

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	239,461	101,980	243,657	112,764	246,114	101,670
II. Securities, Shares and Other						
Financial Instruments:	1,112	164,745	887	153,428	808	140,793
A. Quoted on the Stock Exchange:	637	69,022	554	78,907	535	78,981
1. To Stock Brokers and Dealers:	361	38,752	342	49,707	376	52,087
(a) Government and Other Trustee Securities	147	10,588	166	16,568	145	16,727
(b) Shares and Debentures	210	26,574	172	31,112	228	33,462
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	4	2,027	3	1,898
2. To Others:	276	30,270	212	29,199	159	26,894
(a) Government and Other Trustee Securities	74	1,325	52	648	8	118
(b) Shares and Debentures	162	19,315	129	19,014	121	17,280
(c) Participation Term Certificates	5	10	4	8	4	8
(d) Others	35	9,620	27	9,529	26	9,488
B. Unquoted on the Stock Exchange:	475	95,723	333	74,521	273	61,812
1. To Stock Brokers and Dealers:	147	11,850	121	11,594	114	10,417
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	140	11,559	118	11,520	110	10,333
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	3	74	4	84
2. To Others:	328	83,873	212	62,927	159	51,394
(a) Government and Other Trustee Securities	103	28,184	67	7,471	53	7,553
(b) Shares and Debentures	45	2,379	26	2,176	26	1,902
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	179	53,309	119	53,280	80	41,940
III. Merchandise	73,703	3,001,916	70,111	3,177,729	70,481	3,159,704
A. Food Items:	22,989	949,630	19,963	1,034,964	20,486	1,088,986
1. Wheat	8,944	383,305	8,512	448,879	8,404	343,002
2. Rice and Paddy	3,141	139,485	3,205	143,702	3,242	136,026
3. Other Grains & Pulses:	524	9,686	783	20,092	694	14,616
(a) Indigenous	412	7,763	757	19,338	658	12,554
(b) Imported	112	1,923	26	754	36	2,062
4. Edible Oils:	1,758	92,209	1,604	102,774	1,603	88,168
(a) Indigenous	1,681	87,393	1,548	99,905	1,535	84,440
(b) Imported	77	4,816	56	2,868	68	3,728
5. Sugar:	1,689	239,849	1,671	220,925	1,817	408,112
(a) Indigenous	1,682	236,651	1,665	219,594	1,811	406,787
(b) Imported	7	3,199	6	1,331	6	1,325
6. Kariana And Spices	219	3,334	205	2,871	141	2,477
7. Fish And Fish Preparations	29	1,343	22	424	27	863
8. Other Food Items:	6,685	80,419	3,961	95,297	4,558	95,723
(a) Indigenous	6,652	79,525	3,926	94,655	4,505	94,582
(b) Imported	33	894	35	642	53	1,141
B. Raw Materials:	23,106	729,049	22,449	737,334	22,530	716,167
1. Cotton Raw:	14,691	175,546	14,233	172,988	14,301	154,190
(a) Indigenous	3,200	156,889	2,587	154,489	2,557	139,171
(b) Imported	11,491	18,657	11,646	18,498	11,744	15,019
2. Synthetic Fibers:	137	15,639	122	13,519	121	12,563
(a) Indigenous	105	13,403	77	12,328	77	11,456
(b) Imported	32	2,236	45	1,191	44	1,106
3. Fertilizers:	1,458	67,444	1,223	45,741	1,118	54,032
(a) Indigenous	1,445	61,249	1,215	42,014	1,108	50,214
(b) Imported	13	6,195	8	3,728	10	3,818
4. Petroleum Crude:	1,311	175,379	1,324	172,759	1,378	145,453
(a) Indigenous	1,244	127,686	1,262	116,057	1,326	109,205
(b) Imported	67	47,693	62	56,701	52	36,247
5. Iron and Steel:	2,476	125,651	2,338	136,146	2,279	132,266
(a) Indigenous	1,695	82,150	1,774	98,744	1,708	95,989
(b) Imported	781	43,501	564	37,402	571	36,276
6. Wool & Goat Hair	2	15	2	15	2	15
7. Hides & Skins	173	5,481	142	5,071	140	5,184
8. Oil Seeds	206	11,721	377	11,910	358	14,236
9. Pesticides & Insecticides:	476	6,153	457	5,894	440	5,708
(a) Indigenous	458	5,143	448	5,128	434	5,064
(b) Imported	18	1,011	9	766	6	644
10. Other Raw Materials:	2,176	146,021	2,231	173,290	2,393	192,521
(a) Indigenous	1,929	132,707	2,017	162,971	2,106	177,107
(b) Imported	247	13,313	214	10,320	287	15,414

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	27,608	1,323,236	27,699	1,405,431	27,465	1,354,550
1. Cotton Textiles:	4,925	292,431	5,382	330,698	5,289	314,733
(a) Indigenous	4,708	281,539	5,165	313,566	5,064	296,032
(b) Imported	217	10,892	217	17,131	225	18,700
2. Cotton Yarn:	2,523	92,688	2,250	116,336	2,240	102,356
(a) Indigenous	2,482	90,980	2,224	114,300	2,221	100,045
(b) Imported	41	1,709	26	2,037	19	2,311
3. Other Textiles:	3,631	227,078	3,638	242,684	3,613	233,180
(a) Indigenous	3,606	225,084	3,616	239,022	3,594	228,692
(b) Imported	25	1,994	22	3,662	19	4,487
4. Machinery:	1,273	70,178	1,154	59,662	1,136	59,683
(a) Indigenous	712	34,279	668	37,217	646	38,576
(b) Imported	561	35,899	486	22,446	490	21,107
5. Handloom Products	2	38	1	8	1	65
6. Carpets & Rugs	33	958	33	902	21	505
7. Readymade Garments	1,725	100,150	1,438	99,389	1,285	82,210
8. Cement and Cement Products:	676	141,797	665	134,362	663	127,665
(a) Indigenous	657	138,486	632	131,644	634	125,731
(b) Imported	19	3,310	33	2,718	29	1,934
9. Sports Goods	120	2,686	82	1,541	82	1,616
10. Surgical Instruments	189	8,822	202	6,612	196	6,367
11. Chemicals & Dyes	1,851	62,269	1,919	69,723	1,581	60,586
12. Other Finished Goods:	10,660	324,141	10,935	343,513	11,358	365,583
(a) Indigenous	10,209	307,157	10,506	325,323	10,944	345,343
(b) Imported	451	16,985	429	18,190	414	20,241
IV. Fixed Assets Including Machinery	452,992	2,152,522	394,413	2,032,409	392,029	1,991,050
A. Transport Equipment	434,075	817,171	376,465	760,414	374,223	751,889
B. Furniture & Fixtures	354	15,889	404	15,632	421	13,609
C. Office Equipment	371	46,170	393	42,482	386	41,045
D. Other Machinery & Equipment	18,192	1,273,292	17,151	1,213,882	16,999	1,184,506
V. Real Estate	645,412	1,701,059	598,181	1,771,243	593,477	1,729,695
A. Land	515,733	581,000	463,042	604,419	458,423	591,682
1. Residential	12,189	223,357	18,310	278,019	17,842	269,899
(a) House	10,094	213,457	16,066	269,932	15,740	258,155
(b) Flat	2,095	9,900	2,244	8,087	2,102	11,744
2. Non-Residential	503,544	357,643	444,732	326,400	440,581	321,783
(a) Commercial	14,899	171,688	8,165	127,920	6,334	109,479
(b) Industrial	855	36,214	707	23,633	745	35,838
(c) Agriculture	487,322	139,443	435,645	168,813	433,132	168,973
(d) Others	468	10,298	215	6,035	370	7,494
B. Buildings:	129,679	1,120,060	135,139	1,166,824	135,054	1,138,013
1. Residential	116,374	644,172	122,916	683,660	123,119	672,129
(a) House	101,883	558,063	110,147	602,152	110,656	599,245
(b) Flat	14,491	86,109	12,769	81,509	12,463	72,884
2. Non-Residential	13,305	475,887	12,223	483,164	11,935	465,884
(a) Commercial	6,146	231,842	5,528	232,754	5,484	221,968
(b) Industrial	3,220	180,075	3,282	185,040	3,119	181,855
(c) Agriculture	2,689	35,995	2,130	40,143	2,911	41,361
(d) Others	1,250	27,975	1,283	25,226	421	20,700
VI. Fixed Deposits and Insurance Policies	27,420	463,342	26,824	513,198	24,840	454,817
A. Bank Deposits	27,269	461,087	26,725	512,642	24,779	454,373
1. Security Deposits	2,601	31,297	2,539	74,783	2,585	72,975
2. Term Deposits (TDRs)	18,229	401,984	18,949	409,843	17,377	348,933
3. Other Deposits	6,439	27,806	5,237	28,016	4,817	32,465
B. Insurance Policies	151	2,254	99	556	61	444
VII. Others	426,519	3,663,177	452,460	3,994,670	424,663	3,788,821
A. Other Secured Advances	120,594	1,629,015	134,912	1,680,327	138,858	1,601,609
1. Receivables	97,285	607,277	106,671	583,110	108,461	549,694
2. Employees Benefits	3,152	574	6,017	1,071	6,325	1,093
3. Others	20,157	1,021,164	22,224	1,096,146	24,072	1,050,822
B. Advances Secured by Guarantee(s)	305,925	2,034,162	317,548	2,314,343	285,805	2,187,212
1. Institutional Guarantee(s)	6,700	1,821,513	5,250	2,095,770	3,690	1,963,110
2. Individual Guarantee(s)	299,225	212,649	312,298	218,573	282,115	224,102
VIII. Unsecured Advances	2,499,248	206,379	2,216,462	222,029	2,251,938	228,802
1. Credit Cards	1,965,239	89,212	1,673,450	107,743	1,687,433	112,421
2. Personal Loan	515,583	109,232	520,949	105,790	511,513	104,806
3. Others	18,426	7,934	22,063	8,497	52,992	11,575
Total	4,365,867	11,455,120	4,002,995	11,977,469	4,004,350	11,595,353

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	225,228	93,388	230,714	103,747	233,596	92,704
II. Securities, Shares and Other Financial Instruments:	282	57,696	195	61,234	105	49,951
A. Quoted on the Stock Exchange:	102	3,353	78	4,727	33	3,895
1. To Stock Brokers and Dealers:	12	1,677	12	3,048	13	2,675
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	12	1,677	12	3,048	13	2,675
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	90	1,676	66	1,679	20	1,220
(a) Government and Other Trustee Securities	70	1,275	49	620	4	100
(b) Shares and Debentures	19	396	16	1,054	15	1,115
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	180	54,343	117	56,507	72	46,056
1. To Stock Brokers and Dealers:	6	777	5	771	5	771
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	777	5	771	5	771
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	174	53,566	112	55,736	67	45,285
(a) Government and Other Trustee Securities	31	6,812	18	6,437	11	6,455
(b) Shares and Debentures	2	798	2	755	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	141	45,957	92	48,544	54	38,076
III. Merchandise	17,690	500,438	16,704	576,281	16,293	465,594
A. Food Items:	1,193	169,181	1,200	200,977	1,111	150,865
1. Wheat	84	74,656	86	117,125	81	47,033
2. Rice and Paddy	369	32,189	366	28,538	337	28,588
3. Other Grains & Pulses:	25	236	20	110	21	311
(a) Indigenous	22	234	19	104	20	305
(b) Imported	3	3	1	6	1	6
4. Edible Oils:	150	5,726	170	11,450	157	9,471
(a) Indigenous	150	5,726	170	11,450	157	9,471
(b) Imported	-	-	-	-	-	-
5. Sugar:	185	48,133	171	35,321	187	58,951
(a) Indigenous	185	48,133	171	35,321	187	58,951
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	16	32	12	29	9	11
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	364	8,208	375	8,404	319	6,501
(a) Indigenous	364	8,208	375	8,404	319	6,501
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,152	152,640	13,123	169,729	13,176	148,788
1. Cotton Raw:	11,747	27,898	11,698	32,810	11,757	19,579
(a) Indigenous	534	22,626	290	26,614	224	15,044
(b) Imported	11,213	5,271	11,408	6,196	11,533	4,535
2. Synthetic Fibers:	2	209	3	220	4	111
(a) Indigenous	1	9	2	20	2	10
(b) Imported	1	200	1	200	2	100
3. Fertilizers:	513	8,843	517	7,451	449	4,020
(a) Indigenous	513	8,843	517	7,451	449	4,020
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	32	49,658	40	54,928	40	51,190
(a) Indigenous	17	45,861	24	51,849	24	48,114
(b) Imported	15	3,797	16	3,078	16	3,076
5. Iron and Steel:	153	10,000	123	14,786	114	14,698
(a) Indigenous	125	6,013	100	6,830	83	5,858
(b) Imported	28	3,987	23	7,956	31	8,839
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	3	12	-	-
8. Oil Seeds	2	9	2	8	2	8
9. Pesticides & Insecticides:	39	659	30	416	15	169
(a) Indigenous	39	659	30	416	15	169
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	661	55,351	707	59,097	795	59,015
(a) Indigenous	658	55,348	704	59,094	757	58,071
(b) Imported	3	4	3	4	38	944

