	46,369,698	48,291,302	9,255,132	172,551	3,379	22,724,579
A. Agriculture, forestry and fishing	5,336,580	5,401,576	1,913,280	80	121	2,551,776
1. Crop and animal production, hunting and related service activities	4,897,865	4,743,470	1,912,981	80	121	2,251,516
Growing of Wheat, Rice, Sugar Cane & Cotton	2,469,655	2,219,224	914,315	69	-	1,639,426
Growing of tropical, subtropical, pome and stone fruits & vegetables	3,473	7,941	7,746	-	1	332
Growing of other fruits, vegetables and crops	74,648	50,690	7,336	2	120	41,492
Raising of livestock and other related activities	1,465,105	1,310,917	876,823	-	-	67,676
Other agricultural support activities	884,985	1,154,698	106,760	9	-	502,590
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	438,714	658,106	299	-	-	300,260
B. Mining and quarrying	28,801	41,540	4,163	16	92	30,269
05 - Mining of coal and lignite	27	2	2	-	-	-
06 - Extraction of crude petroleum and natural gas	28,320	39,196	2,512	-	92	30,269
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	168	46	20	-	-	-
09 - Mining support service activities	286	2,295	1,629	16	-	-
C. Manufacturing	4,040,256	2,491,243	720,523	29,167	53	2,176,622
10 - Manufacture of food products	169,361	280,515	80,684	6,016	-	1,115,522
11 - Manufacture of beverages	4,159	3,456	28,637	-	-	1,657
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	526,556	496,850	22,920	-	-	473,188
Preparation and spinning of textile fibres	93,481	26,841	641	-	-	4,665
Weaving of textiles	33,823	36,407	7,698	-	-	9,677
Finishing of textiles	8,766	696	1,284	-	-	315
Manufacture of knitted and crocheted fabrics	724	2,543	1,359	-	-	-
Manufacture of made-up textile articles, except apparel	9,620	23,371	4,154	-	-	10,163
Manufacture of carpets and rugs	379,205	404,186	0	-	-	448,098
Manufacture of other textiles n.e.c.	937	2,806	7,783	-	-	270
14 - Manufacture of wearing apparel	135,787	154,105	163,342	-	-	2,495
15 - Manufacture of leather and related products	806	3,191	354	-	-	1,259

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,173,937	26,557,877	192,701,466	5,507,354	41,128,892	22,345	3,557,415	-	284,649,287	728,813,594
690,464	3,982,055	17,217,173	54,000	66,774	-	47,000	-	22,057,465	38,577,559
88,504	1,750,702	2,395,350	26,000	25,000	-	45,000	-	4,330,556	12,597,636
601,960	2,231,353	14,668,422	-	-	-	2,000	-	17,503,735	25,744,621
-	-	153,400	28,000	41,774	-	-	-	223,174	235,302
-	-	7,915,300	-	-	-	-	-	7,915,300	10,335,384
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	347,842
-	-	-	-	-	-	-	-	-	151,254
-	-	-	-	-	-	-	-	-	50,807
-	-	6,500,000	-	-	-	-	-	6,500,000	8,355,209
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	1,415,300	-	-	-	-	-	1,415,300	1,430,240
4,635,000	6,563,283	10,952,071	-	-	-	-	-	22,150,354	88,787,685
-	800,000	1,200,000	-	-	-	-	-	2,000,000	58,319,905
250,000	50,000	492,600	-	-	-	-	-	792,600	1,651,065
3,000,000	40,000	2,452,000	-	-	-	-	-	5,492,000	12,414,286
-	-	-	-	-	-	-	-	-	8,638
-	-	70,675	-	-	-	-	-	70,675	82,168
1,385,000	5,673,283	6,736,796	-	-	-	-	-	13,795,079	16,311,623
3,702,466	5,692,754	15,882,192	507,855	742,013	21,595	24,143	-	26,573,018	58,728,660
282,553	438,267	1,039,344	28,886	174,964	17,710	10,801	-	1,992,525	6,457,782
282,553	258,267	489,344	28,886	149,464	17,710	10,801	-	1,237,025	5,401,723
17,210	84,256	433,994	25,391	140,447	17,660	10,751	-	729,709	3,283,520
-	-	-	-	-	-	-	-	-	8,078
-	-	3,800	300	850	-	-	-	4,950	53,901
178	9,272	35,230	450	7,817	-	-	-	52,947	997,446
265,165	164,739	16,320	2,745	350	50	50	-	449,419	1,058,778
-	-	-	-	-	-	-	-	-	-
-	180,000	550,000	-	25,500	-	-	-	755,500	1,056,059
-	-	-	-	-	-	-	-	-	34,540
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	32,873
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	20
-	-	-	-	-	-	-	-	-	1,645
264,527	475,215	356,971	30,300	4,992	-	-	-	1,132,005	4,058,370
13,850	110,125	155,467	-	808	-	-	-	280,250	1,482,472
-	-	1,100	-	-	-	-	-	1,100	31,394
-	-	-	-	-	-	-	-	-	-
150	8,800	84,000	-	-	-	-	-	92,950	589,058
-	-	12,000	-	-	-	-	-	12,000	17,307
-	-	59,000	-	-	-	-	-	59,000	76,375
-	-	-	-	-	-	-	-	-	1,600
-	-	-	-	-	-	-	-	-	1,359
150	8,800	-	-	-	-	-	-	8,950	23,267
-	-	-	-	-	-	-	-	-	448,098
-	-	13,000	-	-	-	-	-	13,000	21,053
-	1,000	20,400	-	300	-	-	-	21,700	187,537
-	-	-	-	-	-	-	-	-	1,613

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	72	77	89	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	485	677	151	-	-	541
Manufacture of footwear	226	2,436	114	-	-	716
a. Leather wear	249	2,435	113	-	-	716
b. Rubber and Plastic wear	25	1	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	548	416	684	-	-	5
17 - Manufacture of paper and paper products	861	2,474	4,179	-	-	4
18 - Printing and reproduction of recorded media	7,660	8,254	3,229	23	-	687
Printing and other service activities related to printing	7,657	8,211	3,216	23	-	687
Reproduction of recorded media	7	42	12	-	-	-
19 - Manufacture of coke and refined petroleum products	1,698	1,878	2,733	-	-	770
20 - Manufacture of chemicals and chemical products	2,056,497	49,502	3,018	-	-	321,030
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,607	9,053	14,380	3,212	-	56
22 - Manufacture of rubber and plastics products	187	5,577	2,321	8	-	9
23 - Manufacture of other non-metallic mineral products	37,811	304,120	55,522	1,800	9	129
24 - Manufacture of basic metals	14,227	5,409	2,852	-	-	6,183
25 - Manufacture of fabricated metal products, except machinery and equipment	1,532	16	1,332	-	-	-
26 - Manufacture of computer, electronic and optical products	8,505	19,647	462	-	-	10,925
27 - Manufacture of electrical equipment	7,487	9,053	3,313	-	-	1,820
28 - Manufacture of machinery and equipment	1,562	478	270,500	-	-	468
29 - Manufacture of motor vehicles, trailers and semi-trailers	419	283	380	11	-	766
30 - Manufacture of other transport equipment	2	2	0	-	-	2
31 - Manufacture of furniture	6,518	12,118	960	-	44	4,632
32 - Other manufacturing	1,045,723	1,124,832	58,361	18,097	-	235,015
Manufacture of jewellery and related articles	45,156	36,465	11,996	-	-	23,876
Manufacture of imitation jewellery and related articles	1,726	769	8	-	-	780
Manufacture of musical instruments	35	4	-	-	-	4
Manufacture of sports goods	2	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,013	3,625	19,228	-	-	4,238
Manufacture of Handicrafts	3,056	1,467	1,073	-	-	760
Other manufacturing n.e.c.	1,000,138	1,082,499	26,053	18,097	-	205,357
33 - Repair and installation of machinery and equipment	5,883	14	358	-	-	-
D. Electricity, gas, steam and air conditioning supply	21,504	8,829	18,350	-	-	4,609
Electric power generation, transmission and distribution	6,473	8,829	18,350	-	-	4,609
a) Hydal	4,005	6,526	884	-	-	4,605
b) Thermal	452	30	17	-	-	2
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,128	2,266	17,436	-	-	2
f) Other	889	7	13	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	15,026	-	-	-	-	-
Steam and air conditioning supply	5	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	226	236	221	-	-	149,467
36 - Water collection, treatment and supply	210	209	209	-	-	149,467
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	15	27	12	-	-	-
F. Construction	1,019,683	1,298,204	309,346	67,772	435	389,988
41 - Construction of buildings	853,408	1,104,008	174,158	20,639	84	367,657
42 - Civil engineering	166,044	193,821	134,976	47,133	351	22,049
43 - Specialized construction activities	241	374	212	-	-	282

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	90
-	-	-	-	-	-	-	-	-	692
-	-	-	-	-	-	-	-	-	830
-	-	-	-	-	-	-	-	-	829
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	689
-	-	-	-	-	-	-	-	-	4,183
-	-	5,000	-	-	-	-	-	5,000	8,939
-	-	5,000	-	-	-	-	-	5,000	8,927
-	-	-	-	-	-	-	-	-	12
-	-	-	-	-	-	-	-	-	3,503
-	-	35,000	-	-	-	-	-	35,000	359,049
-	-	-	-	3,284	-	-	-	3,284	20,932
-	-	-	-	-	-	-	-	-	2,338
6,000	-	-	-	-	-	-	-	6,000	63,460
7,500	7,000	-	-	-	-	-	-	14,500	23,534
-	-	-	-	-	-	-	-	-	1,332
-	-	3,000	-	-	-	-	-	3,000	14,387
-	-	-	-	-	-	-	-	-	5,133
-	-	-	-	-	-	-	-	-	270,968
19,000	-	-	-	-	-	-	-	19,000	20,157
-	-	-	-	-	-	-	-	-	2
-	6,760	-	-	-	-	-	-	6,760	12,396
218,027	341,530	53,004	30,300	600	-	-	-	643,461	954,934
3,500	1,300	10,000	-	-	-	-	-	14,800	50,672
-	-	-	-	-	-	-	-	-	788
-	-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	100,000	-	-	-	-	-	-	100,000	123,466
-	-	300	-	600	-	-	-	900	2,733
214,527	240,230	42,704	30,300	-	-	-	-	527,761	777,268
-	-	-	-	-	-	-	-	-	358
-	-	800	100	600	-	-	-	1,500	24,459
-	-	800	100	600	-	-	-	1,500	24,459
-	-	800	-	-	-	-	-	800	6,289
-	-	-	-	-	-	-	-	-	20
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	18,138
-	-	-	-	-	-	-	-	-	13
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	149,688
-	-	-	-	-	-	-	-	-	149,676
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	12
17,200	76,620	502,400	22,500	46,300	-	-	-	665,020	1,432,561
17,200	76,620	502,300	22,500	46,300	-	-	-	664,920	1,227,458
-	-	100	-	-	-	-	-	100	204,609
-	-	-	-	-	-	-	-	-	494

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	9,275,428	10,589,278	2,815,712	54,884	87	5,400,277
45 - Wholesale and retail trade and repair of motor vehicles and	152,555	143,548	61,312	-	30	2,246,120
46 - Wholesale trade, except of motor vehicles and motorcycles	4,585,252	5,897,032	925,200	15,077	5	1,906,219
47 - Retail trade, except of motor vehicles and motorcycles	4,537,621	4,548,697	1,829,200	39,807	52	1,247,939
H. Transportation and storage	99,973	93,557	213,593	456	-	14,189
49 - Land transport and transport via pipelines	68,730	57,838	87,686	456	-	1,184
50 - Water transport	25	29	29	-	-	-
51 - Air transport	6,912	2,927	6,349	-	-	-
52 - Warehousing and support activities for transportation	13,878	13,531	228	-	-	12,964
53 - Courier activities other than national post activities	10,428	19,233	119,301	-	-	40
I. Accommodation and food service activities	482,119	331,761	14,229	4	6	235,053
55 - Accommodation	462,208	299,644	8,957	-	4	225,243
56 - Food and beverage service activities	19,911	32,117	5,272	4	2	9,810
J. Information and communication	8,072,636	7,747,374	483,884	1,188	-	6,063,369
58 - Publishing activities	5,931	6,366	3,663	-	-	347
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,337	349	1,084	-	-	56
60 - Programming and broadcasting activities	5	990	540	-	-	-
61 - Telecommunications	6,550,047	4,614,132	17,690	400	-	4,959,562
62 - Computer programming, consultancy and related activities	334,993	1,581,034	393,617	788	-	625,411
63 - Information service activities	1,180,323	1,544,503	67,289	-	-	477,992
K. Real estate activities	376,871	364,960	38,360	1,320	-	1,083,495
L. Professional, scientific and technical activities	1,665,188	1,245,895	811,798	2,930	4	557,029
69 - Legal and accounting activities	596,177	618,899	21,609	1,172	-	316,391
70 - Activities of head offices; management consultancy activities	210,599	151,085	731,683	-	-	96,840
71 - Architectural and engineering activities; technical testing and analysis	150,420	193,552	13,812	1,758	4	55,176
72 - Scientific research and development	18	1,378	809	-	-	1,200
73 - Advertising and market research	123,889	141,252	37,872	-	-	55,831
74 - Other professional, scientific and technical activities	584,084	139,728	6,011	-	-	31,591
75 - Veterinary activities	2	2	2	-	-	-
M. Administrative and support service activities	659,332	628,907	234,228	363	1	335,308
77 - Rental and leasing activities	41,111	21,822	2,510	-	-	2,089
78 - Employment activities	1,883	47,307	439	-	-	171,796
79 - Travel agency, tour operator, reservation service and related activities	93,726	78,455	27,415	34	-	73,732
80 - Security and investigation activities	86,781	78,936	61,520	-	-	22,229
81 - Services to buildings and landscape activities	1,940	1,760	645	24	1	3,109
82 - Office administrative, office support and other business support activities	433,891	400,627	141,699	305	-	62,353
N. Education	3,061,647	2,517,769	197,645	134	2,534	893,201
O. Human health and social work activities	807,787	1,689,385	59,952	1,350	-	504,261
86 - Human health activities	779,598	1,550,741	57,951	1,350	-	492,432
87 - Residential care activities	2,321	135,834	54	-	-	10,680
88 - Social work activities with and without accommodation	25,869	2,810	1,947	-	-	1,148
P. Arts, entertainment and recreation	12,668	6,310	6,419	-	-	2,476
Q. Other service activities	11,408,992	13,834,479	1,413,427	12,887	46	2,333,191
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	56,133,129	51,626,175	6,155,930	5,618	559	31,132,780
A. Private Trusts and Non-profit Organizations	33,751,306	28,808,432	4,391,860	5,517	10	26,014,540
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	22,381,823	22,817,743	1,764,071	101	549	5,118,240
VI. PERSONAL	284,614,579	327,679,682	196,758,007	202,192	44,886	78,295,612
A. Salaried persons	33,499,735	38,079,408	4,356,501	1,195	1,686	12,201,929
B. Self employed	111,320,950	125,730,486	19,071,274	159,771	23,567	38,638,573
C. Other Personal	139,793,894	163,869,788	173,330,233	41,226	19,633	27,455,110
VII. OTHER	56,903,103	78,774,953	9,533,606	20,502	39	4,281,425
Total	589,569,973	647,112,402	228,146,361	401,177	92,295	215,524,474

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,455,217	1,663,603	1,214,768	93,315	106,350	3,185	8,422	-	4,544,860	12,815,820
11,400	15,650	19,650	50	8,100	-	-	-	54,850	2,362,312
1,278,830	1,514,948	487,890	90,515	3,100	3,185	4,070	-	3,382,538	6,229,038
164,987	133,005	707,228	2,750	95,150	-	4,352	-	1,107,472	4,224,470
-	306,000	16,000	-	900	-	-	-	322,900	551,138
-	-	16,000	-	900	-	-	-	16,900	106,226
-	-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	-	6,349
-	-	-	-	-	-	-	-	-	13,192
-	306,000	-	-	-	-	-	-	306,000	425,341
200	9,070	221,575	-	-	-	-	-	230,845	480,137
200	-	221,575	-	-	-	-	-	221,775	455,978
-	9,070	-	-	-	-	-	-	9,070	24,159
700	508,000	4,631,020	-	-	-	-	-	5,139,720	11,688,162
700	-	-	-	-	-	-	-	700	4,711
-	-	-	-	-	-	-	-	-	1,140
-	-	-	-	-	-	-	-	-	540
-	500,000	4,575,000	-	-	-	-	-	5,075,000	10,052,653
-	8,000	50,000	-	-	-	-	-	58,000	1,077,817
-	-	6,020	-	-	-	-	-	6,020	551,302
13,500	10,150	56,350	500	50,000	-	-	-	130,500	1,253,675
159,130	356,771	247,765	16,250	10,333	500	-	-	790,749	2,162,510
73,560	124,800	183,650	16,250	-	500	-	-	398,760	737,932
28,500	12,500	-	-	-	-	-	-	41,000	869,522
43,720	44,834	33,115	-	9,000	-	-	-	130,669	201,419
-	-	-	-	-	-	-	-	-	2,009
2,800	92,330	2,000	-	-	-	-	-	97,130	190,833
10,550	82,307	29,000	-	1,333	-	-	-	123,190	160,792
-	-	-	-	-	-	-	-	-	2
1,800	15,000	186,800	5,450	6,624	-	-	-	215,674	785,573
-	5,000	10,800	4,200	-	-	-	-	20,000	24,599
-	-	-	-	-	-	-	-	-	172,235
1,100	-	-	-	5,600	-	-	-	6,700	107,881
700	7,000	5,250	-	-	-	-	-	12,950	96,699
-	-	1,000	-	-	-	-	-	1,000	4,779
-	3,000	169,750	1,250	1,024	-	-	-	175,024	379,381
345,615	1,180,157	4,265,038	6,629	3,325	-	4,920	-	5,805,684	6,899,199
207,671	209,710	866,011	-	1,500	-	-	-	1,284,892	1,850,455
207,671	209,710	736,011	-	1,500	-	-	-	1,154,892	1,706,626
-	-	130,000	-	-	-	-	-	130,000	140,734
-	-	-	-	-	-	-	-	-	3,095
-	-	-	-	-	-	-	-	-	8,895
954,353	444,191	2,277,350	303,925	336,125	200	-	-	4,316,144	8,075,696
225,989	1,254,567	36,123,799	74,982	497,037	-	223,455	-	38,399,829	75,694,717
102,500	844,000	19,718,170	20,000	371,540	-	176,903	-	21,233,114	51,645,041
123,489	410,567	16,405,629	54,982	125,497	-	46,552	-	17,166,715	24,049,676
5,278,208	8,904,770	100,971,016	4,818,617	39,563,978	750	3,212,900	-	162,750,239	438,050,936
1,124,079	2,022,552	18,616,244	1,025,837	7,937,552	-	182,625	-	30,908,888	47,470,200
1,086,667	2,855,926	44,861,297	2,681,416	20,237,916	-	559,712	-	72,282,934	130,176,119
3,067,463	4,026,292	37,493,475	1,111,364	11,388,510	750	2,470,562	-	59,558,416	260,404,618
641,809	160,449	3,639,916	51,900	259,090	-	49,918	-	4,803,082	18,638,653
15,173,937	26,557,877	192,701,466	5,507,354	41,128,892	22,345	3,557,415	-	284,649,287	728,813,594

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	81,525,502	336,494,471	37,337,135	101,166,763	43,918	34,098,062	33,416	257,054,298	118,939,971	728,813,594
I. GOVERNMENT	-	-	-	-	-	-	1,597	38,577,559	1,597	38,577,559
A. Federal Government	-	-	-	-	-	-	424	12,597,636	424	12,597,636
B. Provincial Governments	-	-	-	-	-	-	810	25,744,621	810	25,744,621
C. Local Bodies	-	-	-	-	-	-	363	235,302	363	235,302
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	66	10,335,384	66	10,335,384
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	10	347,842	10	347,842
Utilities	-	-	-	-	-	-	3	151,254	3	151,254
Transport, storage and communications	-	-	-	-	-	-	5	50,807	5	50,807
Manufacturing	-	-	-	-	-	-	31	8,355,209	31	8,355,209
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	16	1,430,240	16	1,430,240
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	1,131	88,787,685	1,131	88,787,685
Mutual Funds and AMCs	-	-	-	-	-	-	191	58,319,905	191	58,319,905
Insurance & Pension Funds	-	-	-	-	-	-	223	1,651,065	223	1,651,065
MFIs and DFIs	-	-	-	-	-	-	284	12,414,286	284	12,414,286
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	10	8,638	10	8,638
Modarabas	-	-	-	-	-	-	13	82,168	13	82,168
Other NBFIs	-	-	-	-	-	-	410	16,311,623	410	16,311,623
IV. PRIVATE SECTOR (BUSINESS)	1,974,396	17,188,042	293,159	4,494,215	18,384	1,844,802	17,135	35,201,600	2,303,074	58,728,660
A. Agriculture, forestry and fishing	598,861	4,170,255	96,413	941,032	17,232	1,335,379	85	11,115	712,591	6,457,782
1. Crop and animal production, hunting and related service activities	598,745	3,114,198	96,412	941,031	17,232	1,335,379	85	11,115	712,474	5,401,723
Growing of Wheat, Rice, Sugar Cane & Cotton	383,015	1,611,072	47,940	360,783	17,057	1,311,629	1	35	448,013	3,283,520
Growing of tropical, subtropical, pome and stone fruits & vegetables	286	7,762	55	63	1	1	33	252	375	8,078
Growing of other fruits, vegetables and crops	2,366	52,644	213	162	-	-	16	1,095	2,595	53,901
Raising of livestock and other related activities	81,633	583,444	34,446	393,318	122	19,842	19	842	116,220	997,446
Other agricultural support activities	131,445	859,275	13,758	186,705	52	3,907	16	8,891	145,271	1,058,778
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	116	1,056,058	1	1	-	-	-	-	117	1,056,059
B. Mining and quarrying	48	34,530	-	-	-	-	6	9	54	34,540
05 - Mining of coal and lignite	3	0	-	-	-	-	2	2	5	2
06 - Extraction of crude petroleum and natural gas	38	32,870	-	-	-	-	1	3	39	32,873
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	4	15	-	-	-	-	3	5	7	20
09 - Mining support service activities	3	1,645	-	-	-	-	-	-	3	1,645
C. Manufacturing	144,440	1,048,275	25,896	224,532	48	9,878	470	2,775,685	170,854	4,058,370
10 - Manufacture of food products	54,755	178,602	13,895	22,410	6	163	69	1,281,297	68,725	1,482,472
11 - Manufacture of beverages	935	2,261	22	2,093	-	-	12	27,040	969	31,394
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,479	31,625	3,020	23,012	9	2,149	92	532,272	4,600	589,058
Preparation and spinning of textile fibres	15	13,622	-	-	3	12	55	3,673	73	17,307
Weaving of textiles	36	16,187	2	3	5	2,137	7	58,048	50	76,375
Finishing of textiles	25	1,087	-	-	-	-	8	513	33	1,600
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	1,359	3	1,359
Manufacture of made-up textile articles, except apparel	608	365	2,884	22,818	1	-	1	84	3,494	23,267
Manufacture of carpets and rugs	1	-	-	-	-	-	2	448,098	3	448,098
Manufacture of other textiles n.e.c.	794	365	134	191	-	-	16	20,497	944	21,053
14 - Manufacture of wearing apparel	6,045	3,149	2,844	25,277	2	2	58	159,109	8,949	187,537
15 - Manufacture of leather and related products	974	1,535	40	15	1	61	5	2	1,020	1,613