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	3,345	178,618	2,381	205,575	2,006	165,941
1. Cotton Textiles:	981	46,979	825	60,675	805	55,061
(a) Indigenous	905	41,495	766	52,194	751	44,874
(b) Imported	76	5,484	59	8,482	54	10,186
2. Cotton Yarn:	513	27,464	206	27,733	154	19,605
(a) Indigenous	485	27,275	199	27,517	150	19,426
(b) Imported	28	188	7	215	4	179
3. Other Textiles:	200	25,857	148	32,379	118	26,740
(a) Indigenous	182	25,061	140	32,154	117	26,739
(b) Imported	18	796	8	225	1	0
4. Machinery:	22	1,586	27	1,433	22	649
(a) Indigenous	17	24	22	33	18	26
(b) Imported	5	1,562	5	1,400	4	623
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	14	391	12	360	2	4
7. Readymade Garments	213	20,460	142	24,250	59	19,665
8. Cement and Cement Products:	71	19,708	46	17,342	32	7,562
(a) Indigenous	71	19,708	46	17,342	32	7,562
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	98	7	68	8	62
10. Surgical Instruments	6	39	6	42	2	7
11. Chemicals & Dyes	187	6,269	120	8,084	128	4,580
12. Other Finished Goods:	1,131	29,768	842	33,209	676	32,008
(a) Indigenous	1,093	28,631	805	32,015	638	30,827
(b) Imported	38	1,136	37	1,194	38	1,181
IV. Fixed Assets Including Machinery	73,056	309,517	73,597	321,566	74,277	327,972
A. Transport Equipment	66,965	99,957	67,665	105,864	69,914	108,375
B. Furniture & Fixtures	27	7,850	24	6,317	19	5,758
C. Office Equipment	63	5,946	72	3,625	71	3,595
D. Other Machinery & Equipment	6,001	195,764	5,836	205,761	4,273	210,244
V. Real Estate	524,160	444,581	469,310	506,177	466,612	493,258
A. Land	474,348	219,912	419,439	258,554	416,266	260,577
1. Residential	3,353	67,940	3,574	74,087	3,696	68,964
(a) House	3,353	67,940	3,572	73,854	3,695	68,760
(b) Flat	-	-	2	232	1	204
2. Non-Residential	470,995	151,972	415,865	184,467	412,570	191,613
(a) Commercial	3,121	36,502	2,711	46,772	1,381	42,603
(b) Industrial	63	1,256	79	3,133	142	13,041
(c) Agriculture	467,811	114,214	413,070	132,437	410,899	132,378
(d) Others	-	-	5	2,125	148	3,590
B. Buildings:	49,812	224,669	49,871	247,624	50,346	232,682
1. Residential	45,847	105,029	46,042	117,944	46,519	118,138
(a) House	45,807	104,867	45,731	116,962	46,074	116,804
(b) Flat	40	162	311	981	445	1,334
2. Non-Residential	3,965	119,640	3,829	129,680	3,827	114,544
(a) Commercial	2,220	93,815	2,291	97,875	2,340	86,497
(b) Industrial	250	14,608	264	13,803	251	13,481
(c) Agriculture	1,462	9,164	1,253	15,970	1,217	12,750
(d) Others	33	2,053	21	2,032	19	1,817
VI. Fixed Deposits and Insurance Policies	349	14,276	272	33,901	233	16,623
A. Bank Deposits	286	14,056	234	33,789	233	16,623
1. Security Deposits	191	13,059	126	16,537	127	14,431
2. Term Deposits (TDRs)	49	475	54	17,173	45	2,101
3. Other Deposits	46	521	54	79	61	91
B. Insurance Policies	63	219	38	112	-	-
VII. Others	271,510	723,942	276,878	1,018,789	245,341	919,656
A. Other Secured Advances	10,928	119,615	12,841	120,365	11,820	129,177
1. Receivables	1	20	5	444	90	23,112
2. Employees Benefits	-	-	1,500	163	1,527	146
3. Others	10,927	119,595	11,336	119,757	10,203	105,919
B. Advances Secured by Guarantee(s)	260,582	604,328	264,037	898,424	233,521	790,479
1. Institutional Guarantee(s)	3,918	447,565	2,273	740,019	1,229	633,447
2. Individual Guarantee(s)	256,664	156,763	261,764	158,405	232,292	157,032
VIII. Unsecured Advances	81,266	16,466	91,802	19,136	131,103	24,542
1. Credit Cards	5,445	281	10,731	757	13,983	1,090
2. Personal Loan	63,785	12,139	68,649	13,990	71,183	14,852
3. Others	12,036	4,047	12,422	4,389	45,937	8,600
Total	1,193,541	2,160,305	1,159,472	2,640,832	1,167,560	2,390,301

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,233	8,593	12,943	9,017	12,518	8,966
II. Securities, Shares and Other						
Financial Instruments:	830	107,048	692	92,194	703	90,842
A. Quoted on the Stock Exchange:	535	65,669	476	74,180	502	75,086
1. To Stock Brokers and Dealers:	349	37,075	330	46,659	363	49,412
(a) Government and Other Trustee Securities	147	10,588	166	16,568	145	16,727
(b) Shares and Debentures	198	24,897	160	28,064	215	30,787
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	4	2,027	3	1,898
2. To Others:	186	28,594	146	27,520	139	25,674
(a) Government and Other Trustee Securities	4	50	3	28	4	18
(b) Shares and Debentures	143	18,919	113	17,960	106	16,166
(c) Participation Term Certificates	4	5	3	3	3	3
(d) Others	35	9,620	27	9,529	26	9,488
B. Unquoted on the Stock Exchange:	295	41,379	216	18,014	201	15,756
1. To Stock Brokers and Dealers:	141	11,073	116	10,823	109	9,646
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	134	10,782	113	10,749	105	9,562
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	3	74	4	84
2. To Others:	154	30,307	100	7,191	92	6,110
(a) Government and Other Trustee Securities	72	21,373	49	1,034	42	1,098
(b) Shares and Debentures	43	1,582	24	1,421	24	1,147
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	38	7,352	27	4,737	26	3,864
III. Merchandise	55,990	2,499,060	53,386	2,600,316	54,168	2,692,915
A. Food Items:	21,796	780,449	18,763	833,986	19,375	938,121
1. Wheat	8,860	308,649	8,426	331,754	8,323	295,969
2. Rice and Paddy	2,772	107,296	2,839	115,164	2,905	107,438
3. Other Grains & Pulses:	499	9,450	763	19,982	673	14,306
(a) Indigenous	390	7,529	738	19,234	638	12,249
(b) Imported	109	1,920	25	748	35	2,056
4. Edible Oils:	1,608	86,483	1,434	91,323	1,446	78,696
(a) Indigenous	1,531	81,667	1,378	88,455	1,378	74,968
(b) Imported	77	4,816	56	2,868	68	3,728
5. Sugar:	1,504	191,716	1,500	185,604	1,630	349,161
(a) Indigenous	1,497	188,517	1,494	184,273	1,624	347,837
(b) Imported	7	3,199	6	1,331	6	1,325
6. Kariana And Spices	203	3,302	193	2,842	132	2,467
7. Fish And Fish Preparations	29	1,343	22	424	27	863
8. Other Food Items:	6,321	72,211	3,586	86,893	4,239	89,221
(a) Indigenous	6,288	71,317	3,551	86,251	4,186	88,080
(b) Imported	33	894	35	642	53	1,141
B. Raw Materials:	9,950	575,351	9,318	566,899	9,346	566,532
1. Cotton Raw:	2,944	147,648	2,535	140,178	2,544	134,611
(a) Indigenous	2,666	134,262	2,297	127,875	2,333	124,127
(b) Imported	278	13,386	238	12,303	211	10,484
2. Synthetic Fibers:	135	15,430	119	13,299	117	12,452
(a) Indigenous	104	13,394	75	12,307	75	11,446
(b) Imported	31	2,036	44	991	42	1,006
3. Fertilizers:	945	58,601	706	38,290	669	50,013
(a) Indigenous	932	52,406	698	34,563	659	46,195
(b) Imported	13	6,195	8	3,728	10	3,818
4. Petroleum Crude:	1,278	125,681	1,283	117,831	1,337	94,263
(a) Indigenous	1,227	81,825	1,238	64,208	1,302	61,091
(b) Imported	51	43,856	45	53,623	35	33,172
5. Iron and Steel:	2,323	115,651	2,215	121,360	2,165	117,568
(a) Indigenous	1,570	76,137	1,674	91,914	1,625	90,131
(b) Imported	753	39,514	541	29,446	540	27,437
6. Wool & Goat Hair	2	15	2	15	2	15
7. Hides & Skins	170	5,469	139	5,059	140	5,184
8. Oil Seeds	204	11,712	375	11,902	356	14,228
9. Pesticides & Insecticides:	437	5,494	427	5,478	425	5,539
(a) Indigenous	419	4,483	418	4,712	419	4,895
(b) Imported	18	1,011	9	766	6	644
10. Other Raw Materials:	1,512	89,650	1,517	113,487	1,591	132,659
(a) Indigenous	1,268	76,341	1,306	103,171	1,342	118,189
(b) Imported	244	13,310	211	10,316	249	14,470

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	24,244	1,143,260	25,305	1,199,430	25,447	1,188,262
1. Cotton Textiles:	3,943	245,233	4,557	270,022	4,484	259,672
(a) Indigenous	3,802	239,825	4,399	261,373	4,313	251,158
(b) Imported	141	5,408	158	8,649	171	8,514
2. Cotton Yarn:	2,008	65,108	2,044	88,604	2,086	82,751
(a) Indigenous	1,995	63,588	2,025	86,782	2,071	80,619
(b) Imported	13	1,520	19	1,822	15	2,132
3. Other Textiles:	3,426	200,806	3,487	210,016	3,493	206,226
(a) Indigenous	3,419	199,608	3,473	206,578	3,475	201,739
(b) Imported	7	1,199	14	3,437	18	4,487
4. Machinery:	1,250	68,294	1,126	58,230	1,113	59,034
(a) Indigenous	694	33,957	645	37,184	627	38,551
(b) Imported	556	34,337	481	21,046	486	20,484
5. Handloom Products	2	38	1	8	1	65
6. Carpets & Rugs	19	567	21	541	19	502
7. Readymade Garments	1,511	79,659	1,296	75,139	1,226	62,546
8. Cement and Cement Products:	605	122,089	619	117,020	631	120,103
(a) Indigenous	586	118,778	586	114,302	602	118,169
(b) Imported	19	3,310	33	2,718	29	1,934
9. Sports Goods	113	2,588	75	1,473	74	1,555
10. Surgical Instruments	183	8,783	195	6,571	193	6,360
11. Chemicals & Dyes	1,663	55,984	1,798	61,627	1,452	55,996
12. Other Finished Goods:	9,521	294,112	10,086	310,180	10,675	333,453
(a) Indigenous	9,108	278,264	9,694	293,184	10,299	314,393
(b) Imported	413	15,849	392	16,995	376	19,060
IV. Fixed Assets Including Machinery	379,844	1,839,745	320,724	1,708,923	317,664	1,661,172
A. Transport Equipment	367,024	717,095	308,712	654,404	304,225	643,380
B. Furniture & Fixtures	327	8,039	380	9,315	402	7,851
C. Office Equipment	308	40,224	321	38,857	315	37,450
D. Other Machinery & Equipment	12,185	1,074,387	11,311	1,006,348	12,722	972,490
V. Real Estate	121,076	1,251,602	128,729	1,262,226	126,724	1,233,618
A. Land	41,362	359,663	43,599	345,065	42,153	330,326
1. Residential	8,836	155,417	14,736	203,932	14,146	200,936
(a) House	6,741	145,517	12,494	196,078	12,045	189,396
(b) Flat	2,095	9,900	2,242	7,854	2,101	11,540
2. Non-Residential	32,526	204,246	28,863	141,133	28,007	129,390
(a) Commercial	11,774	134,325	5,450	80,348	4,951	66,775
(b) Industrial	792	34,958	628	20,500	601	22,116
(c) Agriculture	19,511	25,229	22,575	36,375	22,233	36,594
(d) Others	449	9,733	210	3,909	222	3,904
B. Buildings:	79,714	891,939	85,130	917,161	84,571	903,292
1. Residential	70,377	538,715	76,738	565,314	76,465	553,589
(a) House	55,962	452,916	64,309	484,940	64,476	482,201
(b) Flat	14,415	85,799	12,429	80,374	11,989	71,388
2. Non-Residential	9,337	353,224	8,392	351,846	8,106	349,703
(a) Commercial	3,923	135,003	3,235	133,242	3,142	133,834
(b) Industrial	2,970	165,467	3,018	171,237	2,868	168,375
(c) Agriculture	1,227	26,831	877	24,173	1,694	28,611
(d) Others	1,217	25,923	1,262	23,194	402	18,883
VI. Fixed Deposits and Insurance Policies	27,068	448,785	26,549	478,926	24,604	437,892
A. Bank Deposits	26,980	446,750	26,488	478,483	24,543	437,448
1. Security Deposits	2,407	17,956	2,410	57,876	2,455	58,243
2. Term Deposits (TDRs)	18,180	401,509	18,895	392,669	17,332	346,832
3. Other Deposits	6,393	27,285	5,183	27,938	4,756	32,373
B. Insurance Policies	88	2,035	61	444	61	444
VII. Others	154,820	2,580,256	175,455	2,557,082	179,187	2,460,817
A. Other Secured Advances	109,550	1,183,891	122,026	1,189,341	127,000	1,104,619
1. Receivables	97,280	606,831	106,660	579,622	108,365	525,985
2. Employees Benefits	3,122	564	4,485	892	4,771	936
3. Others	9,148	576,497	10,881	608,827	13,864	577,698
B. Advances Secured by Guarantee(s)	45,270	1,396,364	53,429	1,367,741	52,187	1,356,198
1. Institutional Guarantee(s)	2,709	1,340,477	2,895	1,307,573	2,364	1,289,128
2. Individual Guarantee(s)	42,561	55,887	50,534	60,168	49,823	67,070
VIII. Unsecured Advances	2,417,962	189,903	2,124,642	202,887	2,120,817	204,257
1. Credit Cards	1,959,794	88,932	1,662,719	106,986	1,673,450	111,331
2. Personal Loan	451,779	97,088	452,283	91,796	440,313	89,951
3. Others	6,389	3,883	9,640	4,104	7,054	2,975
Total	3,171,823	8,924,991	2,843,120	8,911,571	2,836,385	8,790,479