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	187	83	27	6	-	-	2	2	216	90
Manufacture of luggage, handbags and the like, saddlery and harness	85	692	-	-	-	-	-	-	85	692
Manufacture of footwear	702	760	13	9	1	61	3	0	719	830
a. Leather wear	700	759	13	9	1	61	3	0	717	829
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	724	689	1	0	-	-	1	0	726	689
17 - Manufacture of paper and paper products	3	13	-	-	-	-	5	4,170	8	4,183
18 - Printing and reproduction of recorded media	553	8,005	12	4	-	-	67	930	632	8,939
Printing and other service activities related to printing	550	7,993	9	4	-	-	65	929	624	8,927
Reproduction of recorded media	3	12	3	-	-	-	2	0	8	12
19 - Manufacture of coke and refined petroleum products	35	3,503	-	-	-	-	-	-	35	3,503
20 - Manufacture of chemicals and chemical products	253	37,803	1	1	-	-	25	321,245	279	359,049
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	79	11,622	1	25	-	-	6	9,285	86	20,932
22 - Manufacture of rubber and plastics products	136	71	-	-	-	-	6	2,267	142	2,338
23 - Manufacture of other non-metallic mineral products	528	47,119	7	6,000	1	3	16	10,338	552	63,460
24 - Manufacture of basic metals	976	23,341	1	-	1	-	16	194	994	23,534
25 - Manufacture of fabricated metal products, except machinery and equipment	13	1,325	-	-	-	-	1	7	14	1,332
26 - Manufacture of computer, electronic and optical	176	14,031	281	17	-	-	4	339	461	14,387
27 - Manufacture of electrical equipment	104	5,013	2	22	-	-	3	98	109	5,133
28 - Manufacture of machinery and equipment	9	1,965	-	-	-	-	3	269,003	12	270,968
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	16	-	-	-	-	11	20,141	22	20,157
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,722	1,975	10	6,600	3	3,807	2	14	2,737	12,396
32 - Other manufacturing	73,910	674,254	5,759	139,056	25	3,693	66	137,931	79,760	954,934
Manufacture of jewellery and related articles	1,166	47,278	37	1,739	2	-	17	1,656	1,222	50,672
Manufacture of imitation jewellery and related articles	8	787	-	-	-	-	3	1	11	788
Manufacture of musical instruments	2	-	-	-	1	4	-	-	3	4
Manufacture of sports goods	17	-	-	-	-	-	2	2	19	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	7,639	3,374	1,041	167	3	1	6	119,924	8,689	123,466
Manufacture of Handicrafts	168	65	57	1,678	-	-	2	990	227	2,733
Other manufacturing n.e.c.	64,910	622,750	4,624	135,472	19	3,688	34	15,358	69,587	777,268
33 - Repair and installation of machinery and equipment	17	356	-	-	-	-	1	2	18	358
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	104	24,459	104	24,459
Electric power generation, transmission and distribution	-	-	-	-	-	-	104	24,459	104	24,459
a) Hydal	-	-	-	-	-	-	23	6,289	23	6,289
b) Thermal	-	-	-	-	-	-	8	20	8	20
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	71	18,138	71	18,138
f) Other	-	-	-	-	-	-	2	13	2	13
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	8	149,687	14	149,688
36 - Water collection, treatment and supply	4	-	-	-	1	1	6	149,675	11	149,676
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	12	2	12
F. Construction	1,269	435,799	16	11,267	24	32,140	649	953,355	1,958	1,432,561
41 - Construction of buildings	931	285,376	15	11,267	10	20,833	540	909,981	1,496	1,227,458
42 - Civil engineering	336	150,154	1	-	14	11,307	104	43,148	455	204,609
43 - Specialized construction activities	2	269	-	-	-	-	5	225	7	494

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	739,777	5,976,745	82,382	1,325,355	317	155,574	9,639	5,358,145	832,115	12,815,820
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,962	154,064	43	4,193	3	100	186	2,203,954	12,194	2,362,312
46 - Wholesale trade, except of motor vehicles and motorcycles	600,268	4,415,925	72,576	1,253,350	250	138,172	901	421,591	673,995	6,229,038
47 - Retail trade, except of motor vehicles and motorcycles	127,547	1,406,756	9,763	67,812	64	17,302	8,552	2,732,600	145,926	4,224,470
H. Transportation and storage	478	31,754	6	0	2	17	145	519,367	631	551,138
49 - Land transport and transport via pipelines	434	18,734	2	0	2	17	84	87,475	522	106,226
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	7	6,349	7	6,349
52 - Warehousing and support activities for transportation	39	13,020	4	-	-	-	12	172	55	13,192
53 - Courier activities other than national post activities	4	-	-	-	-	-	41	425,341	45	425,341
I. Accommodation and food service activities	6,282	132,325	107	10,625	25	173,093	112	164,094	6,526	480,137
55 - Accommodation	4,926	120,277	35	12	25	173,093	88	162,596	5,074	455,978
56 - Food and beverage service activities	1,356	12,049	72	10,613	-	-	24	1,498	1,452	24,159
J. Information and communication	945	100,822	28	10,100	3	8,552	914	11,568,688	1,890	11,688,162
58 - Publishing activities	46	770	2	-	-	-	54	3,941	102	4,711
59 - Motion picture, video and television programme production, sound recording and music publishing activities	266	257	1	0	-	-	8	883	275	1,140
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	380	3	540
61 - Telecommunications	391	18,150	-	-	-	-	474	10,034,503	865	10,052,653
62 - Computer programming, consultancy and related activities	229	81,479	25	10,100	3	8,552	189	977,686	446	1,077,817
63 - Information service activities	12	6	-	-	-	-	187	551,296	199	551,302
K. Real estate activities	573	1,139,860	40	56	12	815	75	112,944	700	1,253,675
L. Professional, scientific and technical activities	4,374	827,671	235	203,626	34	53,673	341	1,077,539	4,984	2,162,510
69 - Legal and accounting activities	1,234	422,934	119	132,364	25	53,494	96	129,140	1,474	737,932
70 - Activities of head offices; management consultancy activities	65	97,614	12	37,299	1	21	43	734,588	121	869,522
71 - Architectural and engineering activities; technical testing and analysis	2,671	175,972	34	18,488	8	158	85	6,800	2,798	201,419
72 - Scientific research and development	10	15	4	1,193	-	-	1	801	15	2,009
73 - Advertising and market research	54	6,178	2	8	-	-	65	184,647	121	190,833
74 - Other professional, scientific and technical activities	326	124,956	64	14,274	-	-	51	21,562	441	160,792
75 - Veterinary activities	14	2	-	-	-	-	-	-	14	2
M. Administrative and support service activities	2,234	305,048	171	54,668	557	42,204	356	383,653	3,318	785,573
77 - Rental and leasing activities	23	22,161	-	-	-	-	19	2,438	42	24,599
78 - Employment activities	19	33	1	-	-	-	7	172,202	27	172,235
79 - Travel agency, tour operator, reservation service and related activities	102	21,783	3	4	545	41,716	109	44,377	759	107,881
80 - Security and investigation activities	314	36,791	5	22	3	-	65	59,886	387	96,699
81 - Services to buildings and landscape activities	239	4,676	1	0	1	-	15	103	256	4,779
82 - Office administrative, office support and other business support activities	1,537	219,604	161	54,642	8	489	141	104,646	1,847	379,381
N. Education	2,971	268,696	2,039	262,927	28	10,151	741	6,357,424	5,779	6,899,199
O. Human health and social work activities	2,482	521,907	626	280,698	22	7,935	132	1,039,914	3,262	1,850,455
86 - Human health activities	2,479	521,904	622	280,298	18	7,893	98	896,530	3,217	1,706,626
87 - Residential care activities	-	-	1	400	4	42	6	140,292	11	140,734
88 - Social work activities with and without accommodation	3	3	3	-	-	-	28	3,092	34	3,095
P. Arts, entertainment and recreation	53	186	8	-	-	-	16	8,709	77	8,895
Q. Other service activities	469,604	2,194,168	85,192	1,169,327	79	15,390	3,342	4,696,812	558,217	8,075,696
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	10,658	75,694,717	10,658	75,694,717
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	691	51,645,041	691	51,645,041
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	9,967	24,049,676	9,967	24,049,676
VI. PERSONAL	78,865,975	314,002,300	36,394,654	93,074,135	20,644	30,956,469	196	18,032	115,281,469	438,050,936
A. Salaried persons	304,979	34,382,442	54,809	9,137,599	1,939	3,947,224	20	2,934	361,747	47,470,200
B. Self employed	4,024,467	95,328,504	1,425,537	26,647,457	5,282	8,192,017	110	8,140	5,455,396	130,176,119
C. Other Personal	74,536,529	184,291,353	34,914,308	57,289,078	13,423	18,817,228	66	6,958	109,464,326	260,404,618
VII. OTHER	685,131	5,304,129	649,322	3,598,413	4,890	1,296,790	2,633	8,439,321	1,341,976	18,638,653
Total	81,525,502	336,494,471	37,337,135	101,166,763	43,918	34,098,062	33,416	257,054,298	118,939,971	728,813,594

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

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	3,260	31,127	34,387	4,116	25,850	29,966	4,909	33,668	38,578
	NFPSEs	22,979	2,975	25,954	24,776	5,068	29,844	5,555	4,781	10,335
	NBFCs & Fin Aux.	542	84,667	85,209	601	80,329	80,931	3,815	84,973	88,788
	Private Sector	2,879	43,491	46,370	2,751	45,540	48,291	5,831	52,897	58,729
	Trust Fund	1,810	54,323	56,133	2,449	49,177	51,626	2,445	73,250	75,695
	Personal	83,381	201,234	284,615	93,967	233,713	327,680	111,940	326,111	438,051
	Others	1,030	55,873	56,903	1,527	77,248	78,775	1,520	17,118	18,639
	Total	115,881	473,689	589,570	130,187	516,925	647,112	136,015	592,799	728,814
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	13	1,306	1,318	14	1,117	1,131	17	2,548	2,565
	NFPSEs	22,979	2,074	25,053	24,776	216	24,992	5,555	369	5,923
	NBFCs & Fin Aux.	0	4,746	4,747	2	13,823	13,825	329	14,931	15,260
	Private Sector	1,845	21,883	23,728	1,376	21,650	23,026	3,902	28,138	32,040
	Trust Fund	699	15,295	15,994	392	13,881	14,272	452	13,667	14,118
	Personal	49,052	62,776	111,828	52,313	68,230	120,543	62,005	74,870	136,876
	Others	196	2,607	2,803	155	5,571	5,726	195	9,228	9,423
	Total	74,785	110,687	185,472	79,027	124,488	203,516	72,455	143,751	216,206
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	358	360	27	800	827	494	1,881	2,375
	NFPSEs	-	771	771	-	2,436	2,436	-	2,582	2,582
	NBFCs & Fin Aux.	1	71,390	71,391	213	51,460	51,674	3,087	54,290	57,378
	Private Sector	453	10,573	11,027	546	13,004	13,551	745	15,384	16,129
	Trust Fund	531	25,888	26,419	725	18,339	19,064	462	49,060	49,522
	Personal	19,912	48,504	68,415	24,484	57,345	81,830	28,214	131,866	160,081
	Others	66	50,577	50,643	49	67,682	67,731	48	5,506	5,554
	Total	20,965	208,060	229,025	26,045	211,066	237,112	33,052	260,570	293,621
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,432	13,993	16,425	3,303	13,539	16,842	3,649	15,689	19,338
	NFPSEs	-	7	7	-	1,266	1,266	-	1,267	1,267
	NBFCs & Fin Aux.	270	80	350	4	0	4	4	13	18
	Private Sector	395	584	979	650	780	1,431	967	1,330	2,297
	Trust Fund	347	619	965	1,040	778	1,819	1,212	785	1,997
	Personal	8,184	6,625	14,808	10,168	7,919	18,087	13,816	9,420	23,236
	Others	516	672	1,188	1,017	1,034	2,051	914	838	1,751
	Total	12,144	22,580	34,724	16,184	25,316	41,500	20,562	29,341	49,904
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	69	69	0	1	1	0	1	1
	NFPSEs	-	-	-	-	50	50	-	74	74
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	0	0
	Private Sector	3	117	121	0	95	95	2	213	215
	Trust Fund	-	399	399	0	915	915	0	804	804
	Personal	472	322	794	374	399	773	644	750	1,395
	Others	0	1	1	-	4	4	-	214	214
	Total	475	908	1,383	374	1,465	1,839	647	2,056	2,703
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	9,352	9,352	-	3,645	3,645	-	4,948	4,948
	NFPSEs	-	122	122	-	1,079	1,079	-	467	467
	NBFCs & Fin Aux.	-	1,588	1,588	-	5,140	5,140	-	2,042	2,042
	Private Sector	-	8,889	8,889	-	8,669	8,669	-	7,222	7,222
	Trust Fund	-	9,429	9,429	-	12,546	12,546	-	5,994	5,994
	Personal	-	74,375	74,375	-	90,462	90,462	-	98,639	98,639
	Others	-	1,516	1,516	-	2,419	2,419	-	722	722
	Total	-	105,272	105,272	-	123,959	123,959	-	120,035	120,035

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	812	4,543	5,355	772	5,355	6,127	749	6,923	7,672
	NFPSEs	0	0	0	0	21	21	0	22	22
	NBFCs & Fin Aux.	270	5,338	5,609	382	6,874	7,255	394	8,698	9,092
	Private Sector	179	849	1,028	178	604	782	213	510	723
	Trust Fund	231	2,580	2,810	288	2,714	3,002	314	2,941	3,255
	Personal	5,692	4,912	10,604	6,543	5,939	12,482	7,163	7,835	14,998
	Others	251	484	735	306	521	827	363	592	956
	Total	7,435	18,707	26,142	8,468	22,027	30,495	9,197	27,520	36,717
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,506	1,506	-	1,394	1,394	-	1,679	1,679
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,524	1,524	-	3,032	3,032	-	4,998	4,998
	Private Sector	3	595	598	1	737	738	2	101	103
	Trust Fund	4	113	117	4	4	8	4	0	4
	Personal	70	3,720	3,790	84	3,419	3,503	96	2,730	2,826
	Others	-	17	17	0	17	17	-	18	18
	Total	77	7,476	7,553	88	8,603	8,691	102	9,526	9,629

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	103,316,467	70,178,374	112,677,128	130,088,368	114,227,394	132,969,639
5,000 to 10,000	937,486	6,393,429	396,790	3,234,019	3,183,969	25,605,802
10,000 to 20,000	646,260	8,945,722	192,791	2,856,455	1,019,298	13,717,693
20,000 to 25,000	154,716	3,433,951	52,547	1,176,973	58,195	1,286,902
25,000 to 30,000	97,237	2,649,666	225,945	5,766,969	44,035	1,202,910
30,000 to 40,000	166,681	5,796,329	44,490	1,518,727	52,602	1,815,112
40,000 to 50,000	41,435	1,839,044	25,070	1,119,968	30,566	1,350,561
50,000 to 60,000	63,149	3,389,193	23,962	1,286,605	21,828	1,163,034
60,000 to 70,000	30,765	1,987,223	17,144	1,090,314	10,071	646,208
70,000 to 80,000	42,135	3,148,293	38,523	2,884,440	50,946	3,817,251
80,000 to 90,000	17,259	1,459,296	7,308	619,064	5,240	442,513
90,000 to 100,000	14,162	1,343,856	6,104	578,754	5,067	481,555
100,000 to 200,000	80,855	10,681,075	55,097	6,890,969	68,460	8,683,378
200,000 to 300,000	29,688	6,901,112	21,854	5,009,820	26,163	6,041,058
300,000 to 400,000	15,972	5,324,684	13,520	4,472,403	13,929	4,619,340
400,000 to 500,000	10,740	4,657,695	9,745	4,209,020	9,418	4,086,885
500,000 to 600,000	22,705	11,598,542	23,067	11,785,212	21,020	10,766,692
600,000 to 700,000	6,027	3,828,448	6,047	3,813,390	5,616	3,548,412
700,000 to 800,000	4,746	3,492,683	5,421	3,986,857	5,190	3,811,323
800,000 to 900,000	4,009	3,339,385	3,887	3,231,774	4,506	3,764,956
900,000 to 1,000,000	3,910	3,694,454	3,141	2,936,219	4,368	4,113,977
1,000,000 to 2,000,000	32,522	38,286,877	36,086	42,456,476	36,884	45,347,961
2,000,000 to 3,000,000	10,991	24,981,300	12,739	28,993,013	13,445	30,620,431
3,000,000 to 4,000,000	3,702	12,128,127	4,469	14,698,282	4,684	15,494,059
4,000,000 to 5,000,000	2,366	10,318,521	2,627	11,300,633	2,868	12,435,748
5,000,000 to 6,000,000	4,583	23,379,148	5,387	27,451,734	5,177	26,562,027
6,000,000 to 7,000,000	893	5,657,885	1,040	6,575,242	1,302	8,315,378
7,000,000 to 8,000,000	652	4,801,218	789	5,799,263	904	6,663,435
8,000,000 to 9,000,000	462	3,831,435	580	4,830,872	602	5,011,650
9,000,000 to 10,000,000	319	2,988,101	386	3,609,056	487	4,605,878
10,000,000 to 100,000,000	4,233	82,663,346	5,018	99,363,787	5,242	106,044,107
100,000,000 & Over	442	216,451,562	434	203,477,724	495	233,777,718
Total	105,767,569	589,569,973	113,919,136	647,112,402	118,939,971	728,813,594

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 31st December, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	78,054,842	109,077,248	36,140,099	23,850,178	18,303	26,062	14,150	16,151	114,227,394	132,969,639
5,000 to 10,000	2,203,771	17,138,554	971,707	8,406,389	3,173	22,716	5,318	38,143	3,183,969	25,605,802
10,000 to 20,000	914,927	12,291,820	99,944	1,363,148	2,656	37,930	1,771	24,795	1,019,298	13,717,693
20,000 to 25,000	45,438	1,002,125	11,350	253,478	868	19,380	539	11,919	58,195	1,286,902
25,000 to 30,000	35,471	971,105	7,340	198,414	794	21,739	430	11,652	44,035	1,202,910
30,000 to 40,000	39,497	1,364,111	11,356	390,605	1,183	40,725	566	19,671	52,602	1,815,112
40,000 to 50,000	23,462	1,032,535	5,788	259,138	792	35,259	524	23,630	30,566	1,350,561
50,000 to 60,000	14,955	796,593	5,638	298,984	662	35,784	573	31,672	21,828	1,163,034
60,000 to 70,000	7,233	464,104	2,015	129,286	447	28,915	376	23,902	10,071	646,208
70,000 to 80,000	30,543	2,288,338	19,590	1,467,737	364	27,058	449	34,118	50,946	3,817,251
80,000 to 90,000	3,613	305,135	1,160	97,891	278	23,496	189	15,990	5,240	442,513
90,000 to 100,000	3,474	330,256	1,108	104,972	266	25,260	221	21,066	5,067	481,555
100,000 to 200,000	44,019	5,637,600	20,087	2,513,193	1,728	233,117	2,026	299,468	68,460	8,683,378
200,000 to 300,000	17,297	3,969,163	6,496	1,489,127	1,001	247,121	1,369	335,647	26,163	6,041,058
300,000 to 400,000	9,061	2,998,064	3,679	1,213,970	774	263,119	415	144,187	13,929	4,619,340
400,000 to 500,000	6,193	2,684,229	2,477	1,072,300	460	201,084	288	128,771	9,418	4,086,385
500,000 to 600,000	14,414	7,375,837	5,459	2,785,976	826	431,274	321	173,604	21,020	10,766,692
600,000 to 700,000	3,586	2,264,762	1,464	919,790	353	226,567	213	137,294	5,616	3,548,412
700,000 to 800,000	3,034	2,223,302	1,434	1,048,008	586	439,097	136	100,917	5,190	3,811,323
800,000 to 900,000	2,556	2,124,144	1,096	903,846	714	618,776	140	118,190	4,506	3,764,956
900,000 to 1,000,000	2,477	2,338,727	900	850,995	876	814,856	115	109,399	4,368	4,113,977
1,000,000 to 2,000,000	23,745	29,150,289	8,873	10,443,869	3,525	4,758,827	741	994,976	36,884	45,347,961
2,000,000 to 3,000,000	8,922	20,270,098	3,070	6,958,231	1,098	2,560,042	355	832,060	13,445	30,620,431
3,000,000 to 4,000,000	3,173	10,499,044	1,022	3,351,726	357	1,190,561	132	452,728	4,684	15,494,059
4,000,000 to 5,000,000	1,897	8,205,307	558	2,421,086	276	1,197,405	137	611,950	2,868	12,435,748
5,000,000 to 6,000,000	3,124	16,010,012	1,301	6,631,416	488	2,542,414	264	1,378,186	5,177	26,562,027
6,000,000 to 7,000,000	805	5,098,397	216	1,365,345	114	727,194	167	1,124,443	1,302	8,315,378
7,000,000 to 8,000,000	592	4,358,725	152	1,109,645	109	814,385	51	380,680	904	6,663,435
8,000,000 to 9,000,000	382	3,179,547	112	931,366	66	549,614	42	351,123	602	5,011,650
9,000,000 to 10,000,000	307	2,897,058	94	886,863	55	524,935	31	297,022	487	4,605,878
10,000,000 to 100,000,000	2,653	47,563,062	943	16,043,165	714	13,264,511	932	29,173,370	5,242	106,044,107
100,000,000 & Over	39	10,585,181	9	1,406,123	12	2,148,839	435	219,637,573	495	233,777,718
Total	81,525,502	336,494,471	37,337,135	101,166,763	43,918	34,098,062	33,416	257,054,298	118,939,971	728,813,594

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand 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	518,198	127,785,370	538,044	144,995,174	529,631	157,218,386
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,688	3,086,335	8,100	4,156,309	6,753	3,801,956
A. Transport Equipment	3,339	2,673,696	6,271	3,812,114	5,077	3,487,102
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,349	412,639	1,829	344,195	1,676	314,854
V. Real Estate	114,640	49,880,870	104,218	45,542,993	103,228	44,261,186
A. Land	44,077	8,803,714	42,550	9,665,260	46,438	10,609,591
1. Residential	79	48,738	1,966	1,027,420	2,778	1,958,626
(a) House	79	48,738	1,957	1,022,774	2,768	1,952,388
(b) Flat	-	-	9	4,646	10	6,238
2. Non-Residential	43,998	8,754,976	40,584	8,637,840	43,660	8,650,965
(a) Commercial	53	53,167	72	61,885	125	89,228
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	43,499	8,383,439	39,769	8,135,172	39,962	7,345,031
(d) Others	446	318,370	743	440,784	3,573	1,216,705
B. Buildings:	70,563	41,077,156	61,668	35,877,733	56,790	33,651,595
1. Residential	36,497	23,769,681	33,589	22,223,795	31,334	21,386,093
(a) House	36,330	23,548,837	33,434	22,030,008	31,182	21,200,654
(b) Flat	167	220,844	155	193,786	152	185,438
2. Non-Residential	34,066	17,307,475	28,079	13,653,939	25,456	12,265,502
(a) Commercial	964	659,929	593	401,325	539	354,926
(b) Industrial	-	-	-	-	1	3,000
(c) Agriculture	-	-	11	3,869	30	6,371
(d) Others	33,102	16,647,546	27,475	13,248,744	24,886	11,901,205
VI. Fixed Deposits and Insurance Policies	2,737	865,244	3,656	984,679	4,153	1,192,129
A. Bank Deposits	2,737	865,244	3,656	984,679	4,153	1,192,129
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,316	641,065	3,579	903,069	4,023	948,736
3. Other Deposits	421	224,179	77	81,610	130	243,393
B. Insurance Policies	-	-	-	-	-	-
VII. Others	444,172	74,221,250	2,597,162	84,592,936	327,687	75,339,533
A. Other Secured Advances	85,403	23,552,960	100,742	34,043,434	99,530	35,260,883
1. Receivables	-	-	-	-	17,983	9,717,586
2. Employees Benefits	-	-	1,653	414,516	3,463	918,375
3. Others	85,403	23,552,960	99,089	33,628,918	78,084	24,624,921
B. Advances Secured by Guarantee(s)	358,769	50,668,290	2,496,420	50,549,502	228,157	40,078,650
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	358,769	50,668,290	2,496,420	50,549,502	228,157	40,078,650
VIII. Unsecured Advances	4,574,196	152,097,289	4,269,414	142,651,906	7,526,167	147,767,487
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	1,274,020	4,235,601	7,145	558,346	6,607,749	29,566,695
3. Others	3,300,176	147,861,688	4,262,269	142,093,560	918,418	118,200,792
Total	5,659,631	407,936,358	7,520,594	422,923,997	8,497,619	429,580,676

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st December, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	403,313	120,747,881	126,297	36,458,628	21	11,876	529,631	157,218,386
II. Securities, Shares and Other Financial Instruments:	-	-	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st December, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,009	3,577,426	744	224,530	-	-	6,753	3,801,956
A. Transport Equipments	4,687	3,321,615	390	165,487	-	-	5,077	3,487,102
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,322	255,811	354	59,043	-	-	1,676	314,854
V. Real Estate	91,144	38,486,683	12,084	5,774,503	-	-	103,228	44,261,186
A. Land	42,964	9,808,155	3,474	801,436	-	-	46,438	10,609,591
1. Residential	2,362	1,703,005	416	255,621	-	-	2,778	1,958,626
(a) House	2,352	1,696,766	416	255,621	-	-	2,768	1,952,388
(b) Flat	10	6,238	-	-	-	-	10	6,238
2. Non-Residential	40,602	8,105,151	3,058	545,814	-	-	43,660	8,650,965
(a) Commercial	121	87,218	4	2,010	-	-	125	89,228
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	37,161	6,861,162	2,801	483,869	-	-	39,962	7,345,031
(d) Other	3,320	1,156,771	253	59,934	-	-	3,573	1,216,705
B. Buildings:	48,180	28,678,527	8,610	4,973,067	-	-	56,790	33,651,595
1. Residential	26,555	18,264,574	4,779	3,121,519	-	-	31,334	21,386,093
(a) House	26,442	18,130,606	4,740	3,070,048	-	-	31,182	21,200,654
(b) Flat	113	133,967	39	51,471	-	-	152	185,438
2. Non-Residential	21,625	10,413,954	3,831	1,851,548	-	-	25,456	12,265,502
(a) Commercial	505	326,139	34	28,787	-	-	539	354,926
(b) Industrial	1	3,000	-	-	-	-	1	3,000
(c) Agriculture	28	5,771	2	601	-	-	30	6,371
(d) Other	21,091	10,079,045	3,795	1,822,161	-	-	24,886	11,901,205
VI. Fixed Deposits and Insurance Policies	2,614	896,056	1,539	296,074	-	-	4,153	1,192,129
A. Bank Deposits	2,614	896,056	1,539	296,074	-	-	4,153	1,192,129
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,500	678,457	1,523	270,280	-	-	4,023	948,736
3. Other Deposits	114	217,599	16	25,794	-	-	130	243,393
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	247,611	61,184,510	80,076	14,155,023	-	-	327,687	75,339,533
A. Other Secured Advances	81,706	30,570,149	17,824	4,690,733	-	-	99,530	35,260,883
1. Receivables	16,560	8,951,674	1,423	765,912	-	-	17,983	9,717,586
2. Employees Benefits	2,937	830,442	526	87,953	-	-	3,463	918,375
3. Others	62,209	20,788,033	15,875	3,836,888	-	-	78,084	24,624,921
B. Advances Secured by Guarantee(s)	165,905	30,614,361	62,252	9,464,289	-	-	228,157	40,078,650
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	165,905	30,614,361	62,252	9,464,289	-	-	228,157	40,078,650
VIII. Unsecured Advances	5,386,274	114,757,999	2,139,857	32,999,444	36	10,044	7,526,167	147,767,487
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	4,744,822	22,907,867	1,862,927	6,658,828	-	-	6,607,749	29,566,695
3. Others	641,452	91,850,132	276,930	26,340,616	36	10,044	918,418	118,200,792
Total	6,136,965	339,650,554	2,360,597	89,908,202	57	21,920	8,497,619	429,580,676

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand 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) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,659,631	407,936,358	7,520,594	422,923,997	8,497,619	429,580,676
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,890,189	316,027,410	1,652,844	313,857,881	1,480,750	310,587,378
A. Agriculture, forestry and fishing	1,466,706	241,964,084	1,331,249	248,775,972	1,212,318	249,537,370
1. Crop and animal production, hunting and related service activities	1,465,505	241,808,389	1,330,712	248,674,831	1,211,976	249,455,874
Growing of Wheat, Rice, Sugar Cane & Cotton	618,832	101,573,497	519,186	94,716,565	440,119	88,016,248
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,528	373,518	1,093	233,069	938	235,305
Growing of other fruits, vegetables and crops	39,917	5,203,930	56,930	6,507,930	66,256	7,595,229
Raising of livestock and other related activities	758,523	127,932,344	719,122	141,130,636	661,231	142,790,110
Other agricultural support activities	45,705	6,725,101	34,381	6,086,631	43,432	10,818,981
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	1,201	155,695	537	101,142	342	81,496
B. Mining and quarrying	3	832	2	559	1	59
05 - Mining of coal and lignite	2	773	1	500	-	-
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	45,341	7,237,322	39,649	5,175,227	32,244	5,707,544
10 - Manufacture of food products	10,005	1,149,495	10,212	960,673	5,968	1,761,570
11 - Manufacture of beverages	382	72,313	288	57,262	255	51,760
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	4,967	2,901,308	4,181	1,604,030	4,680	1,424,010
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	223	52,301	153	43,041	149	43,940
Manufacture of carpets and rugs	179	22,702	87	17,095	78	17,656
Manufacture of other textiles n.e.c.	4,564	2,826,293	3,940	1,543,883	4,452	1,362,401
14 - Manufacture of wearing apparel	5,617	407,749	5,696	399,788	3,406	374,064
15 - Manufacture of leather and related products	285	50,409	241	48,521	227	43,842

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand 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	65	11,609	29	4,864	30	5,817
Manufacture of luggage, handbags and the like, saddlery and harness	113	29,680	107	37,100	100	31,069
Manufacture of footwear	107	9,120	105	6,557	97	6,955
a. Leather wear	106	8,929	104	6,557	96	6,955
b. Rubber and Plastic wear	1	191	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	282	43,867	246	34,074	223	32,187
17 - Manufacture of paper and paper products	7	1,660	3	1,088	2	909
18 - Printing and reproduction of recorded media	158	30,877	154	28,893	145	28,586
Printing and other service activities related to printing	158	30,877	154	28,893	145	28,586
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	4	296	3	154
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7	491	1	19	1	8
22 - Manufacture of rubber and plastics products	9	6,491	12	6,201	10	5,702
23 - Manufacture of other non-metallic mineral products	235	54,102	174	35,086	157	36,639
24 - Manufacture of basic metals	291	44,241	217	34,617	198	32,666
25 - Manufacture of fabricated metal products, except machinery and equipment	16,203	1,153,973	13,589	977,286	12,951	948,006
26 - Manufacture of computer, electronic and optical products	331	39,903	152	19,978	95	15,345
27 - Manufacture of electrical equipment	10	17,433	8	13,730	7	12,811
28 - Manufacture of machinery and equipment	3	72	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	11	593	9	514	9	514
31 - Manufacture of furniture	505	75,761	265	41,753	237	38,607
32 - Other manufacturing	6,029	1,186,286	4,194	911,345	3,667	900,090
Manufacture of jewellery and related articles	69	11,596	53	10,896	46	9,490
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	18	1,378	5	367	2	311
Manufacture of sports goods	102	20,233	69	17,213	64	20,478
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	282	55,858	199	47,204	173	45,100
Manufacture of Handicrafts	404	39,582	359	36,615	302	37,025
Other manufacturing n.e.c.	5,154	1,057,639	3,509	799,050	3,080	787,686
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,727	2,165,657	-	-	-	-
Electric power generation, transmission and distribution	1,727	2,165,657	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,727	2,165,657	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,961	3,219,324	9,258	3,402,248	8,883	3,297,034
41 - Construction of buildings	8,961	3,219,324	9,258	3,402,248	8,883	3,297,034
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand 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	217,656	43,811,015	159,530	40,386,366	137,402	38,024,179
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,510	472,554	2,048	339,970	1,735	306,291
46 - Wholesale trade, except of motor vehicles and motorcycles	39,939	9,875,574	30,548	10,094,525	27,140	9,562,255
47 - Retail trade, except of motor vehicles and motorcycles	175,207	33,462,887	126,934	29,951,871	108,527	28,155,633
H. Transportation and storage	1,836	427,053	1,784	1,097,310	1,449	1,034,873
49 - Land transport and transport via pipelines	1,761	416,556	1,745	1,092,449	1,421	1,030,063
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	75	10,498	39	4,861	28	4,810
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,834	292,686	1,587	238,555	1,383	217,923
55 - Accommodation	950	211,388	786	178,504	703	158,593
56 - Food and beverage service activities	884	81,299	801	60,051	680	59,330
J. Information and communication	206	31,805	148	21,960	135	24,726
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	108	16,542	79	12,157	71	11,777
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	96	14,537	68	9,799	57	9,995
62 - Computer programming, consultancy and related activities	2	726	1	4	7	2,954
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	15	1,619	11	1,142	11	1,705
L. Professional, scientific and technical activities	2,080	359,010	1,631	363,955	615	366,405
69 - Legal and accounting activities	1,438	272,551	1,346	315,475	339	305,384
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	237	42,626	127	22,815	118	22,535
72 - Scientific research and development	1	199	-	-	-	-
73 - Advertising and market research	377	39,982	134	17,630	89	13,505
74 - Other professional, scientific and technical activities	1	138	2	1,275	45	16,973
75 - Veterinary activities	26	3,515	22	6,760	24	8,008
M. Administrative and support service activities	65,215	7,703,152	53,235	7,589,156	42,970	6,099,207
77 - Rental and leasing activities	49	6,476	26	5,183	22	5,186
78 - Employment activities	61,818	7,158,597	49,219	6,857,302	41,363	5,276,505
79 - Travel agency, tour operator, reservation service and related activities	64	9,107	33	5,767	34	6,156
80 - Security and investigation activities	1	0	2	97	1	0
81 - Services to buildings and landscape activities	34	6,093	31	5,902	26	6,548
82 - Office administrative, office support and other business support activities	3,249	522,879	3,924	714,905	1,524	804,812
N. Education	9,888	1,110,918	4,605	556,420	945	209,952
O. Human health and social work activities	24,185	2,188,476	15,780	1,541,769	13,269	1,514,368
86 - Human health activities	358	75,065	298	60,788	275	57,177
87 - Residential care activities	23,827	2,113,411	15,482	1,480,982	12,994	1,457,191
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	1,832	221,423	615	101,068	474	84,836
Q. Other service activities	42,704	5,293,034	33,760	4,606,173	28,651	4,467,197
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,735,708	84,616,244	5,840,256	101,652,438	6,982,829	106,143,934
A. Bank Employees	6,816	5,151,834	7,622	6,725,643	7,272	6,553,585
1) For house building	811	3,484,355	1,330	4,317,270	843	3,868,737
2) For transport i.e. purchase of car etc.	1,152	658,258	1,320	1,152,901	1,272	1,240,222
3) Other purposes	4,853	1,009,222	4,972	1,255,472	5,157	1,444,626
B. Consumer Financing	3,512,417	61,604,575	5,594,412	71,953,288	6,736,786	74,741,004
1) For house building	140,901	43,953,404	122,242	39,510,135	118,016	40,023,368
2) For transport i.e. purchase of car etc	1,557	1,283,935	1,293	999,676	1,010	851,410
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	2,497	3,033,372	2,664	2,674,097
5) Personal loans	3,369,959	16,367,236	5,468,380	28,410,105	6,615,096	31,192,130
C) Other	216,475	17,859,835	238,222	22,973,507	238,771	24,849,345
VII. OTHER	33,734	7,292,704	27,494	7,413,678	34,040	12,849,364
Total	5,659,631	407,936,358	7,520,594	422,923,997	8,497,619	429,580,676

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	6,136,965	339,650,554	2,360,597	89,908,202	57	21,920	8,497,619	429,580,676
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NPLs and DPLs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Mudarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,133,345	245,094,118	347,355	65,474,866	50	18,394	1,480,750	310,587,378
A. Agriculture, forestry and fishing	928,052	195,978,980	284,219	53,540,449	47	17,941	1,212,318	249,537,370
1. Crop and animal production, hunting and related service activities	927,788	195,913,186	284,141	53,524,827	47	17,941	1,211,976	249,455,574
Growing of Wheat, Rice, Sugar Cane & Cotton	354,922	72,721,875	85,161	15,280,135	36	14,238	440,119	88,016,248
Growing of tropical, subtropical, pome and stone fruits & vegetables	734	193,380	204	41,924	-	-	938	235,305
Growing of other fruits, vegetables and crops	59,052	6,808,494	7,203	786,635	1	100	66,256	7,595,229
Raising of livestock and other related activities	476,069	106,894,277	185,152	35,892,231	10	3,602	661,231	142,790,110
Other agricultural support activities	37,011	9,295,080	6,421	1,521,901	-	-	43,432	10,818,981
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-	-	-
3. Fishing and aquaculture	264	65,874	78	15,622	-	-	342	81,496
B. Mining and quarrying	1	59	-	-	-	-	1	59
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	1	59	-	-	-	-	1	59
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	23,988	4,579,791	8,255	1,127,626	1	127	32,244	5,707,544
10 - Manufacture of food products	4,639	1,381,889	1,329	379,081	-	-	5,968	1,761,570
11 - Manufacture of beverages	253	51,288	2	472	-	-	255	51,760
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,758	1,187,285	921	236,597	1	127	4,680	1,424,010
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	7	1,374	142	42,566	-	-	149	43,940
Manufacture of carpets and rugs	51	13,817	27	3,839	-	-	78	17,656
Manufacture of other textiles n.e.c.	3,699	1,172,081	752	190,192	1	127	4,452	1,362,401
14 - Manufacture of wearing apparel	1,591	175,510	1,815	200,554	-	-	3,406	374,064
15 - Manufacture of leather and related products	204	41,277	23	2,564	-	-	227	43,842

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	30	5,817	-	-	-	-	30	5,817
Manufacture of luggage, handbags and the like, saddlery and harness	95	29,471	5	1,598	-	-	100	31,069
Manufacture of footwear	79	5,989	18	966	-	-	97	6,955
a. Leather wear	78	5,989	18	966	-	-	96	6,955
b. Rubber and Plastic wear	1	-	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	222	32,127	1	60	-	-	223	32,187
17 - Manufacture of paper and paper products	2	909	-	-	-	-	2	909
18 - Printing and reproduction of recorded media	144	28,286	1	300	-	-	145	28,586
Printing and other service activities related to printing	144	28,286	1	300	-	-	145	28,586
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	3	154	-	-	-	-	3	154
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	1	8	-	-	1	8
22 - Manufacture of rubber and plastic products	10	5,702	-	-	-	-	10	5,702
23 - Manufacture of other non-metallic mineral products	157	36,639	-	-	-	-	157	36,639
24 - Manufacture of basic metals	197	32,656	1	11	-	-	198	32,666
25 - Manufacture of fabricated metal products, except machinery and equipment	9,816	738,416	3,135	209,590	-	-	12,951	948,006
26 - Manufacture of computer, electronic and optical products	72	12,088	23	3,248	-	-	95	15,345
27 - Manufacture of electrical equipment	7	12,811	-	-	-	-	7	12,811
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	8	474	1	40	-	-	9	514
31 - Manufacture of furniture	222	37,334	15	1,273	-	-	237	38,607
32 - Other manufacturing	2,680	806,864	987	93,226	-	-	3,667	900,090
Manufacture of jewellery and related articles	44	9,259	2	231	-	-	46	9,490
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	311	-	-	-	-	2	311
Manufacture of sports goods	59	20,329	5	149	-	-	64	20,478
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	158	43,828	15	1,272	-	-	173	45,100
Manufacture of Handicrafts	117	16,438	185	20,587	-	-	302	37,025
Other manufacturing n.e.c.	2,300	716,699	780	70,987	-	-	3,080	787,686
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7,608	2,780,460	1,275	516,574	-	-	8,883	3,297,034
41 - Construction of buildings	7,608	2,780,460	1,275	516,574	-	-	8,883	3,297,034
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,086	30,994,054	28,315	7,029,920	1	205	137,402	38,024,179
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,731	304,693	4	1,598	-	-	1,735	306,291
46 - Wholesale trade, except of motor vehicles and motorcycles	21,802	7,623,811	5,338	1,938,444	-	-	27,140	9,562,255
47 - Retail trade, except of motor vehicles and motorcycles	85,553	23,065,551	22,973	5,089,878	1	205	108,527	28,155,633
H. Transportation and storage	1,421	1,027,196	28	7,677	-	-	1,449	1,034,873
49 - Land transport and transport via pipelines	1,397	1,023,037	24	7,025	-	-	1,421	1,030,063
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	24	4,158	4	652	-	-	28	4,810
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,262	208,035	121	9,888	-	-	1,383	217,923
55 - Accommodation	684	154,172	19	4,421	-	-	703	158,593
56 - Food and beverage service activities	578	53,863	102	5,467	-	-	680	59,330
J. Information and communication	132	22,864	3	1,861	-	-	135	24,726
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	69	11,415	2	361	-	-	71	11,777
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	57	9,995	-	-	-	-	57	9,995
62 - Computer programming, consultancy and related activities	6	1,454	1	1,500	-	-	7	2,954
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	8	1,609	3	96	-	-	11	1,705
L. Professional, scientific and technical activities	489	320,959	126	45,446	-	-	615	366,405
69 - Legal and accounting activities	253	268,134	86	37,250	-	-	339	305,384
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	108	20,518	10	2,017	-	-	118	22,535
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	65	10,081	24	3,424	-	-	89	13,505
74 - Other professional, scientific and technical activities	42	14,941	3	2,032	-	-	45	16,973
75 - Veterinary activities	21	7,285	3	723	-	-	24	8,008
M. Administrative and support service activities	33,694	5,076,751	9,275	1,022,335	1	121	42,970	6,099,207
77 - Rental and leasing activities	19	4,330	3	856	-	-	22	5,186
78 - Employment activities	32,442	4,395,621	8,920	880,762	1	121	41,363	5,276,505
79 - Travel agency, tour operator, reservation service and related activities	32	5,900	2	256	-	-	34	6,156
80 - Security and investigation activities	1	0	-	-	-	-	1	0
81 - Services to buildings and landscape activities	26	6,548	-	-	-	-	26	6,548
82 - Office administrative, office support and other business support activities	1,174	664,352	350	140,461	-	-	1,524	804,812
N. Education	705	150,424	240	59,528	-	-	945	209,952
O. Human health and social work activities	5,872	1,069,852	7,397	444,516	-	-	13,269	1,514,368
86 - Human health activities	223	47,133	52	10,044	-	-	275	57,177
87 - Residential care activities	5,649	1,022,719	7,345	434,472	-	-	12,994	1,457,191
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	334	66,333	140	18,503	-	-	474	84,836
Q. Other service activities	20,693	2,816,751	7,958	1,650,446	-	-	28,651	4,467,197
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	4,974,437	83,686,471	2,008,392	22,457,463	-	-	6,982,829	106,143,934
A. Bank Employees	6,545	6,060,353	727	493,232	-	-	7,272	6,553,585
1) For house building	762	3,615,328	81	253,409	-	-	843	3,868,737
2) For transport i.e. purchase of car etc.	1,203	1,152,831	69	87,391	-	-	1,272	1,240,222
3) Other purposes	4,580	1,292,194	577	152,432	-	-	5,157	1,444,626
B. Consumer Financing	4,848,795	60,381,482	1,887,991	14,359,522	-	-	6,736,786	74,741,004
1) For house building	94,419	32,641,400	23,597	7,381,968	-	-	118,016	40,023,368
2) For transport i.e. purchase of car etc	990	831,340	20	20,069	-	-	1,010	851,410
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,575	2,597,771	89	76,326	-	-	2,664	2,674,097
5) Personal loans	4,750,811	24,310,971	1,864,285	6,881,159	-	-	6,615,096	31,192,130
C) Other	119,097	17,244,636	119,674	7,604,709	-	-	238,771	24,849,345
VII. OTHER	29,183	10,869,965	4,850	1,975,873	7	3,526	34,040	12,849,364
Total	6,136,965	339,658,554	2,368,597	89,908,202	87	21,920	8,497,619	429,588,676