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-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	23	2,417	21	1,132	20	1,194
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:	4	1,059	8	706	8	847
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40	1	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	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:	3	1,019	7	706	7	847
(a) Indigenous	3	1,019	7	706	7	847
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	19	1,358	13	425	12	347
1. Cotton Textiles:	1	219	-	-	-	-
(a) Indigenous	1	219	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	-	-	-	-
(a) Indigenous	2	117	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	5	415	3	289	2	214
(a) Indigenous	5	415	3	289	2	214
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	298	1	-	1	-
(a) Indigenous	1	298	1	-	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	31	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	1	-	1	-
11. Chemicals & Dyes	1	17	1	12	1	11
12. Other Finished Goods:	8	261	7	123	7	123
(a) Indigenous	8	261	7	123	7	123
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	3,260	92	1,919	88	1,906
A. Transport Equipment	86	118	88	146	84	134
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	6	3,142	4	1,773	4	1,773
V. Real Estate	176	4,877	142	2,840	141	2,819
A. Land	23	1,425	4	800	4	780
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	1,425	4	800	4	780
(a) Commercial	4	860	4	800	2	100
(b) Industrial	-	-	-	-	2	680
(c) Agriculture	-	-	-	-	-	-
(d) Others	19	565	-	-	-	-
B. Buildings:	153	3,452	138	2,040	137	2,039
1. Residential	150	428	136	402	135	402
(a) House	114	279	107	249	106	240
(b) Flat	36	149	29	153	29	162
2. Non-Residential	3	3,024	2	1,637	2	1,637
(a) Commercial	3	3,024	2	1,637	2	1,637
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	281	3	371	3	302
A. Bank Deposits	3	281	3	371	3	302
1. Security Deposits	3	281	3	371	3	302
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	189	358,979	127	418,799	135	408,348
A. Other Secured Advances	116	325,509	45	370,621	38	367,813
1. Receivables	4	427	6	3,045	6	597
2. Employees Benefits	30	10	32	15	27	11
3. Others	82	325,072	7	367,562	5	367,205
B. Advances Secured by Guarantee(s)	73	33,470	82	48,178	97	40,535
1. Institutional Guarantee(s)	73	33,470	82	48,178	97	40,535
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	20	9	18	6	18	3
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	19	6	17	3	17	3
3. Others	1	4	1	3	1	-
Total	503	369,824	403	425,067	405	414,573

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	239,461	101,980	243,657	112,764	246,114	101,670
II. Securities, Shares and Other						
Financial Instruments:	993	154,213	804	139,080	742	128,928
A. Quoted on the Stock Exchange:	553	62,183	498	71,863	479	71,109
1. To Stock Brokers and Dealers:	288	34,171	294	45,575	328	46,400
(a) Government and Other Trustee Securities	147	10,588	166	16,568	145	16,727
(b) Shares and Debentures	137	21,993	124	26,981	180	27,775
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	4	2,027	3	1,898
2. To Others:	265	28,012	204	26,288	151	24,709
(a) Government and Other Trustee Securities	74	1,325	52	648	8	118
(b) Shares and Debentures	153	17,758	123	16,803	115	15,795
(c) Participation Term Certificates	5	10	4	8	4	8
(d) Others	33	8,920	25	8,829	24	8,788
B. Unquoted on the Stock Exchange:	440	92,029	306	67,217	263	57,819
1. To Stock Brokers and Dealers:	146	11,750	118	11,494	111	10,317
(a) Government and Other Trustee Securities	1	0	-	-	-	-
(b) Shares and Debentures	139	11,459	115	11,420	107	10,233
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	3	74	4	84
2. To Others:	294	80,279	188	55,723	152	47,502
(a) Government and Other Trustee Securities	102	28,132	66	7,419	52	7,501
(b) Shares and Debentures	45	2,379	26	2,176	26	1,902
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	146	49,767	96	46,128	74	38,099
III. Merchandise	53,446	2,160,225	52,393	2,171,788	52,377	2,034,784
A. Food Items:	16,241	673,024	15,903	695,192	15,710	622,877
1. Wheat	8,609	269,409	8,002	330,923	8,082	127,764
2. Rice and Paddy	2,585	116,457	2,666	120,205	2,762	113,472
3. Other Grains & Pulses:	313	4,367	601	5,361	534	5,830
(a) Indigenous	283	3,569	584	4,664	502	3,774
(b) Imported	30	798	17	697	32	2,056
4. Edible Oils:	1,072	43,952	1,063	50,058	1,082	46,570
(a) Indigenous	1,012	39,627	1,008	47,248	1,016	42,939
(b) Imported	60	4,325	55	2,810	66	3,631
5. Sugar:	948	172,967	800	118,762	864	258,981
(a) Indigenous	945	170,398	798	117,780	863	257,999
(b) Imported	3	2,569	2	982	1	982
6. Kariana And Spices	201	1,365	141	1,261	134	1,180
7. Fish And Fish Preparations	23	1,313	22	424	27	863
8. Other Food Items:	2,490	63,195	2,608	68,198	2,225	68,217
(a) Indigenous	2,457	62,301	2,573	67,556	2,172	67,076
(b) Imported	33	894	35	642	53	1,141
B. Raw Materials:	19,718	527,387	19,035	512,306	19,313	478,575
1. Cotton Raw:	13,594	126,816	13,239	130,779	13,394	115,645
(a) Indigenous	2,189	110,777	1,691	114,663	1,727	102,306
(b) Imported	11,405	16,039	11,548	16,116	11,667	13,339
2. Synthetic Fibers:	94	14,421	81	12,233	68	11,290
(a) Indigenous	81	12,675	58	11,740	59	11,025
(b) Imported	13	1,746	23	493	9	265
3. Fertilizers:	1,192	52,127	1,037	33,954	975	22,303
(a) Indigenous	1,181	46,463	1,029	30,227	965	18,485
(b) Imported	11	5,663	8	3,728	10	3,818
4. Petroleum Crude:	1,002	137,486	1,079	123,551	1,112	102,459
(a) Indigenous	962	102,861	1,043	92,142	1,080	85,673
(b) Imported	40	34,626	36	31,409	32	16,786
5. Iron and Steel:	1,851	84,920	1,727	95,749	1,757	94,694
(a) Indigenous	1,333	59,429	1,341	65,738	1,351	64,854
(b) Imported	518	25,490	386	30,011	406	29,841
6. Wool & Goat Hair	2	15	2	15	2	15
7. Hides & Skins	78	2,207	75	1,758	73	1,992
8. Oil Seeds	105	5,482	111	5,135	105	4,449
9. Pesticides & Insecticides:	361	4,931	363	4,830	359	4,850
(a) Indigenous	358	4,500	360	4,288	357	4,432
(b) Imported	3	432	3	542	2	418
10. Other Raw Materials:	1,439	98,983	1,321	104,302	1,468	120,877
(a) Indigenous	1,278	88,667	1,209	96,818	1,272	108,996
(b) Imported	161	10,316	112	7,484	196	11,882

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	17,487	959,814	17,455	964,289	17,354	933,331
1. Cotton Textiles:	3,247	233,392	3,173	242,356	3,224	226,306
(a) Indigenous	3,166	226,889	3,103	230,947	3,158	212,995
(b) Imported	81	6,503	70	11,409	66	13,311
2. Cotton Yarn:	1,117	58,010	909	67,587	846	57,049
(a) Indigenous	1,081	57,262	886	66,367	830	55,368
(b) Imported	36	748	23	1,220	16	1,681
3. Other Textiles:	2,483	178,842	2,507	186,029	2,483	184,686
(a) Indigenous	2,458	176,847	2,485	182,367	2,464	180,198
(b) Imported	25	1,994	22	3,662	19	4,487
4. Machinery:	732	36,791	652	24,222	646	26,297
(a) Indigenous	542	17,864	470	18,133	463	20,018
(b) Imported	190	18,926	182	6,090	183	6,278
5. Handloom Products	2	38	1	8	1	65
6. Carpets & Rugs	31	872	32	834	20	447
7. Readymade Garments	1,397	70,756	1,189	70,637	1,075	58,265
8. Cement and Cement Products:	511	109,529	508	95,058	502	88,947
(a) Indigenous	505	106,673	503	93,139	499	87,573
(b) Imported	6	2,857	5	1,918	3	1,374
9. Sports Goods	116	1,930	80	1,449	79	1,269
10. Surgical Instruments	97	1,677	103	1,525	88	1,456
11. Chemicals & Dyes	1,087	38,676	1,300	45,221	1,055	42,243
12. Other Finished Goods:	6,667	229,302	7,001	229,362	7,335	246,301
(a) Indigenous	6,402	217,542	6,764	216,008	7,103	231,267
(b) Imported	265	11,760	237	13,355	232	15,034
IV. Fixed Assets Including Machinery	266,271	1,496,156	231,356	1,378,001	234,137	1,319,658
A. Transport Equipment	250,670	527,384	217,201	496,656	221,408	496,208
B. Furniture & Fixtures	92	10,412	104	10,484	96	8,467
C. Office Equipment	241	31,991	275	29,642	272	28,535
D. Other Machinery & Equipment	15,268	926,369	13,776	841,218	12,361	786,448
V. Real Estate	606,470	1,150,638	558,339	1,244,519	553,855	1,214,592
A. Land	509,376	457,781	455,883	494,320	451,463	483,818
1. Residential	7,868	155,180	13,175	214,787	12,895	208,776
(a) House	7,446	153,726	12,714	213,019	12,445	207,088
(b) Flat	422	1,454	461	1,768	450	1,688
2. Non-Residential	501,508	302,601	442,708	279,534	438,568	275,042
(a) Commercial	14,478	154,248	7,882	102,061	6,077	83,764
(b) Industrial	555	7,652	536	8,468	551	20,838
(c) Agriculture	486,175	135,521	434,098	163,107	431,586	163,235
(d) Others	300	5,179	192	5,897	354	7,205
B. Buildings:	97,094	692,858	102,456	750,199	102,392	730,774
1. Residential	87,403	404,247	93,772	452,042	93,805	445,257
(a) House	80,297	365,121	86,415	411,398	86,320	404,552
(b) Flat	7,106	39,126	7,357	40,644	7,485	40,705
2. Non-Residential	9,691	288,611	8,684	298,157	8,587	285,518
(a) Commercial	4,364	164,617	3,897	164,761	3,979	156,473
(b) Industrial	1,821	73,112	1,796	79,283	1,681	78,430
(c) Agriculture	2,303	26,585	1,727	31,820	2,522	32,599
(d) Others	1,203	24,297	1,264	22,293	405	18,016
VI. Fixed Deposits and Insurance Policies	26,851	402,500	26,011	433,884	23,959	380,267
A. Bank Deposits	26,700	400,245	25,915	433,334	23,901	379,829
1. Security Deposits	2,528	21,492	2,190	31,073	2,125	35,678
2. Term Deposits (TDRs)	17,813	354,947	18,645	378,335	17,086	316,668
3. Other Deposits	6,359	23,807	5,080	23,926	4,690	27,483
B. Insurance Policies	151	2,254	96	549	58	438
VII. Others	415,916	2,566,348	440,548	2,937,193	409,567	2,883,699
A. Other Secured Advances	112,073	1,063,088	125,152	1,123,433	126,101	1,090,754
1. Receivables	94,425	430,357	103,875	432,342	105,853	425,252
2. Employees Benefits	1,944	390	4,503	791	4,723	789
3. Others	15,704	632,341	16,774	690,300	15,525	664,713
B. Advances Secured by Guarantee(s)	303,843	1,503,261	315,396	1,813,760	283,466	1,792,945
1. Institutional Guarantee(s)	6,068	1,300,822	4,694	1,603,855	3,120	1,578,830
2. Individual Guarantee(s)	297,775	202,439	310,702	209,904	280,346	214,114
VIII. Unsecured Advances	2,294,197	185,245	1,983,206	196,408	1,970,767	201,686
1. Credit Cards	1,793,107	79,014	1,478,345	94,789	1,444,658	98,619
2. Personal Loan	485,895	99,621	486,746	94,927	475,917	93,591
3. Others	15,195	6,610	18,115	6,693	50,192	9,476
Total	3,903,605	8,217,306	3,536,314	8,613,637	3,491,518	8,265,283

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-23		Dec-23		Mar-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:	119	10,532	83	14,347	66	11,865
A. Quoted on the Stock Exchange:	84	6,838	56	7,043	56	7,873
1. To Stock Brokers and Dealers:	73	4,581	48	4,132	48	5,687
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	73	4,581	48	4,132	48	5,687
(c) Others	-	-	-	-	-	-
2. To Others:	11	2,258	8	2,911	8	2,185
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	9	1,558	6	2,211	6	1,485
(c) Others	2	700	2	700	2	700
B. Unquoted on the Stock Exchange:	35	3,694	27	7,304	10	3,993
1. To Stock Brokers and Dealers:	1	100	3	100	3	100
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	1	100	3	100	3	100
(c) Others	-	-	-	-	-	-
2. To Others:	34	3,594	24	7,204	7	3,893
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	33	3,542	23	7,152	6	3,841
III. Merchandise	20,257	841,690	17,718	1,005,941	18,104	1,124,920
A. Food Items:	6,748	276,606	4,060	339,772	4,776	466,110
1. Wheat	335	113,896	510	117,956	322	215,238
2. Rice and Paddy	556	23,028	539	23,497	480	22,554
3. Other Grains & Pulses:	211	5,319	182	14,731	160	8,786
(a) Indigenous	129	4,194	173	14,674	156	8,780
(b) Imported	82	1,125	9	57	4	6
4. Edible Oils:	686	48,257	541	52,716	521	41,598
(a) Indigenous	669	47,766	540	52,657	519	41,501
(b) Imported	17	491	1	58	2	97
5. Sugar:	741	66,883	871	102,163	953	149,131
(a) Indigenous	737	66,253	867	101,814	948	148,788
(b) Imported	4	630	4	349	5	343
6. Kariana And Spices	18	1,969	64	1,610	7	1,298
7. Fish And Fish Preparations	6	30	-	-	-	-
8. Other Food Items:	4,195	17,224	1,353	27,099	2,333	27,506
(a) Indigenous	4,195	17,224	1,353	27,099	2,333	27,506
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,388	201,662	3,414	225,028	3,217	237,592
1. Cotton Raw:	1,097	48,730	994	42,209	907	38,545
(a) Indigenous	1,011	46,112	896	39,827	830	36,865
(b) Imported	86	2,618	98	2,382	77	1,680
2. Synthetic Fibers:	43	1,218	41	1,286	53	1,273
(a) Indigenous	24	728	19	588	18	431
(b) Imported	19	490	22	698	35	841
3. Fertilizers:	266	15,318	186	11,787	143	31,730
(a) Indigenous	264	14,786	186	11,787	143	31,730
(b) Imported	2	532	-	-	-	-
4. Petroleum Crude:	309	37,893	245	49,208	266	42,993
(a) Indigenous	282	24,826	219	23,915	246	23,532
(b) Imported	27	13,067	26	25,293	20	19,461
5. Iron and Steel:	625	40,731	611	40,397	522	37,571
(a) Indigenous	362	22,720	433	33,006	357	31,136
(b) Imported	263	18,011	178	7,391	165	6,436
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	95	3,275	67	3,313	67	3,192
8. Oil Seeds	101	6,239	266	6,775	253	9,787
9. Pesticides & Insecticides:	115	1,222	94	1,064	81	857
(a) Indigenous	100	643	88	839	77	632
(b) Imported	15	579	6	225	4	226
10. Other Raw Materials:	737	47,038	910	68,988	925	71,643
(a) Indigenous	651	44,040	808	66,153	834	68,111
(b) Imported	86	2,998	102	2,835	91	3,532

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	10,121	363,422	10,244	441,141	10,111	421,219
1. Cotton Textiles:	1,678	59,039	2,209	88,342	2,065	88,427
(a) Indigenous	1,542	54,650	2,062	82,620	1,906	83,037
(b) Imported	136	4,389	147	5,722	159	5,390
2. Cotton Yarn:	1,406	34,678	1,341	48,749	1,394	45,307
(a) Indigenous	1,401	33,718	1,338	47,932	1,391	44,677
(b) Imported	5	960	3	817	3	630
3. Other Textiles:	1,148	48,237	1,131	56,655	1,130	48,494
(a) Indigenous	1,148	48,237	1,131	56,655	1,130	48,494
(b) Imported	-	-	-	-	-	-
4. Machinery:	541	33,387	502	35,440	490	33,386
(a) Indigenous	170	16,415	198	19,084	183	18,558
(b) Imported	371	16,972	304	16,356	307	14,828
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	86	1	68	1	58
7. Readymade Garments	328	29,394	249	28,751	210	23,945
8. Cement and Cement Products:	165	32,267	157	39,305	161	38,718
(a) Indigenous	152	31,814	129	38,505	135	38,158
(b) Imported	13	454	28	800	26	560
9. Sports Goods	4	755	2	92	3	347
10. Surgical Instruments	92	7,145	99	5,088	108	4,911
11. Chemicals & Dyes	764	23,594	619	24,502	526	18,343
12. Other Finished Goods:	3,993	94,839	3,934	114,150	4,023	119,282
(a) Indigenous	3,807	89,615	3,742	109,316	3,841	114,076
(b) Imported	186	5,225	192	4,835	182	5,206
IV. Fixed Assets Including Machinery	186,721	656,366	163,057	654,408	157,892	671,392
A. Transport Equipment	183,405	289,787	159,264	263,757	152,815	255,681
B. Furniture & Fixtures	262	5,477	300	5,148	325	5,143
C. Office Equipment	130	14,179	118	12,839	114	12,510
D. Other Machinery & Equipment	2,924	346,923	3,375	372,663	4,638	398,058
V. Real Estate	38,942	550,421	39,842	526,723	39,622	515,103
A. Land	6,357	123,219	7,159	110,098	6,960	107,865
1. Residential	4,321	68,176	5,135	63,232	4,947	61,123
(a) House	2,648	59,731	3,352	56,913	3,295	51,067
(b) Flat	1,673	8,445	1,783	6,319	1,652	10,056
2. Non-Residential	2,036	55,043	2,024	46,866	2,013	46,741
(a) Commercial	421	17,440	283	25,858	257	25,714
(b) Industrial	300	28,562	171	15,165	194	15,000
(c) Agriculture	1,147	3,921	1,547	5,705	1,546	5,738
(d) Others	168	5,119	23	138	16	288
B. Buildings:	32,585	427,202	32,683	416,625	32,662	407,238
1. Residential	28,971	239,926	29,144	231,619	29,314	226,872
(a) House	21,586	192,942	23,732	190,754	24,336	194,693
(b) Flat	7,385	46,983	5,412	40,865	4,978	32,179
2. Non-Residential	3,614	187,276	3,539	185,006	3,348	180,366
(a) Commercial	1,782	67,225	1,631	67,993	1,505	65,495
(b) Industrial	1,399	106,963	1,486	105,757	1,438	103,425
(c) Agriculture	386	9,410	403	8,323	389	8,762
(d) Others	47	3,678	19	2,933	16	2,684
VI. Fixed Deposits and Insurance Policies	569	60,842	813	79,315	881	74,550
A. Bank Deposits	569	60,842	810	79,308	878	74,544
1. Security Deposits	73	9,805	349	43,710	460	37,297
2. Term Deposits (TDRs)	416	47,038	304	31,508	291	32,265
3. Other Deposits	80	3,999	157	4,091	127	4,982
B. Insurance Policies	-	-	3	7	3	6
VII. Others	10,603	1,096,829	11,912	1,057,477	15,096	905,122
A. Other Secured Advances	8,521	565,927	9,760	556,894	12,757	510,855
1. Receivables	2,860	176,920	2,796	150,769	2,608	124,442
2. Employees Benefits	1,208	184	1,514	279	1,602	304
3. Others	4,453	388,823	5,450	405,846	8,547	386,109
B. Advances Secured by Guarantee(s)	2,082	530,902	2,152	500,583	2,339	394,268
1. Institutional Guarantee(s)	632	520,692	556	491,915	570	384,280
2. Individual Guarantee(s)	1,450	10,210	1,596	8,669	1,769	9,987
VIII. Unsecured Advances	205,051	21,134	233,256	25,621	281,171	27,116
1. Credit Cards	172,132	10,199	195,105	12,954	242,775	13,802
2. Personal Loan	29,688	9,612	34,203	10,863	35,596	11,215
3. Others	3,231	1,324	3,948	1,804	2,800	2,099
Total	462,262	3,237,814	466,681	3,363,832	512,832	3,330,070

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st March, 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	226,104	88,873	11,604	5,362	8,377	6,529	29	905	246,114	101,670
II. Securities, Shares and Other Financial Instruments:	301	11,664	19	100	3	33	485	128,996	808	140,793
A. Quoted on the Stock Exchange:	223	8,230	11	74	-	-	301	70,678	535	78,981
1. To Stock Brokers and Dealers:	148	5,356	3	3	-	-	225	46,728	376	52,087
(a) Government and Other Trustee Securities	123	116	3	3	-	-	19	16,608	145	16,727
(b) Shares and Debentures	24	5,241	-	-	-	-	204	28,221	228	33,462
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,898	3	1,898
2. To Others:	75	2,873	8	71	-	-	76	23,950	159	26,894
(a) Government and Other Trustee Securities	2	3	-	-	-	-	6	115	8	118
(b) Shares and Debentures	54	2,852	8	71	-	-	59	14,358	121	17,280
(c) Participation Term Certificates	4	8	-	-	-	-	-	-	4	8
(d) Others	15	10	-	-	-	-	11	9,477	26	9,488
B. Unquoted on the Stock Exchange:	78	3,434	8	27	3	33	184	58,318	273	61,812
1. To Stock Brokers and Dealers:	10	652	1	17	-	-	103	9,748	114	10,417
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	9	651	1	17	-	-	100	9,665	110	10,333
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1	-	-	-	-	3	83	4	84
2. To Others:	68	2,782	7	10	3	33	81	48,570	159	51,394
(a) Government and Other Trustee Securities	39	1,119	5	3	1	6	8	6,424	53	7,553
(b) Shares and Debentures	14	816	2	6	2	27	8	1,052	26	1,902
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	847	-	-	-	-	65	41,093	80	41,940
III. Merchandise	29,451	254,450	734	3,614	52	791	40,244	2,900,848	70,481	3,159,704
A. Food Items:	10,549	44,963	459	1,195	7	82	9,471	1,042,747	20,486	1,088,086
1. Wheat	6,930	8,954	370	313	-	-	1,104	333,735	8,404	343,002
2. Rice and Paddy	865	24,865	18	533	-	-	2,359	110,627	3,242	136,026
3. Other Grains & Pulses:	394	1,382	22	24	-	-	278	13,210	694	14,616
(a) Indigenous	379	797	17	17	-	-	262	11,741	658	12,554
(b) Imported	15	586	5	7	-	-	16	1,469	36	2,062
4. Edible Oils:	169	870	3	4	1	0	1,430	87,294	1,603	88,168
(a) Indigenous	159	817	3	4	1	0	1,372	83,618	1,535	84,440
(b) Imported	10	53	-	-	-	-	58	3,675	68	3,728
5. Sugar:	139	3,078	2	0	-	-	1,676	405,034	1,817	408,112
(a) Indigenous	139	3,078	2	0	-	-	1,670	403,709	1,811	406,787
(b) Imported	-	-	-	-	-	-	6	1,325	6	1,325
6. Kariana And Spices	54	84	1	0	-	-	86	2,393	141	2,477
7. Fish And Fish Preparations	3	6	-	-	-	-	24	857	27	863
8. Other Food Items:	1,995	5,724	43	321	6	82	2,514	89,597	4,558	95,723
(a) Indigenous	1,992	5,700	43	321	6	82	2,464	88,480	4,505	94,582
(b) Imported	3	24	-	-	-	-	50	1,117	53	1,141
B. Raw Materials:	13,598	110,802	57	1,280	19	145	8,856	603,940	22,530	716,167
1. Cotton Raw:	11,927	15,231	23	29	-	-	2,351	138,930	14,301	154,190
(a) Indigenous	318	10,379	19	26	-	-	2,220	128,766	2,557	139,171
(b) Imported	11,609	4,852	4	3	-	-	131	10,164	11,744	15,019
2. Synthetic Fibers:	8	62	-	-	-	-	113	12,500	121	12,563
(a) Indigenous	7	57	-	-	-	-	70	11,399	77	11,456
(b) Imported	1	5	-	-	-	-	43	1,101	44	1,106
3. Fertilizers:	650	4,244	4	12	14	118	450	49,658	1,118	54,032
(a) Indigenous	644	4,146	4	12	14	118	446	45,938	1,108	50,214
(b) Imported	6	98	-	-	-	-	4	3,720	10	3,818
4. Petroleum Crude:	66	47,429	-	-	2	21	1,310	98,004	1,378	145,453
(a) Indigenous	51	46,852	-	-	2	21	1,273	62,333	1,326	109,205
(b) Imported	15	576	-	-	-	-	37	35,671	52	36,247
5. Iron and Steel:	191	9,572	7	1,205	3	6	2,078	121,482	2,279	132,266
(a) Indigenous	128	2,165	6	1,196	2	-	1,572	92,628	1,708	95,989
(b) Imported	63	7,407	1	9	1	6	506	28,854	571	36,276
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	7	12	-	-	-	-	133	5,172	140	5,184
8. Oil Seeds	18	312	1	7	-	-	339	13,918	358	14,236
9. Pesticides & Insecticides:	30	176	1	1	-	-	409	5,531	440	5,708
(a) Indigenous	30	176	1	1	-	-	403	4,887	434	5,064
(b) Imported	-	-	-	-	-	-	6	644	6	644
10. Other Raw Materials:	700	33,750	21	26	-	-	1,672	158,746	2,393	192,521
(a) Indigenous	667	33,451	21	26	-	-	1,418	143,630	2,106	177,107
(b) Imported	33	299	-	-	-	-	254	15,116	287	15,414