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

8.9 Advances Classified by Rate of Interest

Microfinance Banks

(Thousand Rupees)

Rate of Interest	Dec-23	Sep-24	Dec-24 P
0.00	26,968,547	25,850,495	33,855,411
1.00	-	-	-
2.00	-	-	-
3.00	332,463	414,516	406,501
4.00	213,229	459,982	493,007
5.00	14,170,324	14,171,701	14,451,137
6.00	-	-	-
7.00	32,044	21,548	13,918
8.00	1,029,265	87,874	103,255
9.00	-	-	-
10.00	93,979	108,262	144,549
11.00	8,690	14,797	99,049
12.00	4,234	27,172	82,440
13.00	64,569	46,333	2,637
14.00	12,000	4,853	4,345
15.00	103,897	110,214	105,077
16.00	52,762	93,152	128,614
17.00	32,269	45,014	88,271
18.00	245,190	158,734	132,969
19.00	256,806	162,898	197,615
20.00	1,098,875	707,999	603,193
21.00	1,400,459	1,002,609	936,153
22.00	2,545,682	1,682,917	1,399,181
23.00	3,228,026	2,378,427	2,091,817
24.00	2,568,589	2,145,802	1,834,288
25.00	4,136,327	3,274,314	2,762,994
26.00	4,662,959	2,713,675	2,123,378
27.00	3,780,642	2,617,347	2,293,281
28.00	5,809,444	3,152,080	2,499,371
29.00	6,435,430	4,319,365	3,589,938
30.00	7,001,835	5,375,538	7,311,977
31.00	12,976,027	5,891,075	7,142,656
32.00	19,044,375	15,182,525	16,519,255
33.00	15,469,946	16,488,923	15,201,000
34.00	21,950,598	13,248,720	9,273,020
35.00	11,700,089	11,839,450	9,881,909
36.00	20,695,164	16,977,854	14,740,108
37.00	32,528,839	35,509,704	33,580,328
38.00	29,878,532	27,953,894	30,857,506
39.00	23,644,597	38,239,110	32,500,041
40.00	29,437,696	48,496,289	59,552,497
41.00	17,425,926	23,565,355	30,470,664
42.00	29,247,558	27,813,525	25,859,819
43.00	6,072,675	15,351,995	14,803,954
44.00	7,467,903	1,334,217	954,098
45.00	3,137,431	1,510,494	855,297
46.00	3,813,862	1,576,254	1,568,935
47.00	4,375,990	2,204,059	1,681,581
48.00	3,261,043	657,738	447,840
49.00	3,825,150	4,287,608	4,677,086
50.00 & above	25,694,421	43,647,588	41,258,717
Total	407,936,358	422,923,997	429,580,676

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

8.9.1 Advances Classified by Rate of Interest and Gender

Microfinance Banks As on 31st December, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	27,268,579	6,586,781	52	33,855,411
1.00	-	-	-	-
2.00	-	-	-	-
3.00	360,659	45,841	-	406,501
4.00	319,324	173,683	-	493,007
5.00	12,510,106	1,941,031	-	14,451,137
6.00	-	-	-	-
7.00	13,918	-	-	13,918
8.00	100,447	2,808	-	103,255
9.00	-	-	-	-
10.00	127,362	17,187	-	144,549
11.00	88,538	10,384	127	99,049
12.00	76,330	6,111	-	82,440
13.00	2,268	369	-	2,637
14.00	4,345	-	-	4,345
15.00	97,800	7,277	-	105,077
16.00	120,692	7,922	-	128,614
17.00	78,538	9,732	-	88,271
18.00	125,313	7,656	-	132,969
19.00	177,063	20,551	-	197,615
20.00	554,954	48,239	-	603,193
21.00	767,656	168,497	-	936,153
22.00	1,197,272	201,909	-	1,399,181
23.00	1,796,353	295,464	-	2,091,817
24.00	1,664,310	169,978	-	1,834,288
25.00	2,467,066	295,928	-	2,762,994
26.00	1,895,235	228,143	-	2,123,378
27.00	2,001,421	291,859	-	2,293,281
28.00	1,907,993	591,379	-	2,499,371
29.00	3,313,092	276,846	-	3,589,938
30.00	6,339,463	966,082	6,433	7,311,977
31.00	5,964,969	1,177,486	200	7,142,656
32.00	13,319,327	3,197,610	2,318	16,519,255
33.00	11,831,673	3,367,269	2,058	15,201,000
34.00	8,031,799	1,239,457	1,764	9,273,020
35.00	7,487,224	2,394,147	538	9,881,909
36.00	10,197,370	4,541,992	745	14,740,108
37.00	26,777,109	6,803,219	-	33,580,328
38.00	23,473,722	7,382,546	1,239	30,857,506
39.00	24,325,395	8,173,996	650	32,500,041
40.00	47,393,005	12,159,187	305	59,552,497
41.00	24,769,025	5,700,367	1,271	30,470,664
42.00	19,708,097	6,150,322	1,400	25,859,819
43.00	10,881,074	3,922,284	596	14,803,954
44.00	816,841	136,427	830	954,098
45.00	659,592	195,705	-	855,297
46.00	1,368,629	200,306	-	1,568,935
47.00	1,523,895	157,413	273	1,681,581
48.00	367,632	80,207	-	447,840
49.00	492,504	4,183,582	1,000	4,677,086
50.00 & above	34,885,574	6,373,022	121	41,258,717
Total	339,650,554	89,908,202	21,920	429,580,676

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

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	221,503	94,524	316,027	219,219	95,447	314,666	211,396	99,192	310,587
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	39,442	45,175	84,616	37,230	63,711	100,940	37,004	69,140	106,144
	Others	4,512	2,781	7,293	5,111	2,207	7,318	8,482	4,368	12,849
	Total	265,457	142,479	407,936	261,559	161,365	422,924	256,881	172,700	429,581
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	161,292	61,351	222,643	155,318	59,068	214,387	148,953	60,652	209,606
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,610	18,001	34,611	16,244	22,188	38,431	16,162	22,432	38,594
	Others	2,835	1,153	3,988	2,913	956	3,869	5,412	1,627	7,039
	Total	180,738	80,504	261,242	174,475	82,212	256,687	170,527	84,712	255,239
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	45,836	19,567	65,403	48,891	19,449	68,340	48,044	19,304	67,348
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,146	12,877	29,023	14,477	17,482	31,960	14,140	19,998	34,138
	Others	1,447	665	2,112	1,932	639	2,571	2,672	988	3,660
	Total	63,429	33,109	96,539	65,301	37,570	102,871	64,856	40,289	105,146
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	9,272	7,497	16,769	10,103	9,084	19,187	9,531	8,762	18,293
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,407	1,628	4,035	2,511	1,630	4,141	2,787	1,664	4,450
	Others	107	755	861	92	405	497	161	736	898
	Total	11,785	9,880	21,665	12,706	11,119	23,825	12,479	11,162	23,641
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,145	314	2,459	2,198	310	2,508	2,226	334	2,560
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,359	562	2,921	2,203	639	2,842	2,152	689	2,841
	Others	96	38	134	131	22	153	167	27	194
	Total	4,600	915	5,514	4,532	971	5,503	4,545	1,050	5,595
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,187	1,187	-	1,565	1,565	-	5,197	5,197
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	10,911	10,911	-	20,664	20,664	-	23,263	23,263
	Others	-	119	119	-	130	130	-	848	848
	Total	-	12,217	12,217	-	22,358	22,358	-	29,308	29,308

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,854	2,028	4,882	2,601	2,028	4,629	2,535	2,040	4,574
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,833	382	2,214	1,692	354	2,046	1,666	341	2,007
	Others	26	11	37	37	11	48	43	11	54
	Total	4,713	2,421	7,133	4,330	2,393	6,723	4,244	2,392	6,635
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	104	2,580	2,684	107	2,808	2,915	107	2,903	3,010
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	87	814	901	94	754	848	96	754	850
	Others	1	40	42	13	44	57	27	129	157
	Total	193	3,434	3,627	214	3,606	3,820	230	3,786	4,016

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	3,083,991	9,103,105	2,458,780	5,236,683	5,035,394	16,661,024
5,000 to 10,000	214,749	1,415,058	2,982,111	19,389,001	1,391,332	9,043,387
10,000 to 20,000	149,690	2,043,738	115,733	1,588,396	241,320	3,307,562
20,000 to 25,000	38,315	850,423	44,465	1,017,909	54,726	1,215,012
25,000 to 30,000	44,071	1,220,458	34,819	962,262	43,766	1,195,824
30,000 to 40,000	103,733	3,601,325	90,567	3,163,124	79,717	2,806,091
40,000 to 50,000	132,234	5,865,772	104,327	4,637,726	85,118	3,995,980
50,000 to 60,000	152,402	8,097,443	114,240	6,082,236	103,291	5,711,819
60,000 to 70,000	136,192	8,619,372	113,014	7,181,849	99,250	6,403,835
70,000 to 80,000	148,078	10,932,428	115,518	8,538,351	96,229	7,292,553
80,000 to 90,000	99,816	8,343,085	80,797	6,769,117	71,361	6,093,277
90,000 to 100,000	105,082	9,936,569	86,620	8,225,608	71,401	7,190,472
100,000 to 200,000	704,971	95,949,736	589,453	82,125,798	525,378	75,265,077
200,000 to 300,000	258,290	59,158,584	272,380	62,896,362	260,500	60,931,158
300,000 to 400,000	92,428	31,505,925	100,613	34,317,638	107,209	36,957,397
400,000 to 500,000	54,618	24,369,730	57,468	25,628,335	59,834	27,092,433
500,000 to 600,000	36,768	19,682,781	38,164	20,550,046	42,295	22,874,049
600,000 to 700,000	22,358	14,454,348	26,809	17,318,498	27,531	17,850,247
700,000 to 800,000	17,658	13,169,614	21,293	15,896,832	22,387	16,771,375
800,000 to 900,000	15,259	12,957,044	16,584	14,017,683	17,517	14,882,797
900,000 to 1,000,000	15,241	14,516,913	16,770	15,931,646	18,374	17,523,147
1,000,000 to 2,000,000	29,358	39,605,839	34,733	46,178,341	37,562	50,015,756
2,000,000 & Over	4,329	12,537,068	5,336	15,270,556	6,127	18,500,403
Total	5,659,631	407,936,358	7,520,594	422,923,997	8,497,619	429,580,676

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks As on 31st December, 2024

Size of Account (Rs.)	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	3,511,621	12,576,629	1,523,773	4,084,395	-	-	5,035,394	16,661,024
5,000 to 10,000	1,081,360	7,097,882	309,972	1,945,505	-	-	1,391,332	9,043,387
10,000 to 20,000	168,181	2,323,053	73,139	984,509	-	-	241,320	3,307,562
20,000 to 25,000	35,419	779,347	19,307	435,665	-	-	54,726	1,215,012
25,000 to 30,000	27,298	738,667	16,467	457,127	1	29	43,766	1,195,824
30,000 to 40,000	45,663	1,610,470	34,054	1,195,621	-	-	79,717	2,806,091
40,000 to 50,000	53,967	2,603,354	31,151	1,392,626	-	-	85,118	3,995,980
50,000 to 60,000	75,150	4,193,508	28,140	1,518,260	1	52	103,291	5,711,819
60,000 to 70,000	77,367	5,008,053	21,882	1,395,718	1	65	99,250	6,403,835
70,000 to 80,000	76,658	5,834,289	19,570	1,458,195	1	70	96,229	7,292,553
80,000 to 90,000	57,451	4,917,651	13,909	1,175,542	1	85	71,361	6,093,277
90,000 to 100,000	56,769	5,791,214	14,632	1,399,259	-	-	71,401	7,190,472
100,000 to 200,000	402,855	57,736,059	122,506	17,526,336	17	2,681	525,378	75,265,077
200,000 to 300,000	191,794	45,225,218	68,688	15,701,789	18	4,152	260,500	60,931,158
300,000 to 400,000	85,698	29,588,702	21,504	7,366,419	7	2,277	107,209	36,957,397
400,000 to 500,000	48,316	21,915,351	11,518	5,177,082	-	-	59,834	27,092,433
500,000 to 600,000	34,263	18,544,651	8,030	4,328,302	2	1,096	42,295	22,874,049
600,000 to 700,000	22,425	14,547,270	5,105	3,302,306	1	671	27,531	17,850,247
700,000 to 800,000	18,425	13,811,903	3,962	2,959,471	-	-	22,387	16,771,375
800,000 to 900,000	14,473	12,298,814	3,043	2,583,154	1	830	17,517	14,882,797
900,000 to 1,000,000	15,200	14,498,129	3,173	3,024,119	1	900	18,374	17,523,147
1,000,000 to 2,000,000	31,341	41,790,408	6,218	8,221,409	3	3,939	37,562	50,015,756
2,000,000 & Over	5,271	16,219,933	854	2,275,397	2	5,073	6,127	18,500,403
Total	6,136,965	339,650,554	2,360,597	89,908,202	57	21,920	8,497,619	429,580,676

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	151,732,695.2	160,983,408.0	152,618,538.7	162,504,139	170,851,584	175,843,563	376,167,130	382,527,009	379,049,283
1) Treasury Bills	88,251,679.5	96,891,836.0	88,212,692.5	106,233,426	113,135,772	112,829,035	179,910,528	186,068,103	181,511,993
2) Pakistan Investment Bonds (PIBs)	63,481,015.7	64,091,572.0	64,405,846.1	56,270,713	57,715,812	63,014,528	196,256,602	196,458,906	197,537,290
a. Fixed Rate	33,622,969.4	33,821,572.0	33,642,232.5	20,303,740	21,287,663	21,158,180	21,481,963	21,481,963	22,025,136
b. Floating Rate	29,858,046.3	30,270,000.0	30,763,613.7	35,966,973	36,428,149	41,856,348	174,774,639	174,976,943	175,512,154
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	230,000	230,000	230,000
VIII. TERM FINANCE CERTIFICATES	255,838.0	255,919.0	255,838.0	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	8,161,562.0	8,161,562.0	8,161,562.0	100,000	100,000	100,000	-	-	-
X. OTHERS	200,000.0	200,000.0	203,986.0	40,000	40,000	40,453	40,000	40,000	40,453
XI. Islamic Banking Products - Investments	2,765,545.0	2,790,747.0	2,780,679.0	3,237,170	3,447,344	6,331,958	6,962,444	6,948,297	7,056,483
a. Government Islamic Securities	2,730,387.0	2,730,783.0	2,745,521.0	3,207,567	3,387,380	6,300,937	6,849,508	6,805,000	6,942,129
1. GOP Ijara Sukuk	2,730,387.0	2,730,783.0	2,745,521.0	3,207,567	3,387,380	6,300,937	6,849,508	6,805,000	6,942,129
a. Variable Rental Rate (VRR)	2,730,387.0	2,730,783.0	2,745,521.0	-	179,813	1,985,049	1,982,853	1,950,000	2,042,594
b. Fixed Rental Rate (FRR)	-	-	-	3,207,567	3,207,567	4,315,888	4,866,655	4,855,000	4,899,535
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	35,158.0	59,964.0	35,158.0	29,603	59,964	31,021	29,603	59,964	31,021
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	35,158.0	59,964.0	35,158.0	29,603	59,964	31,021	29,603	59,964	31,021
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	83,333	83,333	83,333
Total	168,576,414	177,853,202	169,511,646	172,552,281	181,469,607	195,173,686	397,354,428	403,611,225	400,516,315

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-23	Sep-24 R	Dec-24 P
Assets	2,318,928,248	2,326,980,624	1,926,392,768
I. Currency and Deposits	8,095,456	9,587,871	20,477,027
1. Currency	15,599	13,073	9,750
2. Transferable Deposits	3,642,830	4,630,474	4,899,707
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	4,437,027	4,944,324	15,567,570
II. Securities(other than shares)	2,043,397,549	2,016,301,915	1,603,619,163
1. Short-term	836,788,162	621,377,691	138,413,589
2. Long-term	1,206,609,387	1,394,924,224	1,465,205,574
III. Loans extended (Advances)¹	188,290,243	209,783,692	208,998,199
1. Short-term	45,457,802	72,507,625	68,371,875
A) Money at call	220,000	300,000	1,500,555
B) Reverse Repo	4,919,969	30,281,452	23,431,884
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	40,317,833	41,926,173	43,439,436
2. Long-term	142,832,441	137,276,067	140,626,324
IV. Shares and other equity	17,201,496	18,694,650	21,694,499
1. Quoted	11,579,630	11,041,718	11,480,645
2. Non quoted	5,621,866	7,594,702	8,138,917
3. Investment fund shares	-	58,230	2,074,937
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	51,122,747	60,999,103	60,096,003
1. Trade credit and advances	-	623,046	-
2. Others	51,122,747	60,376,057	60,096,003
A) Dividends receivable resident sector	1,353	524,017	4,690
B) Settlement accounts resident sector	2,184,380	724,458	1,240,666
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	48,937,014	59,127,582	58,850,647
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,820,757	11,610,183	11,507,877
1. Produced assets	10,671,058	11,410,659	11,258,768
A) Tangible fixed assets	10,373,731	11,142,044	10,938,072
a) Dwellings	4,381,111	4,282,702	4,270,108
i) Building on freehold land	544,317	442,348	426,009
ii) Building on leasehold land	3,836,794	3,840,354	3,844,099
b) Other buildings and structures	2,421,447	2,482,299	2,485,129
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,384,696	2,445,548	2,448,378
c) Machinery and equipment	2,096,243	2,356,483	2,427,643
i) Transport equipment	1,184,644	1,396,325	1,414,547
ii) Furniture & Fixtures	326,161	299,281	326,437
iii) Office equipment	497,362	545,523	571,133
iv) Other machinery & equipment	88,077	115,355	115,526
d) Other tangible fixed assets n.e.s	1,474,929	2,020,559	1,755,192
B) Intangible fixed assets	297,328	268,615	320,696
a) Computer software	250,591	268,615	320,696
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	46,737	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	-	49,825	99,410

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-23	Sep-24 R	Dec-24 P
Liabilities	2,318,928,248	2,326,980,624	1,926,392,770
I. Deposits²	46,985,885	50,367,498	80,385,909
1. Transferable Deposits	2,913,631	4,730,761	5,773,205
2. Restricted/ compulsory deposits	109,856	80,411	190,582
3. Other deposits	43,962,398	45,556,326	74,422,122
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,088,722,695	2,074,775,085	1,632,545,771
1. Short-term	1,960,124,854	1,836,245,459	1,135,529,689
A) Money at call	43,520,627	65,740,571	90,839,473
B) Repurchase agreements (Repo)	1,828,185,361	1,462,490,490	179,018,435
C) Other short-term borrowings	88,418,865	308,014,397	865,671,781
2. Long-term borrowings	128,597,841	238,529,626	497,016,082
IV. Financial Derivatives	-	-	-
V. Other accounts payable	47,072,110	49,390,016	54,459,123
1. Provision for losses	19,529,513	20,365,906	19,890,811
A) Provision for loan losses-Specific	14,209,225	14,155,049	13,380,407
B) Provision for loan losses-General	3,351,752	5,318,669	5,412,190
C) Provision for other losses	1,968,536	892,188	1,098,214
2. Accumulated Depreciation	1,995,561	2,511,270	2,652,600
3. Other accounts payable to other resident Sectors	25,547,036	26,512,839	31,915,712
A) Dividends payable	-	-	-
B) Settlement accounts	3,612,059	2,690,708	3,629,274
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	21,934,977	23,822,131	28,286,438
a) Suspense account	8,381,908	8,263,246	8,322,765
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(1,155,622)	(264,792)	(15,370)
d) Accrued wages	700,909	100,723	115,074
e) Accrued rent	-	-	-
f) Accrued taxes	7,356,181	7,381,196	9,186,298
g) Other miscellaneous liability items	6,651,601	8,341,758	10,677,671
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	136,147,555	152,448,026	159,001,967
1. Quoted	-	-	-
2. Non quoted	78,342,968	78,558,408	78,558,408
3. Investment fund shares	-	-	-
4. Retained earnings	9,226,082	21,574,151	22,685,828
5. Current year result	14,442,402	5,581,255	18,356,273
6. General and special reserve	24,139,797	25,821,409	26,178,370
7. Valuation adjustments	9,996,306	20,912,803	13,223,088
IX. Contingencies and Commitments³	176,430,030	172,285,951	121,870,520
1. Guarantees	13,155,124	18,123,030	14,714,160
2. Commitments	162,754,028	153,314,345	103,558,229
A) Letter of Credit	2,545,861	5,091,979	4,628,358
B) Forward government Securities Transactions	-	93,638,122	60,921,159
C) Forward lending	4,959,908	6,940,200	4,850,815
D) Commitments for acquisition of :	30,901	30,618	41,594
i. Fixed assets	822	766	8,189
ii. Intangible assets	30,079	29,852	33,405
E) Other commitments	155,217,358	47,613,426	33,116,303
3. Other contingent liabilities	520,878	848,576	3,598,131

Notes:

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

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

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

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	130,477,583	136,763,205	122,486,589
1. Loans and advances	9,647,705	8,524,474	8,110,462
2. Investments	119,316,962	126,432,910	112,280,332
3. Lendings to financial institutions	1,334,711	1,639,743	1,923,454
4. Balances with banks	178,205	166,068	172,331
5. Income from inter-office lending	-	-	-
6. Other	-	10	10
B. Mark-Up/Return/Interest Expensed	122,361,946	129,809,119	105,363,936
1. Deposits	2,294,353	2,919,035	2,769,353
2. Borrowings	120,053,550	126,859,779	102,562,905
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	13,126	29,918	29,667
6. Expense on inter-office borrowing	917	-	-
7. Other	-	387	2,011
I. Net Mark-UP/Return/Interest Income (A - B)	8,115,637	6,954,086	17,122,653
C. Non Mark-UP/Return/Interest Income	(7,361,598)	5,806,274	5,657,415
1. Fee & Commission Income	227,258	230,214	398,196
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	55,990	10,997	41,320
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	19,065	43,759	158,612
v. Investment banking fee	137,099	34,774	27,631
vi. Commission on trade	3,374	-	-
vii. Commission on guarantees	11,730	38,134	42,885
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	102,550	127,748
xiv. Other Commission	-	-	-
2. Dividend Income	9,073,035	4,736,592	4,576,728
3. Foreign exchange income	(93,922)	(13,249)	14,082
4. Income from derivatives	-	-	-
5. Gain on securities	1,113,589	731,627	512,049
i. Realised	991,163	631,805	298,641
ii. Unrealised - held for trading	122,426	99,822	213,408
6. Other Income	(17,681,558)	121,090	156,360
i. Rent on property	96,617	104,130	133,079
ii. Gain on sale of fixed assets-net	3,801	1,480	(5,911)
iii. Loss on termination of lease liability against right of use assets	-	-	24,360
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	(17,781,976)	15,480	4,832
II. Total Income (I + C)	754,039	12,760,360	22,780,068

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	2,903,434	2,514,102	3,410,322
1. Operating expenses	2,788,409	2,362,168	3,083,090
i. Total compensation expense	1,684,546	1,409,316	1,725,173
ii. Property expense	285,309	302,403	420,209
a. Rent and taxes	12,655	22,546	24,411
b. Insurance	11,332	13,623	15,050
c. Utilities cost	26,374	49,515	41,581
d. Lease rental	-	-	-
e. Fuel expense generators	2,322	2,837	1,264
f. Security (including guards)	12,232	10,833	9,111
g. Repair and maintenance (including janitorial charges)	99,644	87,238	179,448
h. Depreciation on right-of-use assets	66,997	82,325	86,972
i. Depreciation	53,753	33,486	62,372
iii. Information technology expenses	38,769	66,877	91,977
iv. Other operating expenses	779,785	583,572	845,731
2. Workers welfare fund	(80,434)	136,655	288,300
3. Other charges	195,459	15,279	38,933
i. Penalties imposed by State Bank of Pakistan	0	80	110
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	195,459	15,199	38,823
III. Profit before provisions (II - D)	(2,149,394)	10,246,258	19,369,746
E. Provisions / (reversals) and write offs - net	1,737,080	(10,585)	(495,582)
1. (Reversals) / provisions against balance with Banks	50	(104)	1,388
2. (Reversals) / provisions for diminution in value of investments	443,915	(56,208)	274,208
3. (Reversals) / provisions against loans & advances	1,264,581	32,548	(828,261)
4. (Reversals) / provisions against off balance sheet items	4,757	15,760	58,281
5. Reversals against other assets	51,850	(2,581)	(1,198)
6. Recovery of written off / charged off bad debts	(28,073)	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(3,886,474)	10,256,843	19,865,328
G. Taxation	101,389	3,339,554	5,855,278
1. Current	2,797,869	4,221,330	3,251,972
2. Prior	62,429	(5,167)	61,634
3. Deferred	(2,758,909)	(876,609)	2,541,672
V. Profit After Taxation (IV - G)	(3,987,863)	6,917,289	14,010,050
Notes on Human Resources			
Number of Employees*	1,012	990	979
1. Permanent	864	858	857
a. Male	743	731	719
b. Female	121	127	138
2. Contractual	148	132	122
a. Male	128	115	111
b. Female	20	17	11

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	1	25,000	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	638	45,027,909	831	48,830,345	1,135	78,442,498
1) Less Than Three Months	199	10,074,485	292	10,997,196	383	23,673,796
2) For Three Months and Over but Less Than Six Months	143	6,583,370	111	5,990,528	162	9,513,155
3) For Six Months and Over but Less Than One Year	93	3,957,624	110	5,347,355	152	18,430,922
4) For One Year & Over but Less Than Two Years	190	24,312,191	305	26,350,046	425	26,679,406
5) For Two Years & Over but Less Than Three Years	12	240	11	220	-	-
6) For Three Years & Over but Less Than Four Years	-	-	1	45,000	12	45,220
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	639	45,052,909	831	48,830,345	1,135	78,442,498

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498
1) Less Than Three Months	133	467,495	37	138,764	77	271,676	136	22,795,861	383	23,673,796
2) For Three Months and Over but Less Than Six Months	25	58,546	12	72,996	12	12,950	113	9,368,663	162	9,513,155
3) For Six Months and Over but Less Than One Year	33	245,768	19	596,482	10	127,277	90	17,461,395	152	18,430,922
4) For One Year & Over but Less Than Two Years	49	569,878	55	182,804	98	296,670	223	25,630,054	425	26,679,406
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	10	200	1	20	-	-	1	45,000	12	45,220
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,340,746	1,779,066	-	-	-	-
1) Official	1,340,746	1,779,066	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	43,712,163	47,051,279	-	-	-	-
I. GOVERNMENT	14,578,542	19,370,714	-	-	-	-
A. Federal Government	13,738,174	18,832,039	-	-	-	-
B. Provincial Governments	840,368	538,675	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	6,536,669	4,150,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	500,000	-	-	-	-	-
Transport, storage and communications	5,200,000	3,650,000	-	-	-	-
Manufacturing	836,669	500,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	2,208,669	1,715,997	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1,399,200	102,973	-	-	-	-
Stock Exchange & Brokerage Houses	679,469	717,966	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	130,000	895,058	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	15,841,700	16,336,665	-	-	-	-
A. Agriculture, forestry and fishing	238,730	-	-	-	-	-
1. Crop and animal production, hunting and related service activities	238,730	-	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	109,220	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	5,275,986	4,970,412	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	500,000	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	4,775,986	4,970,412	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	5,400,838	4,718,602	-	-	-	-
10 - Manufacture of food products	841,634	648,000	-	-	-	-
11 - Manufacture of beverages	707,247	100,600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	716,193	892,087	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	546,169	742,087	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	170,024	150,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
1,893,095	-	-	-	-	-	-	-	1,893,095	1,893,095
1,893,095	-	-	-	-	-	-	-	1,893,095	1,893,095
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
31,293,855	18,430,922	26,679,406	-	45,220	-	100,000	-	76,549,403	76,549,403
514,389	2,700,000	15,301,395	-	-	-	-	-	18,515,784	18,515,784
-	2,700,000	15,301,395	-	-	-	-	-	18,001,395	18,001,395
514,389	-	-	-	-	-	-	-	514,389	514,389
-	-	-	-	-	-	-	-	-	-
12,000,000	150,000	4,515,000	-	-	-	-	-	16,665,000	16,665,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
12,000,000	-	-	-	-	-	-	-	12,000,000	12,000,000
-	150,000	4,015,000	-	-	-	-	-	4,165,000	4,165,000
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,106,000	12,230,710	1,440,316	-	45,000	-	-	-	14,822,026	14,822,026
-	11,700,000	-	-	-	-	-	-	11,700,000	11,700,000
-	500,000	-	-	-	-	-	-	500,000	500,000
1,000,000	30,710	73,500	-	-	-	-	-	1,104,210	1,104,210
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
106,000	-	648,850	-	45,000	-	-	-	799,850	799,850
13,015,619	1,675,811	3,938,187	-	-	-	100,000	-	18,729,617	18,729,617
25,000	-	-	-	-	-	-	-	25,000	25,000
25,000	-	-	-	-	-	-	-	25,000	25,000
25,000	-	-	-	-	-	-	-	25,000	25,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
3,405,791	932,036	1,810,602	-	-	-	100,000	-	6,248,428	6,248,428
225,200	23,000	100,000	-	-	-	-	-	348,200	348,200
1,100,600	-	-	-	-	-	-	-	1,100,600	1,100,600
-	-	-	-	-	-	-	-	-	-
415,825	404,247	40,000	-	-	-	100,000	-	960,071	960,071
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415,825	404,247	40,000	-	-	-	-	-	860,071	860,071
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	100,000	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-
25,576	-	-	-	-	-	-	-	25,576	25,576

9.4 Deposits Distributed by Category

Development

	Dec-23	Sep-24	Dec-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	222,191	376,801	-	-	-	-
Printing and other service activities related to printing	28,742	129,454	-	-	-	-
Reproduction of recorded media	193,449	247,347	-	-	-	-
19 - Manufacture of coke and refined petroleum products	25,500	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	532,202	1,074,999	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	299,170	299,724	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	150,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	75,000	50,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	630,782	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	22,702	25,167	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	358,998	452,442	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	2,521,275	3,683,044	-	-	-	-
Electric power generation, transmission and distribution	2,521,275	1,293,430	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	1,900,000	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	21,275	17,562	-	-	-	-
f) Other	600,000	1,275,868	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	2,389,614	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

Finance Institutions	(Thousand Rupees)
Dec-24 P	
Fixed Deposits	

231

9.4 Deposits Distributed by Category

Development

	Dec-23	Sep-24	Dec-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	120,000	140,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	120,000	140,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	374,000	374,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	374,000	374,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	-	35,000	-	-	-	-
55 - Accommodation	-	35,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	581,841	416,076	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	321,638	139,773	-	-	-	-
62 - Computer programming, consultancy and related activities	106,962	90,000	-	-	-	-
63 - Information service activities	153,241	186,303	-	-	-	-
K. Real estate activities	1,402	17,054	-	-	-	-
L. Professional, scientific and technical activities	199,329	232,072	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	139,329	144,475	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	60,000	87,597	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	235,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	275,000	235,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	721,378	1,465,404	-	-	-	-
O. Human health and social work activities	130,000	50,000	-	-	-	-
86 - Human health activities	130,000	50,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	1,921	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,730,787	2,333,317	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,402,853	1,899,343	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	327,934	433,974	-	-	-	-
VI. PERSONAL	2,815,297	3,144,086	-	-	-	-
A. Salaried persons	1,399,195	1,487,525	-	-	-	-
B. Self employed	478,333	616,865	-	-	-	-
C. Other Personal	937,769	1,039,696	-	-	-	-
VII. OTHER	500	500	-	-	-	-
Total	45,052,909	48,830,345	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
20,000	-	-	-	-	-	-	-	20,000	20,000
-	-	-	-	-	-	-	-	-	-
20,000	-	-	-	-	-	-	-	20,000	20,000
-	-	-	-	-	-	-	-	-	-
27,605	54,500	50,000	-	-	-	-	-	132,105	132,105
16,105	42,000	50,000	-	-	-	-	-	108,105	108,105
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
11,500	12,500	-	-	-	-	-	-	24,000	24,000
-	-	-	-	-	-	-	-	-	-
2,000	-	-	-	-	-	-	-	2,000	2,000
2,000	-	-	-	-	-	-	-	2,000	2,000
-	-	-	-	-	-	-	-	-	-
140,106	75,000	205,855	-	-	-	-	-	420,961	420,961
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
125,106	-	19,552	-	-	-	-	-	144,658	144,658
15,000	75,000	-	-	-	-	-	-	90,000	90,000
-	-	186,303	-	-	-	-	-	186,303	186,303
5,369	15,520	-	-	-	-	-	-	20,889	20,889
131,543	-	108,739	-	-	-	-	-	240,282	240,282
-	-	-	-	-	-	-	-	-	-
30,543	-	108,739	-	-	-	-	-	139,282	139,282
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
101,000	-	-	-	-	-	-	-	101,000	101,000
-	-	-	-	-	-	-	-	-	-
53,250	-	-	-	-	-	-	-	53,250	53,250
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
53,250	-	-	-	-	-	-	-	53,250	53,250
-	-	-	-	-	-	-	-	-	-
170,998	23,828	1,762,991	-	-	-	-	-	1,957,817	1,957,817
-	59,748	-	-	-	-	-	-	59,748	59,748
-	59,748	-	-	-	-	-	-	59,748	59,748
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,735,420	704,874	434,656	-	-	-	-	-	2,874,950	2,874,950
1,351,839	704,874	409,921	-	-	-	-	-	2,466,634	2,466,634
383,581	-	24,735	-	-	-	-	-	408,316	408,316
1,022,427	969,527	1,049,352	-	220	-	-	-	3,041,526	3,041,526
586,181	595,882	286,420	-	220	-	-	-	1,468,703	1,468,703
108,972	358,089	95,561	-	-	-	-	-	562,622	562,622
327,274	15,556	667,371	-	-	-	-	-	1,010,201	1,010,201
1,900,000	-	500	-	-	-	-	-	1,900,500	1,900,500
33,186,950	18,430,922	26,679,406	-	45,220	-	100,000	-	78,442,498	78,442,498

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	7	1,893,095	7	1,893,095
1) Official	-	-	-	-	-	-	7	1,893,095	7	1,893,095
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	250	1,341,887	124	991,066	197	708,573	557	73,507,877	1,128	76,549,403
I. GOVERNMENT	-	-	-	-	-	-	38	18,515,784	38	18,515,784
A. Federal Government	-	-	-	-	-	-	32	18,001,395	32	18,001,395
B. Provincial Governments	-	-	-	-	-	-	6	514,389	6	514,389
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	31	16,665,000	31	16,665,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	2	12,000,000	2	12,000,000
Transport, storage and communications	-	-	-	-	-	-	25	4,165,000	25	4,165,000
Manufacturing	-	-	-	-	-	-	4	500,000	4	500,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	63	14,822,026	63	14,822,026
Mutual Funds and AMC's	-	-	-	-	-	-	36	11,700,000	36	11,700,000
Insurance & Pension Funds	-	-	-	-	-	-	2	500,000	2	500,000
MFIs and DFIs	-	-	-	-	-	-	14	1,104,210	14	1,104,210
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	9	799,850	9	799,850
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	303	18,729,617	303	18,729,617
A. Agriculture, forestry and fishing	-	-	-	-	-	-	1	25,000	1	25,000
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	1	25,000	1	25,000
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	25,000	1	25,000
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	4	4,970,412	4	4,970,412
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	4	4,970,412	4	4,970,412
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	169	6,248,428	169	6,248,428
10 - Manufacture of food products	-	-	-	-	-	-	20	348,200	20	348,200
11 - Manufacture of beverages	-	-	-	-	-	-	4	1,100,600	4	1,100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	39	960,071	39	960,071
Preparation and spinning of textile fibres	-	-	-	-	-	-	1	-	1	-
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	37	860,071	37	860,071
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	1	100,000	1	100,000
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	1	25,576	1	25,576

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	1	25,576	1	25,576
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	1	25,576	1	25,576
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	42	442,403	42	442,403
Printing and other service activities related to printing	-	-	-	-	-	-	27	147,062	27	147,062
Reproduction of recorded media	-	-	-	-	-	-	15	295,341	15	295,341
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	13	1,629,630	13	1,629,630
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	8	393,768	8	393,768
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	4	100,000	4	100,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	2	100,000	2	100,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	5	632,147	5	632,147
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	6	25,455	6	25,455
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	24	472,578	24	472,578
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	16	4,578,724	16	4,578,724
Electric power generation, transmission and distribution	-	-	-	-	-	-	9	1,996,028	9	1,996,028
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	23,550	3	23,550
f) Other	-	-	-	-	-	-	6	1,972,478	6	1,972,478
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	7	2,582,696	7	2,582,696
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	3	20,000	3	20,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	3	20,000	3	20,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	26	132,105	26	132,105
49 - Land transport and transport via pipelines	-	-	-	-	-	-	3	108,105	3	108,105
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	23	24,000	23	24,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	4	2,000	4	2,000
55 - Accommodation	-	-	-	-	-	-	4	2,000	4	2,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	6	420,961	6	420,961
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	2	144,658	2	144,658
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	3	90,000	3	90,000
63 - Information service activities	-	-	-	-	-	-	1	186,303	1	186,303
K. Real estate activities	-	-	-	-	-	-	5	20,889	5	20,889
L. Professional, scientific and technical activities	-	-	-	-	-	-	16	240,282	16	240,282
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	13	139,282	13	139,282
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	3	101,000	3	101,000
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	53,250	2	53,250
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
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	-	-	-	-	-	-	1	53,250	1	53,250
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	48	1,957,817	48	1,957,817
O. Human health and social work activities	-	-	-	-	-	-	3	59,748	3	59,748
86 - Human health activities	-	-	-	-	-	-	3	59,748	3	59,748
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	-	-	-	-	-	-	120	2,874,950	120	2,874,950
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	99	2,466,634	99	2,466,634
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	21	408,316	21	408,316
VI. PERSONAL	250	1,341,887	124	991,066	197	708,573	-	-	571	3,041,526
A. Salaried persons	180	745,488	67	473,321	89	249,894	-	-	336	1,468,703
B. Self employed	4	100,000	8	312,812	10	149,810	-	-	22	562,622
C. Other Personal	66	496,399	49	204,933	98	308,869	-	-	213	1,010,201
VII. OTHER	-	-	-	-	-	-	2	1,900,500	2	1,900,500
Total	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24 R			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,341	1,341	-	1,779	1,779	-	1,893	1,893
	Govt.	-	14,579	14,579	-	19,371	19,371	-	18,516	18,516
	NFPSEs	-	6,537	6,537	-	4,150	4,150	-	16,665	16,665
	NBFCs & Fin Aux.	-	2,209	2,209	-	1,716	1,716	-	14,822	14,822
	Private Sector	-	15,842	15,842	-	16,337	16,337	-	18,730	18,730
	Trust Fund	-	1,731	1,731	-	2,333	2,333	-	2,875	2,875
	Personal	-	2,815	2,815	-	3,144	3,144	-	3,042	3,042
	Others	-	1	1	-	1	1	-	1,901	1,901
	Total	-	45,053	45,053	-	48,830	48,830	-	78,442	78,442
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	1,341	1,341	-	5,068	5,068	-	1,893	1,893
	Govt.	-	11,524	11,524	-	13,719	13,719	-	15,496	15,496
	NFPSEs	-	6,537	6,537	-	1,924	1,924	-	16,665	16,665
	NBFCs & Fin Aux.	-	2,209	2,209	-	2,936	2,936	-	14,173	14,173
	Private Sector	-	15,107	15,107	-	13,944	13,944	-	17,112	17,112
	Trust Fund	-	1,484	1,484	-	1,769	1,769	-	2,590	2,590
	Personal	-	2,815	2,815	-	3,077	3,077	-	3,042	3,042
	Others	-	1	1	-	1	1	-	1	1
	Total	-	41,017	41,017	-	42,438	42,438	-	70,971	70,971
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3,055	3,055	-	4,663	4,663	-	3,020	3,020
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	738	738	-	649	649
	Private Sector	-	734	734	-	600	600	-	1,618	1,618
	Trust Fund	-	246	246	-	392	392	-	285	285
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	1,900	1,900
	Total	-	4,036	4,036	-	6,393	6,393	-	7,472	7,472

9.5 Province/Region wise Deposits by Categories

Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24 R			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	17	1,136	86	270	121	1,506
100,000 to 200,000	10	1,107	14	1,646	23	3,107
200,000 to 300,000	11	2,854	16	3,806	31	7,439
300,000 to 400,000	7	2,545	9	2,970	18	6,065
400,000 to 500,000	2	856	8	3,547	37	18,290
500,000 to 600,000	21	11,061	35	17,847	31	16,378
600,000 to 700,000	6	3,957	15	9,249	17	10,889
700,000 to 800,000	8	6,006	11	8,126	11	7,990
800,000 to 900,000	5	4,258	10	9,130	5	4,328
900,000 to 1,000,000	24	23,384	2	1,913	45	44,912
1,000,000 to 2,000,000	61	88,243	40	51,808	154	206,339
2,000,000 to 3,000,000	43	107,037	33	79,764	117	272,061
3,000,000 to 4,000,000	21	73,103	21	71,173	53	182,279
4,000,000 to 5,000,000	18	82,606	12	54,151	24	109,753
5,000,000 to 6,000,000	28	149,546	28	146,729	29	153,668
6,000,000 to 7,000,000	10	64,326	14	89,230	21	132,220
7,000,000 to 8,000,000	13	97,286	16	118,649	33	247,787
8,000,000 to 9,000,000	7	60,634	162	507,754	9	75,450
9,000,000 to 10,000,000	19	184,198	38	835,356	9	89,006
10,000,000 to 100,000,000	191	5,567,000	176	6,392,057	234	7,333,969
100,000,000 & Over	117	38,521,767	85	40,425,170	113	69,519,061
Total	639	45,052,909	831	48,830,345	1,135	78,442,498