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st March, 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
C. Finished/Manufactured Goods:	5,304	98,685	218	1,139	26	564	21,917	1,254,161	27,465	1,354,550
1. Cotton Textiles:	718	39,057	17	94	1	16	4,553	275,566	5,289	314,733
(a) Indigenous	678	29,692	17	94	1	16	4,368	266,230	5,064	296,032
(b) Imported	40	9,365	-	-	-	-	185	9,335	225	18,700
2. Cotton Yarn:	325	996	2	2	-	-	1,913	101,358	2,240	102,356
(a) Indigenous	325	996	2	2	-	-	1,894	99,048	2,221	100,045
(b) Imported	-	-	-	-	-	-	19	2,311	19	2,311
3. Other Textiles:	378	15,638	20	172	-	-	3,215	217,369	3,613	233,180
(a) Indigenous	377	15,638	19	172	-	-	3,198	212,883	3,594	228,692
(b) Imported	1	0	1	0	-	-	17	4,487	19	4,487
4. Machinery:	211	922	10	5	-	-	915	58,756	1,136	59,683
(a) Indigenous	192	257	9	4	-	-	445	38,315	646	38,576
(b) Imported	19	664	1	1	-	-	470	20,441	490	21,107
5. Handloom Products	-	-	-	-	-	-	1	65	1	65
6. Carpets & Rugs	6	8	-	-	-	-	15	498	21	505
7. Readymade Garments	182	18,254	4	4	-	-	1,099	63,952	1,285	82,210
8. Cement and Cement Products:	14	62	1	0	-	-	648	127,603	663	127,665
(a) Indigenous	13	59	1	0	-	-	620	125,672	634	125,731
(b) Imported	1	3	-	-	-	-	28	1,931	29	1,934
9. Sports Goods	12	20	1	16	-	-	69	1,580	82	1,616
10. Surgical Instruments	88	1,849	1	22	1	4	106	4,493	196	6,367
11. Chemicals & Dyes	135	1,913	14	67	-	-	1,432	58,606	1,581	60,586
12. Other Finished Goods:	3,235	19,965	148	758	24	544	7,951	344,316	11,358	365,583
(a) Indigenous	3,185	19,533	144	702	24	544	7,591	324,563	10,944	345,343
(b) Imported	50	432	4	56	-	-	360	19,753	414	20,241
IV. Fixed Assets Including Machinery	313,890	339,560	40,607	43,867	167	347	37,365	1,607,277	392,029	1,991,050
A. Transport Equipments	306,807	323,252	39,566	42,931	153	324	27,697	385,382	374,223	751,889
B. Furniture & Fixtures	183	177	9	3	1	0	228	13,428	421	13,609
C. Office Equipments	34	115	-	-	-	-	352	40,931	386	41,045
D. Other Machinery & Equipments	6,866	16,016	1,032	932	13	22	9,088	1,167,536	16,999	1,184,506
V. Real Estate	531,822	723,078	38,578	68,073	3,575	29,439	19,502	909,105	593,477	1,729,695
A. Land	428,246	239,795	19,744	9,807	759	3,141	9,674	338,940	458,423	591,682
1. Residential	13,159	73,411	679	1,889	508	2,634	3,496	191,967	17,842	269,899
(a) House	11,571	69,289	564	1,562	166	1,984	3,439	185,320	15,740	258,155
(b) Flat	1,588	4,121	115	326	342	650	57	6,647	2,102	11,744
2. Non-Residential	415,087	166,384	19,065	7,918	251	507	6,178	146,973	440,581	321,783
(a) Commercial	1,262	9,399	36	222	4	23	5,032	99,835	6,334	109,479
(b) Industrial	46	727	3	28	-	-	696	35,083	745	35,838
c) Agriculture	413,555	153,457	19,022	7,633	247	484	308	7,399	433,132	168,973
d) Other	224	2,801	4	36	-	-	142	4,657	370	7,494
B. Buildings:	103,576	483,283	18,834	58,266	2,816	26,298	9,828	570,165	135,054	1,138,013
1. Residential	97,720	404,337	18,699	57,160	2,553	19,998	4,147	190,635	123,119	672,129
(a) House	87,779	351,987	17,882	53,099	1,103	9,420	3,892	184,739	110,656	599,245
(b) Flat	9,941	52,350	817	4,061	1,450	10,578	255	5,896	12,463	72,884
2. Non-Residential	5,856	78,947	135	1,106	263	6,300	5,681	379,531	11,935	465,884
(a) Commercial	2,967	54,824	66	855	203	6,090	2,248	160,199	5,484	221,968
(b) Industrial	492	5,748	20	37	57	175	2,550	175,895	3,119	181,855
c) Agriculture	2,233	14,989	43	44	3	35	632	26,292	2,911	41,361
d) Other	164	3,385	6	170	-	-	251	17,144	421	20,700
VI. Fixed Deposits and Insurance Policies	14,887	40,710	1,150	1,160	25	158	8,778	412,790	24,840	454,817
A. Bank Deposits	14,876	40,685	1,149	1,160	25	158	8,729	412,370	24,779	454,373
1. Security Deposits	1,842	2,303	228	267	6	58	509	70,347	2,585	72,975
2. Term Deposits (TDRs)	8,995	33,387	510	461	4	16	7,868	315,069	17,377	348,933
3. Other Deposits	4,039	4,995	411	432	15	83	352	26,954	4,817	32,465
B. Insurance Policies	11	24	1	0	-	-	49	420	61	444
VII. Others	365,075	290,777	27,600	11,419	127	3,151	31,861	3,483,474	424,663	3,788,821
A. Other Secured Advances	106,619	125,525	4,860	5,260	117	2,802	27,262	1,468,021	138,858	1,601,609
1. Receivables	83,936	69,371	3,490	2,739	-	-	21,035	477,583	108,461	549,694
2. Employees Benefits	5,439	948	885	144	-	-	1	1	6,325	1,093
3. Others	17,244	55,206	485	2,377	117	2,802	6,226	990,437	24,072	1,050,822
B. Advances Secured by Guarantee(s)	258,456	165,251	22,740	6,158	10	349	4,599	2,015,453	285,805	2,187,212
1. Institutional Guarantee(s)	1,457	11,868	10	4	-	-	2,223	1,951,238	3,690	1,963,110
2. Individual Guarantee(s)	256,999	153,383	22,730	6,154	10	349	2,376	64,215	282,115	224,102
VIII. Unsecured Advances	1,988,020	203,000	256,743	23,104	644	142	6,531	2,557	2,251,938	228,802
1. Credit Cards	1,494,218	102,303	192,977	9,918	-	-	238	200	1,687,433	112,421
2. Personal Loan	450,484	92,038	61,029	12,769	-	-	-	-	511,513	104,806
3. Others	43,318	8,659	2,737	417	644	142	6,293	2,357	52,992	11,575
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	20	1	14	1	-
1) Official	1	20	1	14	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,365,866	11,455,100	4,002,994	11,977,455	4,004,349	11,595,353
I. GOVERNMENT	258	1,435,969	300	1,464,477	280	892,847
A. Federal Government	177	868,719	163	845,289	134	400,649
1) Commodity Operations*	62	511,272	32	439,766	-	-
2) Others	115	357,448	131	405,523	-	-
B. Provincial Governments	81	567,250	137	619,187	146	492,198
1) Commodity Operations*	45	560,314	47	610,312	-	-
2) Others	36	6,935	90	8,875	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	746	1,506,539	685	1,813,841	714	2,206,228
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,089	10	799	7	798
Utilities	447	555,682	403	572,345	410	568,090
Transport, storage and communications	109	404,059	120	598,411	126	825,351
Manufacturing	93	74,775	65	105,881	55	63,961
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	33	18,253	14	7,613	13	7,613
Commerce and Trade	35	383,015	54	458,590	85	670,103
Others	14	4,765	18	5,303	17	5,414
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,462	340,944	1,214	298,647	1,258	237,800
Mutual Funds and AMCs	104	3,744	94	3,505	81	143
Insurance & Pension Funds	624	3,813	455	3,958	493	3,654
MFIs and DFIs	131	252,499	132	196,574	126	139,961
Stock Exchange & Brokerage Houses	263	15,280	219	19,724	232	20,008
Modarabas	116	5,616	92	5,964	78	5,103
Other NBFIs	224	59,993	222	68,921	248	68,931
IV. PRIVATE SECTOR (BUSINESS)	1,102,708	7,025,313	1,059,361	7,262,556	1,068,108	7,119,637
A. Agriculture, forestry and fishing	749,175	338,498	714,762	416,842	715,394	391,762
1. Crop and animal production, hunting and related service activities	748,353	337,080	713,939	415,140	714,529	390,034
Growing of Wheat, Rice, Sugar Cane & Cotton	322,334	169,059	310,429	180,748	311,246	171,227
Growing of tropical, subtropical, pome and stone fruits & vegetables	33,913	12,002	23,124	10,041	22,544	9,592
Growing of other fruits, vegetables and crops	21,780	12,360	21,765	16,617	22,343	17,649
Raising of livestock and other related activities	281,306	110,408	260,917	132,714	260,677	123,559
Other agricultural support activities	89,019	33,248	97,699	75,013	97,712	67,991
Hunting, trapping and related service activities	1	3	5	8	7	16
02 - Forestry and logging	125	26	122	20	118	20
03 - Fishing and aquaculture	697	1,393	701	1,682	747	1,708
B. Mining and quarrying	924	67,189	928	79,318	1,065	73,634
05 - Mining of coal and lignite	74	50,878	84	54,778	91	48,438
06 - Extraction of crude petroleum and natural gas	642	14,243	649	19,011	707	19,241
07 - Mining of metal ores	18	607	26	643	34	1,090
08-Other mining and quarrying	186	1,439	163	4,873	215	4,808
09 - Mining support service activities	4	22	6	13	18	57
C. Manufacturing	138,207	4,621,086	132,094	4,752,567	133,918	4,732,473
10 - Manufacture of food products	61,610	1,101,218	59,318	1,087,355	58,666	1,238,803
11 - Manufacture of beverages	1,036	49,000	1,165	61,027	1,254	69,864
12 - Manufacture of tobacco products	659	3,651	610	1,508	581	1,491
13 - Manufacture of textiles	26,672	1,576,543	26,011	1,637,109	26,430	1,551,692
Preparation and spinning of textile fibres	9,454	545,421	8,922	578,202	9,050	544,456
Weaving of textiles	5,382	322,562	5,654	344,182	5,703	319,656
Finishing of textiles	4,250	297,959	3,906	295,325	4,053	279,517
Manufacture of knitted and crocheted fabrics	795	52,341	698	57,349	726	60,905
Manufacture of made-up textile articles, except apparel	3,275	194,584	3,105	194,435	3,190	191,116
Manufacture of carpets and rugs	152	1,155	126	1,193	136	1,063
Manufacture of other textiles n.e.c.	3,364	162,521	3,600	166,423	3,572	154,979
14 - Manufacture of wearing apparel	4,951	208,043	4,493	221,591	4,602	201,829
15 - Manufacture of leather and related products	2,124	49,398	2,083	48,792	2,221	46,846

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	400	7,586	387	6,887	423	6,957
Manufacture of luggage, handbags and the like, saddlery and harness	97	1,940	96	2,770	95	2,718
Manufacture of footwear	1,627	39,872	1,600	39,135	1,703	37,171
a. Leather wear	1,286	32,031	1,216	30,818	1,310	29,968
b. Rubber and Plastic wear	341	7,842	384	8,317	393	7,204
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	472	7,643	490	9,266	505	9,236
17 - Manufacture of paper and paper products	1,483	99,728	1,721	111,791	1,764	115,661
18 - Printing and reproduction of recorded media	968	16,315	921	21,231	910	22,732
Printing and other service activities related to printing	958	15,139	899	18,983	897	21,207
Reproduction of recorded media	10	1,176	22	2,248	13	1,525
19 - Manufacture of coke and refined petroleum products	1,406	147,424	1,559	155,953	1,582	146,089
20 - Manufacture of chemicals and chemical products	9,195	318,192	8,102	314,847	8,523	290,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,870	102,061	5,201	113,445	5,678	103,440
22 - Manufacture of rubber and plastics products	3,012	84,234	2,842	87,990	2,946	88,926
23 - Manufacture of other non-metallic mineral products	2,045	297,693	1,942	285,759	2,003	274,563
24 - Manufacture of basic metals	5,033	208,442	4,951	236,343	5,079	228,717
25 - Manufacture of fabricated metal products, except machinery and equipment	1,046	32,512	936	31,260	932	31,024
26 - Manufacture of computer, electronic and optical products	330	8,555	308	14,891	332	16,477
27 - Manufacture of electrical equipment	2,467	131,069	2,222	142,039	2,380	140,384
28 - Manufacture of machinery and equipment	974	20,946	897	20,073	889	21,193
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,956	88,549	1,843	81,757	2,043	68,063
30 - Manufacture of other transport equipment	589	14,348	565	13,418	559	12,404
31 - Manufacture of furniture	825	5,967	789	5,763	806	5,360
32 - Other manufacturing	3,378	47,282	3,037	48,396	3,134	46,390
Manufacture of jewellery and related articles	277	376	279	419	277	356
Manufacture of imitation jewellery and related articles	7	98	7	36	5	34
Manufacture of musical instruments	67	1,128	52	974	51	779
Manufacture of sports goods	353	8,046	326	6,225	335	6,606
Manufacture of games and toys	8	12	5	1	6	1
supplies	384	5,429	342	5,133	334	4,408
Manufacture of Handicrafts	144	66	144	38	143	32
Other manufacturing n.e.c.	2,138	32,127	1,882	35,570	1,983	34,173
33 - Repair and installation of machinery and equipment	106	2,275	88	964	99	889
D. Electricity, gas, steam and air conditioning supply	2,674	603,507	2,271	515,336	2,358	492,729
Electric power generation, transmission and distribution	2,447	592,175	2,090	505,562	2,188	482,734
a) Hydal	613	33,590	461	23,151	441	13,522
b) Thermal	226	172,460	430	135,298	205	118,081
c) Coal Based	79	120,296	85	116,187	88	122,096
d) Wind	179	63,200	162	57,052	164	53,395
e) Solar	101	7,506	76	12,127	164	14,206
f) Other	1,249	195,123	876	161,748	1,126	161,434
Manufacture of gas; distribution of gaseous fuels through mains	206	11,290	152	9,733	143	9,958
Steam and air conditioning supply	21	42	29	41	27	36
E. Water supply; sewerage, waste management and remediation activities	159	13,806	128	20,058	153	24,632
36 - Water collection, treatment and supply	42	227	29	128	45	3,507
37 - Sewerage	10	13	6	5	9	5
38 - Waste collection, treatment and disposal activities; materials recovery	103	13,561	90	19,921	97	21,116
services	4	5	3	4	2	3
F. Construction	3,894	195,182	3,692	200,159	4,017	194,360
41 - Construction of buildings	2,447	143,543	2,358	146,785	2,547	140,403
42 - Civil engineering	1,214	48,347	1,178	50,364	1,262	50,861
43 - Specialized construction activities	233	3,293	156	3,010	208	3,096