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

9.6.1 Deposits Distributed by Size of Accounts and Gender

Development Finance Institutions

As on 31st December, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	16	720	3	170	8	616	94	-	121	1,506
100,000 to 200,000	12	1,523	1	150	5	684	5	750	23	3,107
200,000 to 300,000	13	3,054	14	3,436	2	534	2	415	31	7,439
300,000 to 400,000	10	3,366	1	300	5	1,703	2	696	18	6,065
400,000 to 500,000	10	4,950	4	1,901	19	9,457	4	1,982	37	18,290
500,000 to 600,000	17	8,991	3	1,592	9	4,695	2	1,100	31	16,378
600,000 to 700,000	8	4,996	3	2,025	5	3,268	1	600	17	10,889
700,000 to 800,000	1	716	3	2,260	1	755	6	4,259	11	7,990
800,000 to 900,000	2	1,745	-	-	1	800	2	1,783	5	4,328
900,000 to 1,000,000	4	4,000	2	1,975	15	14,937	24	24,000	45	44,912
1,000,000 to 2,000,000	42	61,585	24	30,896	41	55,061	47	58,797	154	206,339
2,000,000 to 3,000,000	35	83,269	27	59,406	35	81,785	20	47,601	117	272,061
3,000,000 to 4,000,000	21	74,306	12	41,197	10	32,709	10	34,067	53	182,279
4,000,000 to 5,000,000	7	31,205	1	4,000	7	30,995	9	43,553	24	109,753
5,000,000 to 6,000,000	6	32,666	5	25,843	3	17,400	15	77,759	29	153,668
6,000,000 to 7,000,000	8	51,036	-	-	3	18,843	10	62,341	21	132,220
7,000,000 to 8,000,000	8	61,899	8	59,679	4	30,755	13	95,454	33	247,787
8,000,000 to 9,000,000	2	16,910	2	16,850	2	17,094	3	24,596	9	75,450
9,000,000 to 10,000,000	2	19,964	2	20,000	3	30,000	2	19,042	9	89,006
10,000,000 to 100,000,000	25	724,986	7	149,270	19	356,482	183	6,103,231	234	7,333,969
100,000,000 & Over	1	150,000	2	570,116	-	-	110	68,798,945	113	69,519,061
Total	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-23		Sep-24 R		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:	3	224,021	1	7,354	2	12,354
A. Quoted on the Stock Exchange:	1	7,354	1	7,354	2	12,354
1. To Stock Brokers and Dealers:	-	-	-	-	1	5,000
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	1	5,000
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	2	216,667	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	2	216,667	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	216,667	-	-	-	-
III. Merchandise	49	8,526,655	39	6,611,084	25	3,578,675
A. Food Items:	9	2,458,034	10	2,192,465	6	1,035,721
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	3	708,034	3	381,350	2	331,810
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	6	1,750,000	7	1,811,115	4	703,911
(a) Indigenous	6	1,750,000	7	1,811,115	4	703,911
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	16	2,239,927	11	1,879,068	5	616,688
1. Cotton Raw:	6	150,267	-	-	-	-
(a) Indigenous	6	150,267	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	2	650,000	2	650,000	-	-
(a) Indigenous	2	650,000	1	400,000	-	-
(b) Imported	-	-	1	250,000	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	8	1,439,660	9	1,229,068	5	616,688
(a) Indigenous	4	511,111	6	829,068	4	516,688
(b) Imported	4	928,549	3	400,000	1	100,000
C. Finished/Manufactured Goods:	24	3,828,694	18	2,539,551	14	1,926,266
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	19	2,849,267	16	2,291,576	12	1,681,011
(a) Indigenous	2	314,694	1	499,999	-	-
(b) Imported	17	2,534,573	15	1,791,577	12	1,681,011
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	1	200,000
12. Other Finished Goods:	4	779,427	1	47,975	1	45,255
(a) Indigenous	3	725,000	-	-	-	-
(b) Imported	1	54,427	1	47,975	1	45,255
IV. Fixed Assets Including Machinery	1,386	100,714,388	1,370	99,403,209	1,388	104,280,760
A. Transport Equipment	341	831,949	310	598,017	316	1,420,893
B. Furniture & Fixtures	3	600,682	3	150,682	-	-
C. Office Equipment	2	36,091	2	31,059	2	29,233
D. Other Machinery & Equipment	1,040	99,245,666	1,055	98,623,451	1,070	102,830,634
V. Real Estate	33,755	39,279,207	32,184	41,783,885	31,656	41,952,753
A. Land	140	12,087,745	169	12,915,043	178	12,889,774
1. Residential	21	459,977	9	489,000	13	527,655
(a) House	21	459,977	8	487,500	11	525,230
(b) Flat	-	-	1	1,500	2	2,425
2. Non-Residential	119	11,627,768	160	12,426,043	165	12,362,119
(a) Commercial	29	254,043	60	571,474	59	968,535
(b) Industrial	19	2,147,489	15	1,651,110	28	2,485,800
c) Agriculture	44	581,205,04	54	681,358,874	57	6,621,899
(c) Others	27	3,414,182	31	3,389,878	21	2,285,885
B. Buildings:	33,615	27,191,462	32,015	28,868,842	31,478	29,062,978
1. Residential	33,483	19,415,970	31,850	18,237,487	31,280	17,128,137
(a) House	29,212	17,583,214	31,681	18,130,579	31,015	16,300,595
(b) Flat	4,271	1,832,756	169	106,908	265	827,542
2. Non-Residential	132	7,775,492	165	10,631,355	198	11,934,841
(a) Commercial	78	6,005,505	72	5,797,961	97	6,250,703
(b) Industrial	12	1,248,908	27	1,399,729	24	1,356,525
c) Agriculture	41	396,079	-	0	3	185,000
(c) Others	1	125,000	66	3,433,665	74	4,142,613
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	214	20,717,051	231	18,571,323	224	21,323,684
A. Other Secured Advances	173	16,783,865	182	13,834,089	179	15,749,569
1. Receivables	47	53,073	10	3,080,000	9	2,300,000
2. Employees Benefits	-	-	63	85,413,00	65	88,382
3. Others	126	16,730,792	109	10,668,676	105	13,361,187
B. Advances Secured by Guarantee(s)	41	3,933,186	49	4,737,234	45	5,574,115
1. Institutional Guarantee(s)	6	3,905,519	7	4,726,558	5	5,563,564
2. Individual Guarantee(s)	35	27,667	42	10,676	40	10,551
VIII. Unsecured Advances	623	1,777,297	624	830,321	727	2,408,139
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	562	57,313	559	56,479	626	98,125
3. Others	61	1,719,984	65	773,842	101	2,310,014
Total	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st December, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-	-	-
Financial Instruments:	-	-	1	5,000	1	7,354	2	12,354
A. Quoted on the Stock Exchange:	-	-	1	5,000	1	7,354	2	12,354
1. To Stock Brokers and Dealers:	-	-	1	5,000	-	-	1	5,000
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	1	5,000	-	-	1	5,000
2. To Others:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
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	-	-	-	-	25	3,578,675	25	3,578,675
A. Food Items:	-	-	-	-	6	1,035,721	6	1,035,721
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	2	331,810	2	331,810
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	4	703,911	4	703,911
(a) Indigenous	-	-	-	-	4	703,911	4	703,911
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	5	616,688	5	616,688
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st December, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	5	616,688	5	616,688
(a) Indigenous	-	-	-	-	4	516,688	4	516,688
(b) Imported	-	-	-	-	1	100,000	1	100,000
C. Finished/Manufactured Goods:	-	-	-	-	14	1,926,266	14	1,926,266
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	12	1,681,011	12	1,681,011
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	12	1,681,011	12	1,681,011
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	1	45,255	1	45,255
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	45,255	1	45,255
IV. Fixed Assets Including Machinery	326	732,651	55	99,831	1,007	103,448,278	1,388	104,280,760
A. Transport Equipments	269	442,096	32	56,369	15	922,428	316	1,420,893
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	1	12,000	-	-	1	17,233	2	29,233
D. Other Machinery & Equipments	56	278,555	23	43,462	991	102,508,617	1,070	102,830,634
V. Real Estate	27,305	14,890,226	4,159	3,177,702	192	23,884,825	31,656	41,952,753
A. Land	51	737,927	28	198,376	99	11,953,471	178	12,889,774
1. Residential	1	33,280	8	39,375	4	455,000	13	527,655
(a) House	1	33,280	6	36,950	4	455,000	11	525,230
(b) Flat	-	-	2	2,425	-	-	2	2,425
2. Non-Residential	50	704,647	20	159,001	95	11,498,471	165	12,362,119
(a) Commercial	35	357,397	19	134,001	5	477,137	59	968,535
(b) Industrial	4	60,500	-	-	24	2,425,300	28	2,485,800
c) Agriculture	10	200,750	1	25,000	46	6,396,149	57	6,621,899
d) Other	1	86,000	-	-	20	2,199,885	21	2,285,885
B. Buildings:	27,254	14,152,299	4,131	2,979,326	93	11,931,354	31,478	29,062,978
1. Residential	27,190	13,352,418	4,084	2,867,512	6	908,208	31,280	17,128,137
(a) House	26,993	12,714,428	4,016	2,677,960	6	908,208	31,015	16,300,595
(b) Flat	197	637,990	68	189,552	-	-	265	827,542
2. Non-Residential	64	799,881	47	111,814	87	11,023,146	198	11,934,841
(a) Commercial	33	353,025	30	70,986	34	5,826,692	97	6,250,703
(b) Industrial	5	129,718	-	-	19	1,226,807	24	1,356,525
c) Agriculture	1	30,000	-	-	2	155,000	3	185,000
d) Other	25	287,138	17	40,828	32	3,814,647	74	4,142,613
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	92	112,215	22	11,525	110	21,199,944	224	21,323,684
A. Other Secured Advances	61	103,865	13	9,324	105	15,636,380	179	15,749,569
1. Receivables	-	-	-	-	9	2,300,000	9	2,300,000
2. Employees Benefits	59	83,807	6	4,575	-	-	65	88,382
3. Others	2	20,058	7	4,749	96	13,336,380	105	13,361,187
B. Advances Secured by Guarantee(s)	31	8,350	9	2,201	5	5,563,564	45	5,574,115
1. Institutional Guarantee(s)	-	-	-	-	5	5,563,564	5	5,563,564
2. Individual Guarantee(s)	31	8,350	9	2,201	-	-	40	10,551
VIII. Unsecured Advances	654	165,801	71	27,554	2	2,214,784	727	2,408,139
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	569	87,914	57	10,211	-	-	626	98,125
3. Others	85	77,887	14	17,343	2	2,214,784	101	2,310,014
Total	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	3,890,741	6	4,098,021	3	3,718,681
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	3,890,741	5	3,820,083	-	-
Manufacturing	-	-	1	277,938	1	562,602
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	1,714,008	8	1,464,284	6	1,215,161
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1	969,958	1	150,000	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	2	161,623	1	150,000
Other NBFIs	8	744,050	2	570,161	2	570,161
IV. PRIVATE SECTOR (BUSINESS)	1,605	145,911,103	1,658	144,137,376	1,619	149,761,221
A. Agriculture, forestry and fishing	59	2,084,071	61	1,241,535	66	838,296
1. Crop and animal production, hunting and related service activities	59	2,084,071	61	1,241,535	66	838,296
Growing of Wheat, Rice, Sugar Cane & Cotton	21	137,398	21	159,229	25	174,107
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	90,154	6	124,330	7	132,611
Growing of other fruits, vegetables and crops	7	55,249	5	42,000	5	42,000
Raising of livestock and other related activities	14	1,368,636	12	687,531	10	277,725
Other agricultural support activities	8	432,634	17	228,445	19	211,853
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	28	6,377,709	27	1,936,435	25	3,796,750
05 - Mining of coal and lignite	4	4,000,000	3	-	1	2,000,000
06 - Extraction of crude petroleum and natural gas	24	2,377,709	24	1,936,435	24	1,796,750
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,092	97,701,002	1,164	101,068,274	1,156	95,857,476
10 - Manufacture of food products	245	21,605,658	280	25,217,495	271	20,665,789
11 - Manufacture of beverages	1	180,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	405	32,273,945	416	31,738,251	421	31,649,232
Preparation and spinning of textile fibres	113	10,678,842	113	9,457,260	112	9,476,457
Weaving of textiles	56	4,907,447	55	4,563,330	54	4,143,412
Finishing of textiles	47	5,269,177	50	6,179,991	51	6,336,198
Manufacture of knitted and crocheted fabrics	3	126,121	4	314,321	4	305,359
Manufacture of made-up textile articles, except apparel	181	10,957,976	188	10,503,047	194	10,680,415
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	5	334,382	6	720,302	6	707,392
14 - Manufacture of wearing apparel	36	4,682,182	44	4,050,029	44	4,263,258
15 - Manufacture of leather and related products	3	74,091	3	558,000	3	552,500

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-23		Sep-24 R		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	1	70,000	1	55,000	1	50,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	4,091	2	503,000	2	502,500
a. Leather wear	2	4,091	2	503,000	2	502,500
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	1	2,399	1	1,899	1	1,599
17 - Manufacture of paper and paper products	15	664,680	14	713,461	15	303,781
18 - Printing and reproduction of recorded media	58	639,942	65	754,691	65	766,984
Printing and other service activities related to printing	58	639,942	65	754,691	65	766,984
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	624,375	4	915,625	4	1,358,125
20 - Manufacture of chemicals and chemical products	102	7,641,768	102	6,788,956	103	6,527,298
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24	4,272,287	29	5,690,148	29	5,356,889
22 - Manufacture of rubber and plastics products	46	5,674,154	40	5,833,251	39	5,611,164
23 - Manufacture of other non-metallic mineral products	23	4,818,622	39	4,252,773	37	4,021,852
24 - Manufacture of basic metals	53	6,893,671	63	7,647,355	59	7,616,158
25 - Manufacture of fabricated metal products, except machinery and equipment	24	1,013,072	20	817,400	22	790,168
26 - Manufacture of computer, electronic and optical products	8	2,628,103	4	1,927,273	6	2,326,250
27 - Manufacture of electrical equipment	20	2,704,961	18	2,518,195	16	2,476,198
28 - Manufacture of machinery and equipment	1	4,500	1	4,000	1	3,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	817,250	8	783,206	9	758,129
30 - Manufacture of other transport equipment	3	397,975	2	333,057	2	316,446
31 - Manufacture of furniture	4	30,000	4	30,500	3	20,214
32 - Other manufacturing	4	53,842	4	326,957	3	306,267
Manufacture of jewellery and related articles	1	20,000	1	20,000	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	25,000	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	2	8,842	3	306,957	3	306,267
33 - Repair and installation of machinery and equipment	2	3,525	2	2,750	2	2,425
D. Electricity, gas, steam and air conditioning supply	180	23,971,430	167	19,631,838	106	21,775,716
Electric power generation, transmission and distribution	175	22,892,089	165	19,585,531	106	21,775,716
a) Hydal	4	232,000	4	232,000	4	232,000
b) Thermal	21	5,845,604	16	4,838,373	17	3,202,688
c) Coal Based	21	10,566,631	19	9,216,925	16	10,485,850
d) Wind	32	2,302,761	32	2,036,727	32	1,958,504
e) Solar	77	1,077,393	76	1,023,028	18	1,248,306
f) Other	20	2,867,700	18	2,238,478	19	4,648,369
Manufacture of gas; distribution of gaseous fuels through mains	5	1,079,341	2	46,307	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	2	3,082,013	5	5,520,410
36 - Water collection, treatment and supply	-	-	2	3,082,013	5	5,520,410
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	23	1,809,686	24	1,937,580	25	1,869,749
41 - Construction of buildings	7	589,287	5	477,591	5	427,308
42 - Civil engineering	13	1,164,217	16	1,413,390	17	1,398,930
43 - Specialized construction activities	3	56,182	3	46,599	3	43,511

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-23		Sep-24 R		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	68	2,417,465	54	2,489,203	58	2,699,971
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	231,956	2	221,698	3	215,234
46 - Wholesale trade, except of motor vehicles and motorcycles	23	195,258	16	298,985	16	389,851
47 - Retail trade, except of motor vehicles and motorcycles	43	1,990,251	36	1,968,520	39	2,094,886
H. Transportation and storage	27	1,001,620	24	1,500,020	32	4,276,576
49 - Land transport and transport via pipelines	20	285,642	15	439,450	20	2,377,246
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	2	784,794
52 - Warehousing and support activities for transportation	7	715,978	9	1,060,570	10	1,114,536
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	26	2,455,299	29	2,698,015	30	2,729,015
55 - Accommodation	9	2,385,999	9	2,588,660	10	2,619,375
56 - Food and beverage service activities	17	69,300	20	109,355	20	109,640
J. Information and communication	33	5,096,851	34	5,871,706	39	7,475,873
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	65,057	5	153,189	5	146,227
60 - Programming and broadcasting activities	2	87,940	2	58,195	2	57,728
61 - Telecommunications	13	4,582,572	14	5,396,650	20	7,031,362
62 - Computer programming, consultancy and related activities	9	255,302	8	176,678	7	165,417
63 - Information service activities	5	105,980	5	86,994	5	75,139
K. Real estate activities	5	897,995	4	367,479	7	788,696
L. Professional, scientific and technical activities	2	22,716	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	10,000	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	1	12,716	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	3	83,153	4	102,361	4	108,117
77 - Rental and leasing activities	1	600	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	1	34,485	1	45,497
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	82,553	2	67,426	2	62,170
N. Education	25	740,243	23	543,018	28	706,570
O. Human health and social work activities	29	1,229,865	35	1,638,503	30	1,275,622
86 - Human health activities	27	629,865	35	1,638,503	30	1,275,622
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	2	600,000	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	5	21,999	5	19,462	7	32,450
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	34,410	18,085,091	32,775	16,838,918	32,392	16,646,518
A. Bank Employees	1,123	1,841,221	1,119	2,002,630	1,227	2,007,306
1) For house building	404	1,390,360	403	1,488,419	411	1,454,762
2) For transport i.e. purchase of car etc.	324	310,903	303	347,109	304	355,609
3) Other purposes	395	139,957	413	167,101	512	196,935
B. Consumer Financing	33,286	16,243,206	31,655	14,835,625	31,164	14,638,548
1) For house building	32,973	16,228,996	31,344	14,821,473	30,794	14,539,314
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	23	333	23	333	82	85,416
5) Personal loans	289	13,628	287	13,569	287	13,569
C) Other	1	664	1	664	1	664
VII. OTHER	1	1,637,677	2	668,577	2	2,214,784
Total	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	3	3,718,681	3	3,718,681
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	1	562,602	1	562,602
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	6	1,215,161	6	1,215,161
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	150,000	1	150,000
Other NBFIs	-	-	-	-	2	570,161	2	570,161
IV. PRIVATE SECTOR (BUSINESS)	176	2,162,231	117	413,756	1,326	147,185,234	1,619	149,761,221
A. Agriculture, forestry and fishing	33	359,062	28	152,253	5	326,981	66	838,296
1. Crop and animal production, hunting and related service activities	33	359,062	28	152,253	5	326,981	66	838,296
Growing of Wheat, Rice, Sugar Cane & Cotton	14	128,476	10	25,175	1	20,456	25	174,107
Growing of tropical, subtropical, pome and stone fruits & vegetables	6	91,361	-	-	1	41,250	7	132,611
Growing of other fruits, vegetables and crops	5	42,000	-	-	-	-	5	42,000
Raising of livestock and other related activities	1	6,000	6	6,450	3	265,275	10	277,725
Other agricultural support activities	7	91,225	12	120,628	-	-	19	211,853
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	25	3,796,750	25	3,796,750
05 - Mining of coal and lignite	-	-	-	-	1	2,000,000	1	2,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	24	1,796,750	24	1,796,750
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	95	1,354,453	34	132,697	1,027	94,370,326	1,156	95,857,476
10 - Manufacture of food products	61	1,001,689	25	111,639	185	19,552,461	271	20,665,789
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	420	31,642,804	421	31,649,232
Preparation and spinning of textile fibres	-	-	-	-	112	9,476,457	112	9,476,457
Weaving of textiles	1	6,428	-	-	53	4,136,984	54	4,143,412
Finishing of textiles	-	-	-	-	51	6,336,198	51	6,336,198
Manufacture of knitted and crocheted fabrics	-	-	-	-	4	305,359	4	305,359
Manufacture of made-up textile articles, except apparel	-	-	-	-	194	10,680,415	194	10,680,415
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	6	707,392	6	707,392
14 - Manufacture of wearing apparel	2	4,463	2	2,925	40	4,255,870	44	4,263,258
15 - Manufacture of leather and related products	-	-	-	-	3	552,500	3	552,500

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	50,000	1	50,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	2	502,500	2	502,500
a. Leather wear	-	-	-	-	2	502,500	2	502,500
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	1,599	-	-	-	-	1	1,599
17 - Manufacture of paper and paper products	3	50,148	-	-	12	253,633	15	303,781
18 - Printing and reproduction of recorded media	17	210,012	5	10,383	43	546,589	65	766,984
Printing and other service activities related to printing	17	210,012	5	10,383	43	546,589	65	766,984
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	1,358,125	4	1,358,125
20 - Manufacture of chemicals and chemical products	1	10,000	-	-	102	6,517,298	103	6,527,298
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	28,962	-	-	27	5,327,927	29	5,356,889
22 - Manufacture of rubber and plastics products	2	6,700	-	-	37	5,604,464	39	5,611,164
23 - Manufacture of other non-metallic mineral products	-	-	-	-	37	4,021,852	37	4,021,852
24 - Manufacture of basic metals	1	10,770	-	-	58	7,605,388	59	7,616,158
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,468	-	-	21	786,700	22	790,168
26 - Manufacture of computer, electronic and optical products	-	-	-	-	6	2,326,250	6	2,326,250
27 - Manufacture of electrical equipment	-	-	-	-	16	2,476,198	16	2,476,198
28 - Manufacture of machinery and equipment	-	-	1	3,750	-	-	1	3,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	9	758,129	9	758,129
30 - Manufacture of other transport equipment	-	-	-	-	2	316,446	2	316,446
31 - Manufacture of furniture	3	20,214	-	-	-	-	3	20,214
32 - Other manufacturing	-	-	1	4,000	2	302,267	3	306,267
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,000	2	302,267	3	306,267
33 - Repair and installation of machinery and equipment	-	-	-	-	2	2,425	2	2,425
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	106	21,775,716	106	21,775,716
Electric power generation, transmission and distribution	-	-	-	-	106	21,775,716	106	21,775,716
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	17	3,202,688	17	3,202,688
c) Coal Based	-	-	-	-	16	10,485,850	16	10,485,850
d) Wind	-	-	-	-	32	1,958,504	32	1,958,504
e) Solar	-	-	-	-	18	1,248,306	18	1,248,306
f) Other	-	-	-	-	19	4,648,369	19	4,648,369
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	5	5,520,410	5	5,520,410
36 - Water collection, treatment and supply	-	-	-	-	5	5,520,410	5	5,520,410
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	6	75,263	-	-	19	1,794,486	25	1,869,749
41 - Construction of buildings	-	-	-	-	5	427,308	5	427,308
42 - Civil engineering	3	31,752	-	-	14	1,367,178	17	1,398,930
43 - Specialized construction activities	3	43,511	-	-	-	-	3	43,511

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15	217,726	14	15,054	29	2,467,191	58	2,699,971
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	209	-	-	2	215,025	3	215,234
46 - Wholesale trade, except of motor vehicles and motorcycles	5	30,850	7	7,755	4	351,246	16	389,851
47 - Retail trade, except of motor vehicles and motorcycles	9	186,667	7	7,299	23	1,900,920	39	2,094,886
H. Transportation and storage	11	69,628	1	960	20	4,205,988	32	4,276,576
49 - Land transport and transport via pipelines	7	55,215	-	-	13	2,322,031	20	2,377,246
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	1	960	1	783,834	2	784,794
52 - Warehousing and support activities for transportation	4	14,413	-	-	6	1,100,123	10	1,114,536
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	11	65,890	11	48,250	8	2,614,875	30	2,729,015
55 - Accommodation	-	-	2	4,500	8	2,614,875	10	2,619,375
56 - Food and beverage service activities	11	65,890	9	43,750	-	-	20	109,640
J. Information and communication	2	640	3	4,325	34	7,470,908	39	7,475,873
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	640	-	-	3	145,587	5	146,227
60 - Programming and broadcasting activities	-	-	-	-	2	57,728	2	57,728
61 - Telecommunications	-	-	2	3,700	18	7,027,662	20	7,031,362
62 - Computer programming, consultancy and related activities	-	-	-	-	7	165,417	7	165,417
63 - Information service activities	-	-	1	625	4	74,514	5	75,139
K. Real estate activities	-	-	-	-	7	788,696	7	788,696
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	450	3	107,667	4	108,117
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	1	45,497	1	45,497
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	62,170	2	62,170
N. Education	-	-	10	16,707	18	689,863	28	706,570
O. Human health and social work activities	2	10,697	12	35,585	16	1,229,340	30	1,275,622
86 - Human health activities	2	10,697	12	35,585	16	1,229,340	30	1,275,622
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	3	7,475	3	16,103	7	32,450
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	28,201	13,738,662	4,191	2,907,855	-	-	32,392	16,646,518
A. Bank Employees	1,101	1,778,635	126	228,670	-	-	1,227	2,007,306
1) For house building	369	1,289,635	42	165,127	-	-	411	1,454,762
2) For transport i.e. purchase of car etc.	279	320,427	25	35,182	-	-	304	355,609
3) Other purposes	453	168,573	59	28,362	-	-	512	196,935
B. Consumer Financing	27,099	11,959,363	4,065	2,679,185	-	-	31,164	14,638,548
1) For house building	26,767	11,885,439	4,027	2,653,875	-	-	30,794	14,539,314
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	66	61,087	16	24,329	-	-	82	85,416
5) Personal loans	265	12,588	22	981	-	-	287	13,569
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	2,214,784	2	2,214,784
Total	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Dec-23	Sep-24 R	Dec-24 P
0.00	15,778,478	16,036,277	15,365,619
1.00	-	-	-
2.00	-	-	-
3.00	7,056,438	7,932,793	7,592,842
4.00	10,224,743	9,084,345	8,582,081
5.00	10,320,804	9,580,155	9,218,538
6.00	3,710,048	4,061,175	4,142,270
7.00	3,391,182	3,133,984	3,055,061
8.00	1,253,916	1,251,723	1,181,452
9.00	811,438	617,537	616,538
10.00	569,573	556,849	512,197
11.00	7,012	1,331	1,313
12.00	2,070,686	4,064,134	5,698,985
13.00	1,302,858	1,123,372	4,383,497
14.00	1,872	10,037	20,791,041
15.00	-	-	27,088,288
16.00	62,700	1,097	15,449,292
17.00	211,747	2,608,171	12,298,637
18.00	3,021	9,506,594	18,521,642
19.00	491,325	26,104,129	4,363,045
20.00	264,331	12,443,388	2,535,008
21.00	185,889	19,684,950	7,607,242
22.00	3,778,893	21,930,309	2,895,790
23.00	31,798,690	11,167,260	484,157
24.00	44,653,640	3,231,296	173,573
25.00 & above	33,289,336	3,076,270	998,257
Total	171,238,620	167,207,176	173,556,365

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

9.9.1 Advances Classified by Rate of Interest and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,068,288	481,694	11,815,637	15,365,619
1.00	-	-	-	-
2.00	-	-	-	-
3.00	6,639	419	7,585,784	7,592,842
4.00	420,736	55,539	8,105,806	8,582,081
5.00	2,560,342	788,978	5,869,218	9,218,538
6.00	1,558,988	252,510	2,330,772	4,142,270
7.00	2,335,973	545,683	173,405	3,055,061
8.00	-	-	1,181,452	1,181,452
9.00	-	-	616,538	616,538
10.00	200,942	33,913	277,342	512,197
11.00	-	1,313	-	1,313
12.00	1,408,408	350,664	3,939,913	5,698,985
13.00	874,348	186,163	3,322,986	4,383,497
14.00	512	-	20,790,529	20,791,041
15.00	43,830	3,620	27,040,838	27,088,288
16.00	958,142	141,480	14,349,670	15,449,292
17.00	341,273	35,047	11,922,317	12,298,637
18.00	308,793	19,255	18,193,594	18,521,642
19.00	183,240	69,591	4,110,214	4,363,045
20.00	408,748	93,284	2,032,976	2,535,008
21.00	153,372	26,533	7,427,337	7,607,242
22.00	226,392	30,277	2,639,121	2,895,790
23.00	152,713	30,436	301,008	484,157
24.00	136,068	31,347	6,158	173,573
25.00 & above	553,146	143,866	301,245	998,257
Total	15,900,893	3,321,611	154,333,861	173,556,365

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

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(Million Rupees)								
Provinces/Regions	Category	Dec-23			Sep-24 R			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,891	3,891	-	4,098	4,098	-	3,719	3,719
	NBFCs & Fin Aux.	-	1,714	1,714	-	1,464	1,464	-	1,215	1,215
	Private Sector	104	145,807	145,911	-	144,137	144,137	-	149,761	149,761
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,994	1,091	18,085	469	16,370	16,839	466	16,181	16,647
	Others	-	1,638	1,638	-	669	669	-	2,215	2,215
	Total	17,098	154,141	171,239	469	166,738	167,207	466	173,091	173,556
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	63	-	63	-	64	64	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,103	-	8,103	-	7,424	7,424	-	7,414	7,414
	Others	-	-	-	-	-	-	-	-	-
	Total	8,165	-	8,165	-	7,488	7,488	-	7,414	7,414
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,991	2,991	-	3,273	3,273	-	2,817	2,817
	NBFCs & Fin Aux.	-	1,625	1,625	-	1,464	1,464	-	1,215	1,215
	Private Sector	20	114,239	114,259	-	111,569	111,569	-	113,245	113,245
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	5,342	829	6,170	55	5,758	5,813	54	5,599	5,653
	Others	-	1,638	1,638	-	669	669	-	2,215	2,215
	Total	5,362	121,322	126,683	55	122,733	122,788	54	125,091	125,145
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,604	-	1,604	187	1,280	1,466	187	1,266	1,453
	Others	-	-	-	-	-	-	-	-	-
	Total	1,604	-	1,604	187	1,280	1,466	187	1,266	1,453
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	84	-	84	-	71	71	-	68	68
	Others	-	-	-	-	-	-	-	-	-
	Total	84	-	84	-	71	71	-	68	68
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	900	900	-	825	825	-	902	902
	NBFCs & Fin Aux.	-	89	89	-	-	-	-	-	-
	Private Sector	21	31,567	31,589	-	32,504	32,504	-	36,516	36,516
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	582	263	844	-	885	885	-	890	890
	Others	-	-	-	-	-	-	-	-	-
	Total	603	32,819	33,422	-	34,214	34,214	-	38,308	38,308

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

Development Finance Institutions										(Million Rupees)
Provinces/Regions	Category	Dec-23			Sep-24 R			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,216	-	1,216	227	898	1,126	225	889	1,113
	Others	-	-	-	-	-	-	-	-	-
	Total	1,216	-	1,216	227	898	1,126	225	889	1,113
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	64	-	64	-	54	54	-	54	54
	Others	-	-	-	-	-	-	-	-	-
	Total	64	-	64	-	54	54	-	54	54

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	270	473	289	492	248	451
5,000 to 10,000	309	2,141	303	2,096	307	2,131
10,000 to 20,000	1,895	28,961	1,887	28,900	1,855	28,381
20,000 to 25,000	2,038	43,833	2,028	43,643	1,996	42,961
25,000 to 30,000	611	16,624	580	15,768	572	15,554
30,000 to 40,000	1,994	67,543	1,985	67,239	1,947	65,995
40,000 to 50,000	2,837	121,751	2,789	119,824	2,764	118,756
50,000 to 60,000	2,414	131,746	2,382	129,937	2,354	128,447
60,000 to 70,000	4,298	261,368	4,252	258,532	4,220	256,464
70,000 to 80,000	1,259	93,731	1,186	88,409	1,139	84,831
80,000 to 90,000	1,155	97,243	1,090	91,816	1,100	92,667
90,000 to 100,000	1,097	103,596	1,055	99,604	1,034	97,753
100,000 to 200,000	4,290	580,344	3,979	533,667	3,913	525,971
200,000 to 300,000	1,386	337,587	1,233	298,099	1,221	296,519
300,000 to 400,000	959	334,888	809	282,129	790	275,067
400,000 to 500,000	764	342,445	648	291,094	606	271,847
500,000 to 600,000	506	279,622	442	244,832	467	259,308
600,000 to 700,000	488	319,947	430	282,033	459	298,820
700,000 to 800,000	428	324,406	435	326,835	373	281,253
800,000 to 900,000	408	348,490	360	307,227	354	304,195
900,000 to 1,000,000	367	352,526	313	299,957	303	289,784
1,000,000 to 2,000,000	2,336	3,500,406	2,188	3,262,517	2,158	3,204,800
2,000,000 to 3,000,000	1,172	2,937,059	1,066	2,672,629	1,040	2,598,677
3,000,000 to 4,000,000	598	2,160,385	576	3,229,637	573	2,021,028
4,000,000 to 5,000,000	373	1,730,973	403	1,882,515	408	1,930,270
5,000,000 to 6,000,000	302	1,698,344	235	1,334,730	228	1,268,408
6,000,000 to 7,000,000	110	779,651	120	844,602	133	932,143
7,000,000 to 8,000,000	92	727,918	118	902,173	102	829,004
8,000,000 to 9,000,000	102	905,961	82	754,002	115	792,225
9,000,000 to 10,000,000	97	942,821	123	1,247,344	125	1,268,602
10,000,000 to 100,000,000	661	24,251,551	642	24,984,286	698	24,390,864
100,000,000 & Over	414	127,414,283	421	122,280,607	420	130,583,186
Total	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	189	367	45	84	14	-	248	451
5,000 to 10,000	271	1,884	35	242	1	5	307	2,131
10,000 to 20,000	1,685	25,827	170	2,538	-	16	1,855	28,381
20,000 to 25,000	1,815	39,040	181	3,921	-	-	1,996	42,961
25,000 to 30,000	501	13,610	71	1,917	-	27	572	15,554
30,000 to 40,000	1,709	58,028	238	7,967	-	-	1,947	65,995
40,000 to 50,000	2,509	107,664	254	10,956	1	136	2,764	118,756
50,000 to 60,000	2,100	114,485	253	13,858	1	104	2,354	128,447
60,000 to 70,000	3,865	234,763	354	21,636	1	65	4,220	256,464
70,000 to 80,000	1,009	74,904	130	9,773	-	154	1,139	84,831
80,000 to 90,000	945	79,565	155	12,935	-	167	1,100	92,667
90,000 to 100,000	899	84,992	135	12,761	-	-	1,034	97,753
100,000 to 200,000	3,373	450,929	530	72,836	10	2,206	3,913	525,971
200,000 to 300,000	1,028	249,176	184	44,727	9	2,616	1,221	296,519
300,000 to 400,000	641	222,381	140	48,003	9	4,684	790	275,067
400,000 to 500,000	492	219,532	107	48,123	7	4,192	606	271,847
500,000 to 600,000	379	208,822	83	46,181	5	4,305	467	259,308
600,000 to 700,000	374	241,234	76	49,305	9	8,282	459	298,820
700,000 to 800,000	295	220,043	73	54,488	5	6,722	373	281,253
800,000 to 900,000	288	244,517	62	52,985	4	6,693	354	304,195
900,000 to 1,000,000	229	218,725	69	65,238	5	5,821	303	289,784
1,000,000 to 2,000,000	1,643	2,396,947	453	666,383	62	141,470	2,158	3,204,800
2,000,000 to 3,000,000	775	1,891,805	232	566,366	33	140,506	1,040	2,598,677
3,000,000 to 4,000,000	433	1,500,680	111	386,648	29	133,700	573	2,021,028
4,000,000 to 5,000,000	274	1,239,699	74	330,349	60	360,222	408	1,930,270
5,000,000 to 6,000,000	171	921,534	25	138,003	32	208,871	228	1,268,408
6,000,000 to 7,000,000	98	656,435	9	57,331	26	218,377	133	932,143
7,000,000 to 8,000,000	67	505,117	14	104,281	21	219,606	102	829,004
8,000,000 to 9,000,000	83	457,176	9	76,984	23	258,065	115	792,225
9,000,000 to 10,000,000	88	847,712	13	123,920	24	296,970	125	1,268,602
10,000,000 to 100,000,000	149	2,373,299	23	290,871	526	21,726,694	698	24,390,864
100,000,000 & Over	-	-	-	-	420	130,583,186	420	130,583,186
Total	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Dec-23			Sep-24 R			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,948,994,688	2,145,374,700	2,003,056,560	1,817,630,553	1,956,943,702	1,982,549,441	1,538,468,037	1,417,354,330	1,572,479,467
1) Treasury Bills	825,642,219	994,391,500	829,755,321	525,649,520	633,321,902	614,147,792	132,871,195	140,346,130	134,740,083
2) Pakistan Investment Bonds (PIBs)	1,123,352,469	1,150,983,200	1,173,301,239	1,291,981,033	1,323,621,800	1,368,401,649	1,405,596,842	1,277,008,200	1,437,739,384
a. Fixed Rate	286,288,736	293,279,600	294,233,860	379,488,659	387,974,800	405,133,574	317,585,581	328,676,600	322,893,572
b. Floating Rate	837,063,732	857,703,600	879,067,379	912,492,375	935,647,000	963,268,075	1,088,011,261	948,331,600	1,114,845,812
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	16,130,025	26,986,478	17,152,550	16,652,862	28,282,539	18,387,430	17,662,602	29,113,081	19,598,228
1) Quoted On The Stock Exchange of which:	10,336,133	10,111,029	11,590,802	10,499,928	11,348,050	10,891,020	9,415,368	10,084,291	11,563,073
Financial Institutions	1,190,729	1,114,318	1,174,275	1,832,410	1,777,089	1,281,309	1,785,561	1,816,878	1,790,182
NFPSEs	708,758	173,608	816,943	606,423	184,753	690,827	597,909	52,895	1,125,376
Private Sector	4,201,975	2,459,030	5,192,864	4,948,566	3,664,722	5,659,202	3,334,662	2,108,541	4,616,751
2) Unquoted On The Stock Exchange of which:	5,793,893	16,875,449	5,561,748	6,152,933	16,934,489	7,496,410	8,247,233	19,028,789	8,035,155
Financial Institutions	3,370,972	14,455,009	3,328,116	3,532,150	14,616,187	5,274,818	5,212,900	16,296,937	5,310,875
NFPSEs	200,000	200,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	2,222,921	2,220,440	2,133,632	2,420,784	2,118,303	2,121,592	2,834,334	2,531,853	2,624,280
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,953	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	23,703,673	23,687,092	26,058,107	22,870,166	22,871,791	25,483,804	22,084,863	22,091,510	24,067,403
IX. MUTUAL FUNDS	670,571	727,382	661,288	778,911	830,993	778,911	778,911	832,095	778,911
X. OTHERS	-	-	-	-	-	-	384,547	384,547	384,687
XI. Islamic Banking Products - Investments	15,656,983	15,597,506	16,086,135	11,282,614	11,267,254	11,819,763	11,510,130	11,613,288	11,510,714
a. Government Islamic Securities	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,656,510	2,565,000	2,500,000	2,577,327
1. GOP Ijara Sukuk	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,656,510	2,565,000	2,500,000	2,577,327
a. Variable Rental Rate (VRR)	6,046,320	6,000,000	6,329,432	803,360	800,000	881,472	2,565,000	2,500,000	2,577,327
b. Fixed Rental Rate (FRR)	-	-	-	1,612,000	1,600,000	1,775,038	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,610,663	9,597,506	9,756,703	8,867,254	8,867,254	9,163,253	8,945,130	9,113,288	8,933,387
1) Diminishing Musharaka Sukuk	6,003,758	5,992,101	6,142,300	5,482,809	5,482,809	5,626,668	5,552,284	5,852,649	5,663,087
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	601,500	600,000	601,500	600,000	600,000	611,953	600,000	600,000	604,922
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,005,405	3,005,405	3,012,903	2,784,445	2,784,445	2,924,632	2,792,846	2,660,639	2,665,378
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	2,233,563,352	2,329,818,301	2,321,211,708	1,919,244,885	2,090,127,440	2,020,014,747	1,590,895,456	1,481,395,217	1,628,856,000

Appendices

Appendix-I (a)
Reporting Scheduled Banks, their Websites, No. of Branches & ATMs
by Group as on 31 December, 2024

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,466	547	3,013	2,888
1	First Women Bank Ltd.	www.fwbl.com.pk	43	-	43	31
2	National Bank of Pakistan	www.nbp.com.pk	1,317	188	1,505	1,371
3	Sindh Bank Limited	www.sindhbank.com.pk	314	16	330	285
4	The Bank of Khyber	www.bok.com.pk	116	132	248	312
5	The Bank of Punjab	www.bop.com.pk	676	211	887	889
B)	Specialized Banks		628	25	653	49
1	SME Bank Limited.	www.smebank.org	1	-	1	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcb.com.pk	151	-	151	-
3	Zarai Taraqiat Bank Limited	www.ztbl.com.pk	476	25	501	49
C)	Domestic Private Banks		8,759	5,273	14,032	16,234
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk	-	185	185	180
2	Allied Bank Limited	www.abl.com	1,344	160	1,504	1,604
3	Askari Bank Limited	www.askaribank.com.pk	457	194	651	795
4	Bank Al-Falah Ltd.	www.bankalfalah.com	708	424	1,132	1,269
5	Bank Al-Habib Ltd.	www.bankalhabib.com	929	276	1,205	1,401
6	BankIslami Pakistan Limited	www.bankislami.com.pk	-	541	541	553
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com	-	235	235	229
8	Faysal Bank Ltd.	www.faysalbank.com	1	854	855	855
9	Habib Bank Ltd.	www.hbl.com	1,319	408	1,727	2,347
10	Habib Metropolitan Bank Limited	www.habibmetro.com	326	224	550	587
11	JS Bank Limited	www.jsbl.com	305	-	305	279
12	MCB Bank Limited	www.mcb.com.pk	1,394	-	1,394	1,471
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com	-	302	302	291
14	Meezan Bank Limited	www.meezanbank.com	-	1,051	1,051	1,224
15	Samba bank Ltd	www.samba.com.pk	57	-	57	60
16	Silk Bank Ltd.	www.silkbank.com.pk	82	23	105	108
17	Soneri Bank Ltd.	www.soneribank.com	477	68	545	572
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	52
19	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	www.bankmakramah.com	163	13	176	187
20	United Bank Ltd.	www.ubl.com.pk	1,159	313	1,472	2,170
D)	Foreign Banks		10	-	10	3
1	Bank of China	www.bankofchina.com.pk	2	-	2	-
2	Citi Bank Pakistan	www.citibank.com.pk	3	-	3	-
3	Deutsche Bank AG	www.db.com	2	-	2	-
4	ICBC	www.icbc-ltd.com	3	-	3	3
Total:-			11,863	5,845	17,708	19,174

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 31 December, 2024

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Halan Microfinance Bank Formaly Advans Pakistan Microfinance Bank Ltd.	www.advanspakistan.com	24	-
2	Apna Microfinance Bank	www.apnabank.com.pk	72	55
3	FINCA Microfinance Bank Ltd.	www.finca.pk	115	41
4	Khushhalibank Ltd.	www.khushhalibank.com.pk	204	124
5	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	114	106
6	NRSP Microfinance Bank Ltd.	www.nrspbank.com	134	79
7	LOLC Microfinance Bank (Formerly Pak Oman Microfinance Bank Ltd.)	www.pomicro.com	91	-
8	Sindh Microfinance Bank	www.sindhmfib.com	22	-
9	Telenor Microfinance Bank	www.telenor.com	46	64
10	HBL Microfinance Bank Ltd.	www.hblmfib.com	210	133
11	U Microfinance Bank Ltd.	www.ubank.com.pk	315	255
Total:-			1,347	857