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	136,167	472,900	140,757	518,095	149,841	499,655
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,901	31,579	4,843	27,269	5,024	26,480
46 - Wholesale trade, except of motor vehicles and motorcycles	35,634	275,343	33,016	297,466	38,858	280,706
47 - Retail trade, except of motor vehicles and motorcycles	95,632	165,978	102,898	193,360	105,959	192,468
H. Transportation and storage	24,865	117,579	23,399	124,155	24,562	117,161
49 - Land transport and transport via pipelines	8,440	60,725	7,896	60,571	8,817	51,935
50 - Water transport	83	622	70	953	83	613
51 - Air transport	132	1,575	99	918	107	1,061
52 - Warehousing and support activities for transportation	15,836	48,878	14,967	54,591	15,131	55,233
53 - Courier activities other than national post activities	374	5,778	367	7,123	424	8,319
I. Accommodation and food service activities	2,365	36,938	1,951	39,945	2,227	39,498
55 - Accommodation	566	22,500	498	25,158	492	25,104
56 - Food and beverage service activities	1,799	14,438	1,453	14,786	1,735	14,394
J. Information and communication	3,103	310,202	2,885	343,243	3,002	326,084
58 - Publishing activities	882	2,642	688	2,607	795	2,313
59 - Motion picture, video and television programme production, sound recording and music publishing activities	83	2,516	74	2,258	64	2,274
60 - Programming and broadcasting activities	50	1,001	54	1,646	48	1,447
61 - Telecommunications	873	287,536	1,044	318,767	1,064	302,666
62 - Computer programming, consultancy and related activities	1,001	11,776	838	13,116	828	12,016
63 - Information service activities	214	4,731	187	4,848	203	5,368
K. Real estate activities	929	35,566	793	31,528	962	33,711
L. Professional, scientific and technical activities	5,910	54,085	9,534	62,797	9,138	54,883
69 - Legal and accounting activities	171	1,102	151	989	164	805
71 - Architectural and engineering activities; technical testing and analysis	87	1,101	86	1,387	89	1,256
72 - Scientific research and development	473	5,628	409	5,379	456	4,789
73 - Advertising and market research	204	4,307	194	5,914	196	3,705
74 - Other professional, scientific and technical activities	1,258	4,545	1,147	5,845	1,042	4,371
75 - Veterinary activities	3,691	37,078	7,518	43,142	7,153	39,793
76 - Other professional, scientific and technical activities	26	323	29	141	38	164
M. Administrative and support service activities	8,395	50,177	5,976	49,474	6,300	46,999
77 - Rental and leasing activities	675	2,418	568	2,253	608	2,209
78 - Employment activities	55	435	38	234	56	265
79 - Travel agency, tour operator, reservation service and related activities	897	14,085	851	14,549	870	13,199
80 - Security and investigation activities	707	2,908	650	2,795	722	2,844
81 - Services to buildings and landscape activities	36	190	37	169	39	162
82 - Office administrative, office support and other business support activities	6,025	30,140	3,832	29,474	4,005	28,321
N. Education	1,999	32,383	2,035	32,274	2,064	28,032
O. Human health and social work activities	1,388	16,788	1,407	18,013	1,486	16,709
86 - Human health activities	1,364	16,749	1,384	17,790	1,462	16,354
87 - Residential care activities	5	21	2	17	2	15
88 - Social work activities with and without accommodation	19	17	21	207	22	341
P. Arts, entertainment and recreation	116	1,684	104	1,800	106	1,633
Q. Other service activities	22,438	57,744	16,645	56,952	11,515	45,682
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,828	15,032	5,918	16,124	5,891	15,560
A. Government Trusts and Non-profit Organizations	62	1,038	61	1,067	65	1,001
B. Private Trusts and Non-profit Organizations	5,761	13,607	149	13,977	170	13,972
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5	387	5,708	1,080	5,656	587
VI. PERSONAL	3,254,732	1,128,932	2,935,416	1,120,454	2,928,000	1,121,979
A. Bank Employees	156,359	249,198	168,302	301,631	170,702	314,246
1) For house building	74,738	193,954	79,193	239,667	80,077	247,796
2) For transport i.e. purchase of car etc.	50,067	49,722	52,149	54,158	53,193	58,377
3) Other purposes	31,554	5,523	36,960	7,806	37,432	8,073
B. Consumer Financing	3,093,852	879,015	2,762,626	818,206	2,752,820	807,120
1) For house building	35,113	214,900	34,313	208,148	34,325	205,763
2) For transport i.e. purchase of car etc	333,498	316,920	282,254	251,246	269,264	239,436
3) Credit cards	1,965,245	89,152	1,673,827	107,786	1,687,825	112,463
4) Consumers durable	37,218	6,873	35,869	6,626	36,447	7,416
5) Personal loans	722,778	251,171	736,363	244,400	724,959	242,042
C) Other	4,521	719	4,488	618	4,478	613
VII. OTHER	132	2,371	100	1,356	98	1,302
Total	4,365,867	11,455,120	4,002,995	11,977,469	4,004,350	11,595,353

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

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	1,193,541	2,160,305	1,159,472	2,640,832	1,167,560	2,390,301
I. GOVERNMENT	50	176,621	86	276,321	108	102,308
A. Federal Government	32	49,598	21	113,629	28	21,904
1) Commodity Operations	8	15,498	-	-	-	-
2) Others	24	34,101	-	-	-	-
B. Provincial Governments	18	127,023	65	162,692	80	80,405
1) Commodity Operations	15	126,986	-	-	-	-
2) Others	3	36	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	120	432,186	107	653,383	98	640,735
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	4	10	4	10
Utilities	49	144,334	26	160,748	26	161,209
Transport, storage and communications	29	110,270	33	197,358	31	136,118
Manufacturing	24	43,468	23	72,691	21	46,193
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	5	3,935	4	2,500	4	2,500
Commerce and Trade	4	64,811	12	154,877	8	229,417
Others	1	457	4	300	3	390
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	106	25,452	94	38,518	102	36,028
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	2	48	1	239	2	439
MFIs and DFIs	12	15,046	17	14,757	17	11,761
Stock Exchange & Brokerage Houses	15	757	14	1,572	12	916
Modarabas	2	217	2	217	2	217
Other NBFIs	73	9,384	58	21,734	67	22,696
IV. PRIVATE SECTOR (BUSINESS)	802,049	1,247,737	755,452	1,384,078	756,477	1,320,266
A. Agriculture, forestry and fishing	652,413	203,551	610,675	238,509	614,447	230,443
1. Crop and animal production, hunting and related service activities	651,748	203,340	610,012	238,066	613,735	229,893
Growing of Wheat, Rice, Sugar Cane & Cotton	248,640	99,754	232,220	96,405	235,168	87,251
Growing of tropical, subtropical, pome and stone fruits & vegetables	32,046	9,249	21,224	7,126	20,740	6,677
Growing of other fruits, vegetables and crops	16,114	5,818	15,396	8,513	16,623	9,712
Raising of livestock and other related activities	275,217	73,892	255,299	94,277	255,265	93,971
Other agricultural support activities	79,731	14,628	85,873	31,744	85,939	32,282
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	119	16	118	15	113	14
03 - Fishing and aquaculture	546	195	545	428	599	536
B. Mining and quarrying	141	19,115	134	23,943	133	21,661
05 - Mining of coal and lignite	17	14,887	18	17,953	18	16,033
06 - Extraction of crude petroleum and natural gas	54	4,050	55	5,901	54	5,544
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	68	167	59	80	59	76
09 - Mining support service activities	1	12	1	9	1	9
C. Manufacturing	54,944	666,644	50,833	745,829	50,218	719,943
10 - Manufacture of food products	43,967	190,107	41,273	195,364	40,663	215,797
11 - Manufacture of beverages	84	2,739	79	2,337	82	2,296
12 - Manufacture of tobacco products	200	40	166	31	155	27
13 - Manufacture of textiles	3,606	201,162	2,729	237,530	2,718	219,475
Preparation and spinning of textile fibres	1,662	84,844	1,198	111,335	1,192	104,218
Weaving of textiles	701	40,812	535	51,925	532	45,514
Finishing of textiles	610	48,637	383	48,215	358	43,722
Manufacture of knitted and crocheted fabrics	43	1,242	37	807	39	952
Manufacture of made-up textile articles, except apparel	256	11,927	161	11,523	167	11,586
Manufacture of carpets and rugs	58	451	53	415	53	394
Manufacture of other textiles n.e.c.	276	13,250	362	13,311	377	13,088
14 - Manufacture of wearing apparel	1,534	29,702	1,350	35,594	1,336	29,073
15 - Manufacture of leather and related products	429	4,399	425	5,127	430	4,908

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	48	662	41	692	44	703
Manufacture of luggage, handbags and the like, saddlery and harness	15	138	15	177	19	441
Manufacture of footwear	366	3,599	369	4,259	367	3,765
a. Leather wear	340	2,693	335	3,486	334	3,103
b. Rubber and Plastic wear	26	906	34	773	33	662
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	134	454	138	1,014	138	963
17 - Manufacture of paper and paper products	90	5,018	103	7,501	99	7,611
18 - Printing and reproduction of recorded media	137	3,221	160	3,490	168	3,361
Printing and other service activities related to printing	135	3,209	157	3,477	165	3,347
Reproduction of recorded media	2	12	3	13	3	13
19 - Manufacture of coke and refined petroleum products	52	52,217	67	65,553	65	61,366
20 - Manufacture of chemicals and chemical products	1,052	28,026	881	25,099	875	22,854
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	238	8,533	195	11,637	190	11,071
22 - Manufacture of rubber and plastics products	380	9,912	374	10,048	373	7,876
23 - Manufacture of other non-metallic mineral products	458	68,281	408	72,242	436	64,748
24 - Manufacture of basic metals	388	24,876	346	31,856	360	32,670
25 - Manufacture of fabricated metal products, except machinery and equipment	70	1,206	72	2,020	72	1,469
26 - Manufacture of computer, electronic and optical products	23	145	27	976	27	950
27 - Manufacture of electrical equipment	326	18,775	278	19,122	246	15,981
28 - Manufacture of machinery and equipment	118	826	119	724	115	705
29 - Manufacture of motor vehicles, trailers and semi-trailers	174	8,549	172	9,105	177	8,840
30 - Manufacture of other transport equipment	3	33	2	59	5	24
31 - Manufacture of furniture	511	1,703	471	1,617	473	1,220
32 - Other manufacturing	970	6,719	998	7,782	1,015	6,659
Manufacture of jewellery and related articles	204	103	208	170	206	106
Manufacture of imitation jewellery and related articles	4	27	4	27	3	25
Manufacture of musical instruments	2	1	2	1	2	1
Manufacture of sports goods	73	2,630	84	2,245	86	1,873
Manufacture of games and toys	4	-	4	-	4	-
supplies	48	382	32	215	35	236
Manufacture of Handicrafts	128	28	126	17	126	17
Other manufacturing n.e.c.	507	3,548	538	5,108	553	4,402
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	355	139,921	311	128,064	306	121,422
Electric power generation, transmission and distribution	326	136,973	294	125,481	287	118,585
a) Hydal	129	12,736	136	9,367	139	5,927
b) Thermal	92	60,271	87	49,193	82	47,820
c) Coal Based	14	42,950	16	44,795	16	44,135
d) Wind	21	13,022	16	11,739	15	11,352
e) Solar	34	3,072	11	5,344	12	5,207
f) Other	36	4,922	28	5,042	23	4,144
Manufacture of gas; distribution of gaseous fuels through mains	29	2,948	17	2,583	19	2,837
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	26	179	9	157	10	827
36 - Water collection, treatment and supply	14	11	3	8	4	691
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	10	164	6	149	6	136
services	2	4	-	-	-	-
F. Construction	1,081	36,588	1,113	37,509	1,128	35,488
41 - Construction of buildings	679	22,501	696	21,291	715	21,056
42 - Civil engineering	375	13,690	383	15,717	376	14,046
43 - Specialized construction activities	27	397	34	501	37	387

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	62,246	72,901	64,573	98,983	65,422	90,259
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,396	8,146	2,504	7,045	2,511	6,840
46 - Wholesale trade, except of motor vehicles and motorcycles	14,535	38,875	15,559	59,436	15,901	52,504
47 - Retail trade, except of motor vehicles and motorcycles	45,315	25,880	46,510	32,501	47,010	30,915
H. Transportation and storage	17,536	21,981	17,685	27,505	18,047	27,039
49 - Land transport and transport via pipelines	4,107	5,826	4,789	9,265	4,993	9,765
50 - Water transport	1	-	1	6	1	-
51 - Air transport	34	120	15	75	17	92
52 - Warehousing and support activities for transportation	13,386	14,152	12,872	16,194	13,028	15,177
53 - Courier activities other than national post activities	8	1,884	8	1,965	8	2,004
I. Accommodation and food service activities	785	11,440	819	10,956	819	9,557
55 - Accommodation	238	9,458	251	8,843	247	7,521
56 - Food and beverage service activities	547	1,982	568	2,113	572	2,036
J. Information and communication	445	43,002	444	43,429	436	39,969
58 - Publishing activities	183	104	187	133	187	122
59 - Motion picture, video and television programme production, sound recording and music publishing activities	40	1,788	36	1,583	35	1,491
60 - Programming and broadcasting activities	3	2	4	2	3	2
61 - Telecommunications	110	38,301	123	40,955	125	37,780
62 - Computer programming, consultancy and related activities	79	2,521	64	435	56	282
63 - Information service activities	30	286	30	322	30	293
K. Real estate activities	64	4,587	85	4,428	90	5,257
L. Professional, scientific and technical activities	82	1,198	112	1,418	105	1,330
69 - Legal and accounting activities	21	20	21	18	21	18
71 - Architectural and engineering activities; technical testing and analysis	11	1	13	-	13	-
72 - Scientific research and development	19	1,056	16	1,049	16	1,049
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	14	18	26	119	22	90
75 - Veterinary activities	13	100	31	222	28	164
M. Administrative and support service activities	3	2	4	11	4	10
77 - Rental and leasing activities	4,535	5,388	2,431	2,964	2,641	3,145
78 - Employment activities	232	1,044	232	835	230	771
79 - Travel agency, tour operator, reservation service and related activities	2	93	3	48	4	84
80 - Security and investigation activities	28	695	36	681	44	775
81 - Services to buildings and landscape activities	33	116	31	43	30	29
82 - Office administrative, office support and other business support activities	14	35	15	25	15	25
N. Education	4,226	3,405	2,114	1,331	2,318	1,462
624	3,828	692	3,633	698	3,397	
O. Human health and social work activities	625	5,920	633	5,643	636	5,096
86 - Human health activities	614	5,898	625	5,641	628	5,094
87 - Residential care activities	4	21	1	1	1	1
88 - Social work activities with and without accommodation	7	1	7	1	7	1
P. Arts, entertainment and recreation	34	34	36	39	36	32
Q. Other service activities	6,113	11,461	4,867	11,068	1,305	5,398
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,653	2,681	5,661	1,938	5,662	1,564
A. Government Trusts and Non-profit Organizations	-	-	1	210	1	120
B. Private Trusts and Non-profit Organizations	5,653	2,681	8	1,259	9	1,065
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	5,652	469	5,652	379
VI. PERSONAL	385,552	274,049	398,064	285,895	405,105	288,685
A. Bank Employees	71,184	86,453	75,205	102,149	76,130	103,459
1) For house building	42,094	68,490	43,257	82,187	43,645	83,080
2) For transport i.e. purchase of car etc.	18,567	16,117	19,472	16,792	19,734	17,065
3) Other purposes	10,523	1,846	12,476	3,170	12,751	3,314
B. Consumer Financing	314,367	187,596	322,858	183,746	328,974	185,226
1) For house building	2,763	19,951	2,840	20,732	2,809	20,790
2) For transport i.e. purchase of car etc	39,736	23,324	37,592	19,678	37,281	19,186
3) Credit cards	5,445	281	10,751	759	14,020	1,099
4) Consumers durable	32,324	5,907	32,839	5,317	33,333	5,976
5) Personal loans	234,099	138,133	238,836	137,261	241,531	138,176
C) Other	1	0	1	0	1	0
VII. OTHER	11	1,579	8	699	8	715
Total	1,193,541	2,160,305	1,159,472	2,640,832	1,167,560	2,390,301

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

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	3,171,823	8,924,991	2,843,120	8,911,571	2,836,385	8,790,479
I. GOVERNMENT	206	975,556	213	821,737	171	429,207
A. Federal Government	143	535,329	141	365,242	105	17,414
1) Commodity Operations	54	495,774	-	-	-	-
2) Others	89	39,555	-	-	-	-
B. Provincial Governments	63	440,227	72	456,495	66	411,794
1) Commodity Operations	30	433,328	-	-	-	-
2) Others	33	6,899	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	626	1,074,353	578	1,160,458	616	1,565,493
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,077	6	788	3	788
Utilities	398	411,348	377	411,598	384	406,881
Transport, storage and communications	80	293,789	87	401,054	95	689,233
Manufacturing	69	31,307	42	33,189	34	17,768
Mining and Quarrying	-	-	-	-	-	-
Construction	28	14,319	10	5,113	9	5,113
Commerce and Trade	31	318,205	42	303,713	77	440,686
Others	13	4,308	14	5,003	14	5,024
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,356	315,492	1,120	260,128	1,156	201,772
Mutual Funds and AMCs	102	3,744	92	3,505	79	143
Insurance & Pension Funds	622	3,765	454	3,719	491	3,216
MFIs and DFIs	119	237,454	115	181,817	109	128,201
Stock Exchange & Brokerage Houses	248	14,524	205	18,152	220	19,091
Modarabas	114	5,398	90	5,747	76	4,886
Other NBFIs	151	50,608	164	47,188	181	46,235
IV. PRIVATE SECTOR (BUSINESS)	300,454	5,692,140	303,782	5,820,416	311,492	5,746,679
A. Agriculture, forestry and fishing	96,760	134,664	104,085	167,309	100,945	155,040
1. Crop and animal production, hunting and related service activities	96,603	133,456	103,925	166,050	100,792	153,863
Growing of Wheat, Rice, Sugar Cane & Cotton	73,694	69,305	78,209	84,343	76,078	83,975
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,867	2,753	1,900	2,915	1,804	2,915
Growing of other fruits, vegetables and crops	5,665	6,539	6,368	8,101	5,719	7,936
Raising of livestock and other related activities	6,089	36,516	5,618	38,436	5,412	29,588
Other agricultural support activities	9,287	18,340	11,825	32,248	11,772	29,431
Hunting, trapping and related service activities	1	3	5	8	7	16
02 - Forestry and logging	6	10	4	5	5	6
03 - Fishing and aquaculture	151	1,198	156	1,254	148	1,171
B. Mining and quarrying	783	48,074	794	55,375	932	51,972
05 - Mining of coal and lignite	57	35,991	66	36,825	73	32,405
06 - Extraction of crude petroleum and natural gas	588	10,193	594	13,110	653	13,697
07 - Mining of metal ores	17	607	25	643	33	1,090
08-Other mining and quarrying	118	1,272	104	4,793	156	4,733
09 - Mining support service activities	3	10	5	3	17	48
C. Manufacturing	83,099	3,894,086	81,159	3,972,312	83,586	3,979,880
10 - Manufacture of food products	17,632	907,074	18,025	886,729	17,986	1,020,349
11 - Manufacture of beverages	948	46,250	1,083	58,653	1,167	67,567
12 - Manufacture of tobacco products	456	3,589	439	1,477	421	1,464
13 - Manufacture of textiles	23,024	1,361,448	23,278	1,399,259	23,709	1,331,972
Preparation and spinning of textile fibres	7,786	459,985	7,722	466,651	7,856	440,025
Weaving of textiles	4,681	281,750	5,119	292,256	5,171	274,141
Finishing of textiles	3,610	236,245	3,523	247,110	3,695	235,794
Manufacture of knitted and crocheted fabrics	752	51,100	661	56,543	687	59,953
Manufacture of made-up textile articles, except apparel	3,017	182,553	2,942	182,809	3,022	179,499
Manufacture of carpets and rugs	94	704	73	778	83	668
Manufacture of other textiles n.e.c.	3,084	149,112	3,238	153,112	3,195	141,891
14 - Manufacture of wearing apparel	3,414	178,236	3,143	185,996	3,266	172,757
15 - Manufacture of leather and related products	1,692	44,916	1,658	43,665	1,791	41,938

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	352	6,924	346	6,196	379	6,254
Manufacture of luggage, handbags and the like, saddlery and harness	81	1,792	81	2,593	76	2,277
Manufacture of footwear	1,259	36,200	1,231	34,876	1,336	33,406
a. Leather wear	944	29,265	881	27,332	976	26,865
b. Rubber and Plastic wear	315	6,936	350	7,545	360	6,541
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	338	7,189	352	8,252	367	8,273
17 - Manufacture of paper and paper products	1,387	92,479	1,615	104,281	1,663	107,762
18 - Printing and reproduction of recorded media	831	13,094	761	17,741	742	19,372
Printing and other service activities related to printing	823	11,929	742	15,507	732	17,860
Reproduction of recorded media	8	1,165	19	2,234	10	1,512
19 - Manufacture of coke and refined petroleum products	1,353	93,707	1,491	90,400	1,516	84,723
20 - Manufacture of chemicals and chemical products	8,118	273,843	7,201	278,155	7,627	256,588
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,614	90,100	4,985	97,119	5,468	87,620
22 - Manufacture of rubber and plastics products	2,627	73,399	2,468	77,942	2,573	81,051
23 - Manufacture of other non-metallic mineral products	1,581	224,534	1,532	212,374	1,565	208,776
24 - Manufacture of basic metals	4,637	181,833	4,605	204,486	4,719	196,047
25 - Manufacture of fabricated metal products, except machinery and equipment	976	31,305	864	29,240	860	29,555
26 - Manufacture of computer, electronic and optical products	307	8,409	281	13,915	304	13,521
27 - Manufacture of electrical equipment	2,121	101,876	1,932	116,048	2,108	116,265
28 - Manufacture of machinery and equipment	855	20,105	777	19,334	773	20,474
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,778	79,320	1,665	68,848	1,860	57,382
30 - Manufacture of other transport equipment	586	14,314	563	13,359	554	12,380
31 - Manufacture of furniture	314	4,265	318	4,145	333	4,140
32 - Other manufacturing	2,404	40,525	2,035	39,930	2,115	39,015
Manufacture of jewellery and related articles	73	272	71	249	71	250
Manufacture of imitation jewellery and related articles	3	71	3	9	2	9
Manufacture of musical instruments	65	1,128	50	974	49	778
Manufacture of sports goods	280	5,416	242	3,980	249	4,733
Manufacture of games and toys	4	12	1	1	2	1
supplies	336	5,047	310	4,918	299	4,172
Manufacture of Handicrafts	16	38	18	21	17	16
Other manufacturing n.e.c.	1,627	28,541	1,340	29,778	1,426	29,056
33 - Repair and installation of machinery and equipment	106	2,275	88	964	99	889
D. Electricity, gas, steam and air conditioning supply	2,311	446,268	1,955	385,653	2,047	364,970
Electric power generation, transmission and distribution	2,116	439,209	1,794	379,624	1,899	358,972
a) Hydal	484	20,855	325	13,784	302	7,595
b) Thermal	134	112,189	343	86,104	123	70,261
c) Coal Based	61	62,154	68	71,392	71	73,126
d) Wind	158	50,177	146	45,312	149	42,043
e) Solar	67	4,434	65	6,783	152	9,000
f) Other	1,212	189,401	847	156,248	1,102	156,947
Manufacture of gas; distribution of gaseous fuels through mains	174	7,016	132	5,989	121	5,963
Steam and air conditioning supply	21	42	29	41	27	36
E. Water supply; sewerage, waste management and remediation activities	133	13,627	119	19,901	143	23,804
36 - Water collection, treatment and supply	28	217	26	120	41	2,816
37 - Sewerage	10	13	6	5	9	5
38 - Waste collection, treatment and disposal activities; materials recovery	93	13,397	84	19,773	91	20,980
services	2	1	3	4	2	3
F. Construction	2,810	158,413	2,577	162,530	2,887	158,771
41 - Construction of buildings	1,766	120,862	1,660	125,375	1,830	119,247
42 - Civil engineering	838	34,655	795	34,646	886	36,815
43 - Specialized construction activities	206	2,896	122	2,509	171	2,709

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	73,908	395,372	76,180	410,723	84,415	406,160
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,505	23,433	2,339	20,224	2,513	19,640
46 - Wholesale trade, except of motor vehicles and motorcycles	21,094	232,273	17,455	232,419	22,955	227,019
47 - Retail trade, except of motor vehicles and motorcycles	50,309	139,666	56,386	158,080	58,947	159,501
H. Transportation and storage	7,327	95,584	5,713	96,649	6,514	90,121
49 - Land transport and transport via pipelines	4,332	54,886	3,107	51,306	3,824	42,170
50 - Water transport	81	621	68	946	81	612
51 - Air transport	98	1,455	84	843	90	969
52 - Warehousing and support activities for transportation	2,450	34,727	2,095	38,397	2,103	40,055
53 - Courier activities other than national post activities	366	3,894	359	5,158	416	6,315
I. Accommodation and food service activities	1,578	23,540	1,130	27,352	1,406	28,304
55 - Accommodation	326	11,084	245	14,678	243	15,946
56 - Food and beverage service activities	1,252	12,456	885	12,674	1,163	12,358
J. Information and communication	2,654	266,763	2,438	299,344	2,563	283,713
58 - Publishing activities	699	2,539	501	2,474	608	2,191
59 - Motion picture, video and television programme production, sound recording and music publishing activities	43	728	38	676	29	783
60 - Programming and broadcasting activities	47	999	50	1,644	45	1,446
61 - Telecommunications	759	248,798	918	277,343	936	262,484
62 - Computer programming, consultancy and related activities	922	9,255	774	12,681	772	11,734
63 - Information service activities	184	4,444	157	4,526	173	5,075
K. Real estate activities	865	30,979	708	27,100	872	28,454
L. Professional, scientific and technical activities	5,822	52,633	9,416	61,000	9,027	53,501
69 - Legal and accounting activities	150	1,082	130	971	143	787
71 - Architectural and engineering activities; technical testing and analysis	74	1,095	71	1,376	74	1,255
72 - Scientific research and development	451	4,324	390	3,998	437	3,740
73 - Advertising and market research	203	4,307	193	5,914	195	3,705
74 - Other professional, scientific and technical activities	1,243	4,528	1,120	5,691	1,019	4,228
75 - Veterinary activities	3,678	36,978	7,487	42,921	7,125	39,630
M. Administrative and support service activities	23	320	25	130	34	154
77 - Rental and leasing activities	3,859	44,782	3,545	46,510	3,659	43,854
78 - Employment activities	443	1,375	336	1,418	378	1,437
79 - Travel agency, tour operator, reservation service and related activities	53	342	35	186	52	181
80 - Security and investigation activities	869	13,389	815	13,868	826	12,425
81 - Services to buildings and landscape activities	674	2,792	619	2,752	692	2,815
82 - Office administrative, office support and other business support activities	22	156	22	144	24	137
N. Education	1,798	26,729	1,718	28,142	1,687	26,859
O. Human health and social work activities	1,375	28,554	1,343	28,641	1,366	24,635
86 - Human health activities	763	10,868	774	12,371	850	11,613
87 - Residential care activities	750	10,851	759	12,149	834	11,259
88 - Social work activities with and without accommodation	1	0	1	15	1	14
P. Arts, entertainment and recreation	12	16	14	206	15	340
82 - Arts, entertainment and recreation	82	1,650	68	1,761	70	1,601
Q. Other service activities	16,325	46,283	11,778	45,885	10,210	40,284
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	175	12,351	257	14,187	229	13,996
A. Government Trusts and Non-profit Organizations	62	1,038	60	857	64	881
B. Private Trusts and Non-profit Organizations	108	10,926	141	12,719	161	12,907
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5	387	56	611	4	208
VI. PERSONAL	2,868,885	854,308	2,537,079	833,992	2,522,632	832,744
A. Bank Employees	85,008	162,303	92,950	199,043	94,435	210,366
1) For house building	32,583	125,154	35,887	157,191	36,384	164,428
2) For transport i.e. purchase of car etc.	31,436	33,491	32,620	37,233	33,406	41,192
3) Other purposes	20,989	3,657	24,443	4,619	24,645	4,746
B. Consumer Financing	2,779,357	691,286	2,439,642	634,331	2,423,720	621,765
1) For house building	32,261	194,830	31,386	187,302	31,429	184,859
2) For transport i.e. purchase of car etc	293,731	293,582	244,631	231,554	231,952	220,236
3) Credit cards	1,959,800	88,871	1,663,076	107,027	1,673,805	111,364
4) Consumers durable	4,894	966	3,030	1,309	3,114	1,440
5) Personal loans	488,671	113,036	497,519	107,138	483,420	103,866
C) Other	4,520	719	4,487	618	4,477	613
VII. OTHER	121	792	91	654	89	588
Total	3,171,823	8,924,991	2,843,120	8,911,571	2,836,385	8,790,479