Sr. No	Development Financial Intitutions	Websites	No. of	
			Branches	ATMs
1	House Building Finance Company Ltd.	www.hbfc.com.pk	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	www.saudipak.com	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	www.pkic.com	1	-
4	Pak Libya Holding Company Ltd.	www.paklibya.com.pk	1	-
5	Pak Oman Investment Company Ltd.	www.pakoman.com	1	-
6	Pak Brunei Investment Company Ltd.	www.pakbrunei.com.pk	2	-
7	Pair Investment Co. Ltd.	www.pairinvestment.com	1	-
8	Pak China Investment Co. Ltd.	www.pakchinainvest.com	1	-
Total:-			60	-

Appendix-II
Number of Reporting Scheduled Banks and their Branches
(1982-2024)

As on 31 st December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1982	9	7,248	23	58	32	7,306
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023	28	16,593	4	10	32	16,603
2024*	28	17,698	4	10	32	17,708

*End Dec 2024

Appendix-III
Province-Wise Number of Scheduled Bank Branches
(2003-2024)

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103
	June	507	652	-	155	624	1,921	8,544	3,783	16,186
	September	512	653	-	156	629	1,934	8,600	3,796	16,280
	December	521	656	-	164	652	1,963	8,816	3,831	16,603
2024	March	520	657	-	163	658	1,969	8,873	3,838	16,678
	June	521	660	-	165	665	1,988	9,003	3,865	16,867
	September	532	665	-	170	677	2,010	9,137	3,927	17,118
	December	556	682	-	174	708	2,031	9,479	4,078	17,708

*FATA has been merged into KPK from 2018 onward

Appendix-IV
District-Wise Scheduled Banks Branches as on
31 December, 2024

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	78	38	116	Larkana	66	12	78
Astore	7	2	9	Lasbella	31	7	38
Attock	149	44	193	Layyah	56	20	76
Awaran	3	-	3	Lodhran	53	14	67
Badin	49	13	62	Loralai	15	15	30
Bagh	32	8	40	Lower Dir	30	44	74
Bahawalnagar	134	52	186	Mahmand Agency	7	2	9
Bahawalpur	158	81	239	Malakand	31	31	62
Bajaur Agency	9	12	21	Mandi Bahauddin	101	35	136
Bannu	36	19	55	Mansehra	76	38	114
Barkhan	4	1	5	Mardan	85	41	126
Batgram	8	10	18	Mastung	8	2	10
Bhakkar	51	13	64	Matari	31	6	37
Bhimber	37	9	46	Mianwali	73	18	91
Bolan (Dhadar)	7	-	7	Mirpur	183	38	221
Bunner	23	25	48	Mirpur Khas	61	26	87
Chagai	5	1	6	Multan	286	179	465
Chakwal	125	32	157	Muzaffarabad	48	18	66
Charsadda	40	20	60	Muzaffargarh	129	32	161
Chiniot	57	14	71	N.Waziristan Agency	13	2	15
Chitral	29	14	43	Nagar	6	-	6
D.G.Khan	98	35	133	Nankana Sahib	70	17	87
D.I.Khan	59	19	78	Narowal	89	21	110
Dadu	48	11	59	Nasirabad	7	3	10
Dera Bughti	5	-	5	Naushro Feroze	67	17	84
Diamar	9	7	16	Neelum	5	-	5
Faisalabad	431	227	658	Noshki	13	7	20
Ghanchi	8	1	9	Nowshera	64	36	100
Ghizer	9	4	13	Okara	134	49	183
Ghotki	55	8	63	Orakzai Agency	3	2	5
Gilgit	50	18	68	Pakpattan	60	27	87
Gujranwala	309	141	450	Panjgoor	10	5	15
Gujrat	305	131	436	Peshawar	224	145	369
Gwadar	41	9	50	Pishin	11	10	21
Hafizabad	58	19	77	Quetta	144	94	238
Hangu	24	17	41	Rahim Yar Khan	198	84	282
Haripur	76	25	101	Rajan Pur	61	20	81
Harnai	2	1	3	Rawalpindi	539	274	813
Hattian Bala	9	-	9	Rawlakot (Poonch)	40	10	50
Haveli Kahuta	2	-	2	S.Waziristan Agency	4	1	5
Hunza	14	2	16	Sahiwal	145	59	204
Hyderabad	165	80	245	Sakardu	26	11	37
Islamabad	424	285	709	Sanghar	72	24	96
Jacobabad	27	5	32	Sargodha	199	80	279
Jaffarabad(Dera Allah Y	20	5	25	Shaheed Benazirabad	61	23	84
Jamshoro	44	9	53	Shangla	17	10	27
Jhang	111	28	139	Sheikhupura	162	59	221
Jhelum	164	34	198	Shikarpur	25	2	27
Kalat	12	1	13	Sialkot	341	152	493
Kamber/Shahdadkot	30	6	36	Sibi	14	5	19
Karachi	1,482	1,146	2,628	South Waziristan	1	-	1
Karak	27	9	36	Sudhnuthi	26	5	31
Kashmore	34	4	38	Sujawal	19	1	20
Kasur	120	38	158	Sukkur	95	28	123
Kech(Turbat)	29	7	36	Swabi	72	25	97
Khairpur	68	11	79	Swat	85	99	184
Khanewal	113	47	160	Tando Allahyar	26	7	33
Kharan	18	4	22	Tando Mohammad Khan	20	5	25
Khushab	67	18	85	Tank	10	4	14
Khuzdar	22	4	26	Tharparkar	18	-	18
Khyber Agency	16	12	28	Thatta	26	6	32
Killa Abdullah	11	13	24	Toba Tek Singh	108	48	156
Killa Saifullah	15	10	25	Tor Ghar	-	1	1
Kohat	65	23	88	Umerkot	31	8	39
Kohistan	10	5	15	Upper Dir	10	24	34
Kohlu	4	-	4	Vehari	131	48	179
Kotli	77	10	87	Washuk	2	-	2
Kurram Agency	23	5	28	Zhob	12	7	19
Lahore	1,112	791	1,903	Ziarat	3	3	6
Lakki Marwat	11	6	17	Grand Total:-	11,863	5,845	17,708

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 December, 2024

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	7	2	7	1	2	20
Astore	-	-	-	1	-	-	1
Attock	4	8	7	4	2	2	27
Badin	1	2	3	3	-	-	9
Bagh	-	1	-	3	-	-	4
Bahawalnagar	5	10	5	7	2	-	29
Bahawalpur	4	15	5	10	3	1	38
Bajaur Agency	-	1	1	1	-	-	3
Bannu	1	2	1	1	-	1	6
Barkhan	-	-	1	-	-	-	1
Batgram	1	1	1	1	-	-	4
Bhakkar	1	3	1	2	-	-	7
Bhimber	-	1	-	2	-	-	3
Bunner	1	1	1	1	-	-	4
Chagai	-	-	-	-	-	1	1
Chakwal	2	4	3	3	2	1	15
Charsadda	1	2	2	2	-	-	7
Chiniot	1	2	2	2	-	-	7
Chitral	1	1	2	1	1	-	6
D.G.Khan	1	8	2	8	1	1	21
D.I.Khan	1	1	1	1	1	1	6
Dadu	-	2	3	2	-	-	7
Diamar	-	1	1	1	1	1	5
Faisalabad	11	54	14	38	5	10	132
Ghizer	-	1	1	1	-	-	3
Ghotki	1	2	2	2	-	-	7
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	38	8	31	4	3	90
Gujrat	7	19	8	19	5	6	64
Gwadar	1	2	1	2	-	1	7
Hafizabad	2	5	2	3	1	-	13
Hangu	-	2	1	1	-	-	4
Haripur	1	4	2	3	1	1	12
Harnai	-	-	1	-	-	-	1
Hunza	1	1	-	-	-	-	2
Hyderabad	5	13	8	14	3	5	48
Islamabad	18	41	30	31	9	14	143
Jacobabad	-	1	1	2	-	-	4
Jaffarabad(Dera Allah Y	-	3	-	-	-	-	3
Jamshoro	1	-	1	4	-	-	6
Jhang	2	4	1	4	1	2	14
Jhelum	3	6	3	5	1	1	19
Kalat	-	1	-	-	-	-	1
Kamber/Shahdadkot	-	2	1	2	-	-	5
Karachi	54	240	126	162	39	90	711
Karak	1	1	-	-	-	-	2
Kashmore	-	1	1	1	-	-	3
Kasur	2	7	4	7	3	3	26
Kech(Turbat)	1	1	1	1	-	-	4
Khairpur	2	2	2	2	-	-	8
Khanewal	4	9	4	7	3	1	28
Kharan	-	1	-	-	-	-	1
Khushab	1	3	2	3	1	-	10
Khuzdar	-	1	1	1	-	-	3
Khyber Agency	1	1	-	1	-	-	3
Killa Abdullah	1	3	1	1	-	1	7
Killa Saifullah	1	2	2	1	-	-	6
Kohat	2	2	2	2	1	-	9
Kohistan	-	-	2	1	-	-	3
Kotli	-	3	1	2	-	-	6
Kurram Agency	-	2	-	1	-	-	3
Lahore	43	139	71	126	31	36	446
Larkana	-	1	2	2	1	1	7
Lasbella	-	2	-	1	-	-	3
Layyah	1	4	1	3	-	-	9
Lodhran	2	3	2	3	-	-	10
Loralai	1	3	2	1	-	-	7
Lower Dir	2	2	2	3	1	1	11
Malakand	1	2	2	1	1	-	7
Mandi Bahauddin	1	7	4	9	1	1	23

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 December, 2024

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Mansehra	1	6	6	2	1	-	16
Mardan	2	4	1	4	1	-	12
Mastung	-	1	-	-	-	-	1
Matlari	1	2	1	1	-	-	5
Mianwali	1	5	2	2	-	-	10
Mirpur	2	5	3	4	1	3	18
Mirpur Khas	2	5	5	3	1	1	17
Multan	4	34	13	31	4	5	91
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh	1	9	2	8	1	-	21
Nankana Sahib	2	4	4	3	-	-	13
Narowal	1	3	-	4	-	-	8
Nasirabad	-	1	1	1	-	-	3
Naushro Feroze	1	4	3	3	-	-	11
Noshki	-	2	1	3	-	-	6
Nowshera	1	3	2	3	2	-	11
Okara	2	10	4	10	2	1	29
Pakpattan	2	3	2	7	2	-	16
Panjgoor	-	1	1	1	-	-	3
Peshawar	5	21	5	16	4	3	54
Pishin	-	1	2	2	1	1	7
Quetta	5	14	13	10	3	2	47
Rahim Yar Khan	6	17	7	8	4	1	43
Rajan Pur	1	5	3	4	-	-	13
Rawalpindi	17	50	26	37	8	11	149
Rawlakot (Poonch)	-	2	1	2	-	-	5
Sahiwal	2	11	5	10	3	1	32
Sakardu	1	1	1	1	1	1	6
Sanghar	1	5	4	5	2	-	17
Sargodha	8	17	9	12	2	1	49
Shaheed Benazirabad	1	5	2	3	2	1	14
Shangla	-	2	1	1	-	-	4
Sheikhupura	2	12	3	13	1	2	33
Shikarpur	1	1	-	-	-	-	2
Sialkot	4	27	10	32	3	4	80
Sibi	-	1	1	1	-	-	3
Sudhnuthi	-	1	-	1	-	-	2
Sukkur	1	4	3	3	1	1	13
Swabi	1	3	1	3	1	-	9
Swat	7	6	4	9	2	1	29
Tando Allahyar	1	2	1	1	-	1	6
Tando Mohammad Khan	-	1	2	1	-	-	4
Tank	-	1	-	1	-	-	2
Thatta	-	1	2	1	-	-	4
Toba Tek Singh	2	5	5	7	2	1	22
Umerkot	1	2	2	2	-	-	7
Upper Dir	-	1	1	1	-	-	3
Vehari	4	11	6	6	2	1	30
Zhob	-	1	1	1	-	1	4
Ziarat	-	-	1	-	-	-	1
Grand Total	302	1,051	540	855	185	235	3,168

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 31 December, 2024

District Name	Allied Bank Limited	Axari Bank Limited	Bank Alfalah Ltd.	Bank Al-Habib Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	Silk Bank Ltd.	Sindh Bank Limited	Southern Bank Ltd.	Summit Bank Limited	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Khyber	The Bank of Punjab	United Bank Ltd.	Zara Taranjati Bank Limited	Total
Abbottabad	1	1	2	1	2	3	2	-	-	-	-	-	2	1	3	-	18
Astore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Attock	-	1	4	1	3	2	1	-	-	3	-	-	-	-	2	-	17
Badin	-	1	-	1	-	-	-	-	-	-	-	-	1	-	-	-	4
Bagh	1	-	-	-	-	-	-	1	-	-	-	-	-	1	1	-	4
Bahawalnagar	1	1	4	1	4	5	1	-	-	-	-	-	-	4	2	-	23
Bahawalpur	3	4	7	3	7	4	3	-	1	-	-	-	-	5	6	-	43
Bajaur Agency	-	-	-	1	1	1	-	-	-	-	-	-	2	1	2	1	9
Bannu	1	-	1	1	2	-	1	-	-	-	-	-	4	1	1	1	13
Batgram	-	-	-	-	-	1	1	-	-	-	-	-	1	1	1	1	6
Bhakar	-	-	-	1	1	1	1	-	-	-	-	-	2	1	-	-	6
Bhimber	-	1	-	1	1	1	1	-	-	-	-	-	-	1	-	-	6
Buner	-	1	1	1	4	1	1	-	-	-	-	-	6	1	4	1	21
Chakwal	1	2	3	2	1	2	2	-	-	-	-	-	-	1	3	-	17
Charsadda	-	2	-	1	3	1	1	-	-	1	-	-	4	-	-	-	13
Chiniot	-	1	1	1	1	1	1	-	-	-	-	-	-	-	-	-	7
Chitral	1	-	-	-	-	1	1	-	-	-	-	-	2	1	1	-	8
D.G.Khan	1	1	1	1	2	2	2	-	-	-	1	-	-	2	2	-	14
D.I.Khan	1	-	1	2	1	1	2	-	-	1	-	-	1	1	2	-	13
Dadu	-	-	-	1	1	-	1	-	-	-	-	-	-	1	-	-	4
Diamar	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	2
Faisalabad	10	6	25	8	15	5	8	1	-	1	-	-	1	7	8	-	95
Ghazni	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Ghizer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Ghotki	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
Gilgit	1	2	-	1	1	1	1	-	-	-	-	-	-	1	-	-	8
Gujranwala	4	4	6	5	10	6	2	-	-	1	-	-	-	6	7	-	51
Gujrat	5	6	21	2	14	4	1	-	1	2	-	-	1	4	5	1	67
Gwadar	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	2
Hafizabad	1	1	-	-	1	-	2	-	-	-	-	-	-	1	-	-	6
Hangu	-	2	-	2	1	-	3	-	-	-	-	-	3	-	2	-	13
Haripur	-	2	1	2	1	1	2	-	-	1	-	-	2	-	1	-	13
Hyderabad	1	2	2	7	5	2	2	-	-	2	1	-	-	2	6	-	32
Islamabad	12	12	36	12	18	8	6	3	1	5	2	-	7	7	12	1	142
Jacobabad	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1
Jaffarabad/Dera Allah Y	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	2
Jamshoro	-	1	-	-	1	-	1	-	-	-	-	-	-	-	-	-	3
Jhang	1	1	3	2	1	1	2	-	-	-	-	-	-	3	-	-	14
Jhelum	2	1	1	1	3	-	1	-	-	2	-	-	-	2	2	-	15
Kamber/Shahdadkot	-	-	-	-	1	-	-	-	7	-	-	-	-	-	-	-	1
Karachi	13	31	63	60	81	58	17	7	5	12	5	1	6	11	65	1	436
Karak	-	1	1	1	-	1	-	-	-	-	-	-	1	1	-	-	4
Kashmore	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
Kasur	1	1	2	-	2	1	2	-	-	-	-	-	-	2	1	-	12
Keech(Turbat)	-	-	-	1	-	1	-	-	-	-	-	-	-	1	-	-	3
Khairpur	-	-	-	1	1	-	-	-	-	-	-	-	-	1	-	-	3
Khanewal	2	-	4	-	2	3	2	-	-	-	-	-	-	4	-	-	19
Kharan	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	3
Khusab	-	1	2	1	1	1	-	-	-	-	-	-	-	1	1	-	8
Khuzdar	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Khyber Agency	-	1	-	1	1	1	1	-	-	-	-	-	3	-	-	1	9
Killa Abdullah	-	-	-	1	1	3	-	-	-	-	-	-	-	-	1	-	6
Killa Saifullah	-	-	-	-	2	1	-	-	-	-	-	-	-	2	-	-	4
Kohat	1	1	-	1	2	1	1	-	-	1	-	-	3	1	2	-	12
Kohistan	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1	2
Kotli	1	-	-	-	-	-	2	-	-	-	-	-	-	1	-	-	4
Kurram Agency	-	-	-	1	-	-	1	-	-	-	-	-	-	-	-	-	2
Lahore	23	23	71	29	59	24	19	6	2	10	1	1	2	34	40	1	345
Lakki Marwat	-	-	-	1	-	-	-	-	-	-	-	-	2	1	1	1	6
Larkana	-	-	-	1	1	-	1	-	-	-	-	-	-	1	-	-	3
Lasbela	-	1	-	1	-	1	1	-	-	-	-	-	-	-	-	-	4
Layyah	1	-	3	1	1	1	1	-	-	-	-	-	-	2	-	1	11
Lodhran	-	-	1	-	1	-	1	-	-	-	-	-	-	1	-	-	4
Loralai	-	1	-	-	1	1	-	-	-	-	-	-	2	1	2	-	8
Lower Dir	2	2	5	5	2	2	1	-	-	1	-	-	6	1	5	1	33
Mahmud Agency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Malakand	1	2	1	2	1	4	1	-	-	-	-	-	2	2	6	-	24
Mandi Bahauddin	1	1	3	2	2	1	1	-	-	-	-	-	-	1	-	-	12
Mansehra	2	3	1	2	1	2	1	1	-	-	-	-	4	1	2	2	22
Mardan	3	1	3	2	5	-	3	1	1	-	-	-	5	1	3	1	29
Mastung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Mattari	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1
Mianwali	-	-	1	-	1	1	-	-	-	-	-	-	-	2	2	-	8
Mirpur	1	1	-	1	6	-	4	-	1	-	-	-	-	6	-	-	20
Mirpur Khas	2	-	1	1	1	1	2	-	-	-	-	-	-	-	1	-	9
Multan	10	3	21	11	11	4	5	-	-	1	-	-	1	10	10	1	88
Muzaffarabad	-	-	1	1	3	1	1	-	-	-	-	-	-	1	2	-	10
Muzaffargarh	-	-	-	1	1	1	2	-	-	-	-	-	-	2	1	-	11
N.Waziristan Agency	-	-	-	-	-	-	1	-	-	-	-	-	1	-	-	-	2
Nankana Sahib	-	-	1	-	1	-	-	-	-	-	-	-	-	1	-	-	4
Narowal	1	-	3	2	2	-	2	-	-	-	-	-	-	2	1	-	13
Naushero Feroze	-	1	-	2	1	-	-	-	-	-	-	-	-	1	1	-	6
Noshki	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
Nowshera	1	-	3	-	2	2	4	-	-	1	-	-	9	1	2	-	25
Okara	1	2	1	2	3	-	2	-	-	-	-	-	1	7	1	-	20
Orakzai Agency	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
Pakpattan	1	-	2	1	2	1	1	-	-	-	-	-	-	2	1	-	11
Panjgur	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	2
Peshawar	9	6	10	10	10	5	6	1	1	4	-	-	18	2	8	1	91
Pishin	-	-	-	1	-	-	-	-	-	-	-	-	1	1	-	-	3
Quetta	2	4	8	6	8	3	3	1	1	1	-	-	1	3	5	-	46
Rahim Yar Khan	3	2	6	5	5	5	6	-	-	-	-	-	-	4	4	1	41
Rajanpur	-	-	1	-	2	2	-	-	-	-	-	-	-	1	1	-	7
Rawalpindi	5	14	24	14	18	8	6	2	-	10	1	-	2	12	8	1	125
Rawlakot (Poonch)	1	-	-	-	1	1	-	-	-	-	-	-	-	1	1	-	5
S.Waziristan Agency	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
Sahival	4	1	5	2	4	1	2	-	1	-	-	-	-	5	2	-	27
Sakardu	-	1	-	-	1	-	-	-	-	-	-	1	-	-	-	1	5
Sanghar	-	1	-	2	-	-	2	-	-	-	-	-	-	1	1	-	7
Sargodha	2	1	6	2	6	5	2	-	-	-	-	-	-	3	4	-	31
Shaheed Benazirabad	1	-	-	1	1	1	2	-	-	-	-	-	-	1	2	-	9
Shangla	-	1	-	1	-	1	-	-	-	-	-	-	1	1	1	-	6
Sheikhpura	4	2	8	-	2	1	2	-	1	-	-	-	1	1	-	-	26
Shikarpur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Shikot	6	11	18	4	11	4	4	-	-	1	-	-	-	2	11	-	72
Sibi	-	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	2
Sudhanthi	-	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	3
Sujawal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
Sukkur	1	2	1	1	3	-	2	-	-	-	-	-	-	1	4	-	15
Swabi	-	1	2	-	2	-	1	-	-	1	-	-	5	1	3	-	16
Swat	2	2	6	11	12	-	3	-	-	4	-	-	8	2	14	1	70
Tando Allahyar	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Tando Mohammad Khan	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Tank	-	-	-	-	1	-	-	-	-	-	-	-	1	-	-	-	2
Thatta	-	1	-	-	-	-	1										

Appendix-VII

Gender Code List

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

Notes for Gender List:

¹ It includes Male personal or sole proprietorship Accounts.

² It includes Female personal or sole proprietorship Accounts.

³ It will include Joint Personal and Business Accounts.

List of Acronyms

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