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

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	20	1	14	1	-
1) Official	1	20	1	14	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	502	369,804	402	425,052	404	414,573
I. GOVERNMENT	2	283,792	1	366,419	1	361,331
A. Federal Government	2	283,792	1	366,419	1	361,331
1) Commodity Operations	-	-	-	-	-	-
2) Others	2	283,792	-	-	-	-
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)	205	85,436	127	58,063	139	52,692
A. Agriculture, forestry and fishing	2	283	2	11,024	2	6,278
1. Crop and animal production, hunting and related service activities	2	283	2	11,024	2	6,278
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	3	1	1
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	281	1	11,021	1	6,277
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	164	60,357	102	34,426	114	32,649
10 - Manufacture of food products	11	4,037	20	5,262	17	2,657
11 - Manufacture of beverages	4	11	3	38	5	1
12 - Manufacture of tobacco products	3	23	5	0	5	-
13 - Manufacture of textiles	42	13,932	4	320	3	245
Preparation and spinning of textile fibres	6	593	2	217	2	214
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	30	13,076	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	104	2	104	1	31
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	-	-	-	-
14 - Manufacture of wearing apparel	3	105	-	-	-	-
15 - Manufacture of leather and related products	3	83	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	1	10	-	-	-	-
Manufacture of footwear	2	73	-	-	-	-
a. Leather wear	2	73	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	6	2,231	3	10	2	288
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	1,500	1	-	1	-
20 - Manufacture of chemicals and chemical products	25	16,323	20	11,593	21	10,956
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	18	3,428	21	4,689	20	4,750
22 - Manufacture of rubber and plastics products	5	923	-	-	-	-
23 - Manufacture of other non-metallic mineral products	6	4,879	2	1,143	2	1,039
24 - Manufacture of basic metals	8	1,733	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	1	2,006
27 - Manufacture of electrical equipment	20	10,418	12	6,869	26	8,139
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	4	680	6	3,804	6	1,841
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	4	38	4	684	4	715
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	38	4	684	4	715
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	8	17,318	5	1,619	5	6,337
Electric power generation, transmission and distribution	5	15,992	2	457	2	5,178
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,192	1	-	1	4,835
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	800	1	457	1	343
Manufacture of gas; distribution of gaseous fuels through mains	3	1,326	3	1,162	3	1,159
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
services	-	-	-	-	-	-
F. Construction	3	181	2	120	2	100
41 - Construction of buildings	2	180	2	120	2	100
42 - Civil engineering	1	1	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	13	4,627	4	8,389	4	3,235
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	5	4,195	2	5,611	2	1,184
47 - Retail trade, except of motor vehicles and motorcycles	8	432	2	2,779	2	2,051
H. Transportation and storage	2	14	1	0	1	1
49 - Land transport and transport via pipelines	1	13	-	-	-	-
50 - Water transport	1	1	1	0	1	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	1,958	2	1,637	2	1,637
55 - Accommodation	2	1,958	2	1,637	2	1,637
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	4	437	3	469	3	2,402
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	4	437	3	469	3	2,402
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	254	6	378	6	53
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	6	2	11	2	0
72 - Scientific research and development	3	248	3	333	3	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	1	7	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	295	576	273	567	263	549
A. Bank Employees	167	442	147	439	137	421
1) For house building	61	309	49	289	48	288
2) For transport i.e. purchase of car etc.	64	114	57	132	53	120
3) Other purposes	42	19	41	18	36	13
B. Consumer Financing	128	133	126	129	126	129
1) For house building	89	119	87	114	87	114
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	1	3	1	-
Total	503	369,824	403	425,067	405	414,573

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

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	20	1	14	1	-
1) Official	1	20	1	14	1	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,903,604	8,217,286	3,536,313	8,613,623	3,491,517	8,265,283
I. GOVERNMENT	209	917,567	154	1,059,320	142	706,540
A. Federal Government	138	530,447	85	648,571	79	400,018
1) Commodity Operations	33	176,260	-	-	-	-
2) Others	105	354,186	-	-	-	-
B. Provincial Governments	71	387,120	69	410,749	63	306,522
1) Commodity Operations	36	380,222	-	-	-	-
2) Others	35	6,899	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	567	1,178,918	518	1,430,625	508	1,570,442
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,077	7	788	4	788
Utilities	320	426,386	289	440,633	287	439,177
Transport, storage and communications	76	288,663	83	432,204	82	506,745
Manufacturing	92	74,770	65	105,881	55	63,961
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	28	15,555	11	5,761	10	5,761
Commerce and Trade	31	305,429	48	375,626	55	484,162
Others	12	2,138	14	4,832	14	4,949
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	719	287,550	570	226,132	630	168,544
Mutual Funds and AMCs	6	3,393	6	3,212	6	1
Insurance & Pension Funds	216	3,053	115	3,365	163	3,111
MFIs and DFIs	119	216,403	105	163,413	99	109,797
Stock Exchange & Brokerage Houses	180	12,452	165	18,109	185	18,635
Modarabas	4	489	4	338	3	235
Other NBFIs	194	51,760	175	37,694	174	36,765
IV. PRIVATE SECTOR (BUSINESS)	1,043,354	5,065,419	1,000,993	5,114,538	1,007,266	5,033,049
A. Agriculture, forestry and fishing	745,153	320,619	709,024	391,141	710,009	370,118
1. Crop and animal production, hunting and related service activities	744,340	319,328	708,210	389,627	709,152	368,503
Growing of Wheat, Rice, Sugar Cane & Cotton	321,769	167,884	309,383	178,486	310,449	168,860
Growing of tropical, subtropical, pome and stone fruits & vegetables	33,870	11,940	23,031	9,762	22,442	9,322
Growing of other fruits, vegetables and crops	21,615	11,960	21,580	16,099	22,169	17,128
Raising of livestock and other related activities	280,283	101,050	259,797	121,426	259,585	114,633
Other agricultural support activities	86,802	26,492	94,415	63,848	94,501	58,547
Hunting, trapping and related service activities	1	3	4	5	6	14
02 - Forestry and logging	121	16	121	18	117	18
03 - Fishing and aquaculture	692	1,274	693	1,496	740	1,596
B. Mining and quarrying	719	45,067	717	47,893	800	47,095
05 - Mining of coal and lignite	48	35,111	58	35,762	59	34,252
06 - Extraction of crude petroleum and natural gas	503	8,903	509	11,282	551	11,852
07 - Mining of metal ores	13	185	21	224	28	351
08-Other mining and quarrying	152	858	124	621	146	606
09 - Mining support service activities	3	10	5	3	16	32
C. Manufacturing	107,054	3,229,150	100,348	3,193,732	102,566	3,203,128
10 - Manufacture of food products	55,088	789,937	52,215	744,433	51,801	859,518
11 - Manufacture of beverages	465	19,145	413	17,554	496	25,713
12 - Manufacture of tobacco products	228	2,443	196	102	186	75
13 - Manufacture of textiles	18,436	1,126,480	17,197	1,148,671	17,728	1,090,423
Preparation and spinning of textile fibres	7,009	420,626	6,301	439,453	6,506	419,606
Weaving of textiles	3,383	243,495	3,271	256,234	3,376	236,864
Finishing of textiles	3,217	209,821	2,778	199,763	2,916	188,732
Manufacture of knitted and crocheted fabrics	424	36,545	375	40,905	386	43,360
Manufacture of made-up textile articles, except apparel	2,258	115,895	2,061	107,823	2,139	105,731
Manufacture of carpets and rugs	113	888	95	863	104	740
Manufacture of other textiles n.e.c.	2,032	99,210	2,316	103,631	2,301	95,389
14 - Manufacture of wearing apparel	3,815	130,090	3,366	139,436	3,487	129,110
15 - Manufacture of leather and related products	1,610	33,451	1,589	32,095	1,738	30,763

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	270	5,741	246	4,881	274	4,965
Manufacture of luggage, handbags and the like, saddlery and harness	69	1,368	60	1,496	59	1,410
Manufacture of footwear	1,271	26,342	1,283	25,718	1,405	24,387
a. Leather wear	963	20,148	957	18,941	1,039	17,753
b. Rubber and Plastic wear	308	6,194	326	6,777	366	6,635
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	395	6,187	392	7,752	398	7,760
17 - Manufacture of paper and paper products	1,077	64,127	1,064	72,349	1,152	74,853
18 - Printing and reproduction of recorded media	575	7,002	535	8,080	552	7,135
Printing and other service activities related to printing	568	6,843	517	7,248	542	6,993
Reproduction of recorded media	7	159	18	832	10	143
19 - Manufacture of coke and refined petroleum products	1,200	126,577	1,269	130,647	1,332	119,147
20 - Manufacture of chemicals and chemical products	5,344	211,106	4,447	185,873	4,813	159,472
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,273	53,829	3,018	52,986	3,377	52,514
22 - Manufacture of rubber and plastics products	1,997	55,908	1,827	54,565	2,001	55,126
23 - Manufacture of other non-metallic mineral products	1,402	213,501	1,328	198,221	1,403	191,440
24 - Manufacture of basic metals	3,779	144,350	3,714	164,423	3,929	165,105
25. Manufacture of fabricated metal products, except machinery and equipment	823	22,864	724	22,352	745	22,882
26 - Manufacture of computer, electronic and optical products	177	2,514	155	4,371	173	6,207
27 - Manufacture of electrical equipment	1,670	102,508	1,445	106,397	1,550	106,697
28 - Manufacture of machinery and equipment	634	13,765	595	9,241	604	10,924
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,239	51,047	1,187	40,042	1,304	38,250
30 - Manufacture of other transport equipment	445	11,473	403	10,924	401	9,717
31 - Manufacture of furniture	726	4,945	744	4,849	765	4,478
32. Other manufacturing	2,582	33,826	2,453	37,544	2,549	35,069
Manufacture of jewellery and related articles	272	285	273	331	271	271
Manufacture of imitation jewellery and related articles	6	34	6	31	4	29
Manufacture of musical instruments	67	1,128	52	974	53	829
Manufacture of sports goods	311	6,745	265	5,212	257	4,950
Manufacture of games and toys	6	1	5	1	6	1
supplies	238	3,886	185	2,756	201	2,721
Manufacture of Handicrafts	143	66	141	33	142	32
Other manufacturing n.e.c.	1,539	21,681	1,526	28,206	1,615	26,235
33 - Repair and installation of machinery and equipment	74	2,076	72	824	82	751
D. Electricity, gas, steam and air conditioning supply	1,201	422,594	1,050	350,346	1,143	337,935
Electric power generation, transmission and distribution	1,050	414,514	938	343,242	1,028	329,494
a) Hydal	157	26,595	155	20,242	154	11,077
b) Thermal	181	119,113	178	94,190	165	87,235
c) Coal Based	50	88,510	51	75,338	55	79,818
d) Wind	106	32,704	95	28,413	102	27,460
e) Solar	88	5,958	59	9,069	135	10,979
f) Other	468	141,634	400	115,988	417	112,926
Manufacture of gas; distribution of gaseous fuels through mains	138	8,050	100	7,076	105	8,415
Steam and air conditioning supply	13	30	12	28	10	25
E. Water supply; sewerage, waste management and remediation activities	134	11,239	103	12,879	116	12,061
36 - Water collection, treatment and supply	37	42	28	44	36	39
37 - Sewerage	10	13	6	5	9	5
38 - Waste collection, treatment and disposal activities; materials recovery	85	11,179	69	12,830	71	12,017
services	2	4	-	-	-	-
F. Construction	2,902	134,930	2,867	147,450	3,217	142,270
41 - Construction of buildings	1,829	96,787	1,802	104,055	2,037	99,437
42 - Civil engineering	951	36,791	936	41,954	1,008	41,319
43 - Specialized construction activities	122	1,352	129	1,441	172	1,514

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	124,185	361,071	131,054	403,102	136,011	386,931
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,264	28,277	4,273	24,546	4,441	23,882
46 - Wholesale trade, except of motor vehicles and motorcycles	28,374	211,105	27,577	232,665	29,316	219,762
47 - Retail trade, except of motor vehicles and motorcycles	91,547	121,688	99,204	145,891	102,254	143,286
H. Transportation and storage	21,352	87,257	20,812	93,887	22,004	86,361
49 - Land transport and transport via pipelines	6,534	48,363	6,590	49,681	7,499	41,576
50 - Water transport	55	115	45	166	61	153
51 - Air transport	60	1,310	40	584	45	613
52 - Warehousing and support activities for transportation	14,547	33,157	13,982	38,873	14,184	38,028
53 - Courier activities other than national post activities	156	4,312	155	4,583	215	5,992
I. Accommodation and food service activities	1,705	26,442	1,572	29,746	1,670	29,641
55 - Accommodation	483	18,257	417	21,537	411	21,732
56 - Food and beverage service activities	1,222	8,185	1,155	8,209	1,259	7,908
J. Information and communication	2,099	232,484	1,881	248,463	2,009	237,285
58 - Publishing activities	517	1,574	414	1,907	512	1,465
59 - Motion picture, video and television programme production, sound recording and music publishing activities	83	2,516	74	2,258	74	2,298
60 - Programming and broadcasting activities	44	309	48	1,003	41	803
61 - Telecommunications	678	218,639	694	231,605	709	221,941
62 - Computer programming, consultancy and related activities	673	7,530	554	9,562	560	8,536
63 - Information service activities	104	1,917	97	2,127	113	2,241
K. Real estate activities	639	21,005	521	21,571	670	22,906
L. Professional, scientific and technical activities	4,948	47,229	8,639	52,965	8,304	49,128
69 - Legal and accounting activities	75	640	68	587	82	420
71 - Architectural and engineering activities; technical testing and analysis	14	534	14	610	14	509
72 - Scientific research and development	242	4,747	218	4,847	287	4,252
73 - Advertising and market research	43	2,956	41	2,699	46	2,770
74 - Other professional, scientific and technical activities	1,034	3,215	945	3,104	854	3,139
75 - Veterinary activities	3,522	34,845	7,333	41,048	6,992	37,945
76 - Veterinary activities	18	292	20	70	29	94
M. Administrative and support service activities	7,102	43,014	4,898	41,373	5,212	39,116
77 - Rental and leasing activities	366	1,653	361	1,752	411	1,678
78 - Employment activities	25	197	22	117	41	161
79 - Travel agency, tour operator, reservation service and related activities	703	12,703	688	12,497	699	11,386
80 - Security and investigation activities	225	2,192	156	2,007	205	1,824
81. Services to buildings and landscape activities	34	187	34	146	36	147
82 - Office administrative, office support and other business support activities	5,749	26,081	3,637	24,854	3,820	23,920
N. Education	1,284	21,777	1,329	21,137	1,350	18,925
O. Human health and social work activities	1,110	10,344	1,115	11,290	1,171	10,825
86 - Human health activities	1,086	10,305	1,093	11,082	1,148	10,484
87 - Residential care activities	5	21	1	1	1	1
88. Social work activities with and without accommodation	19	17	21	207	22	341
P. Arts, entertainment and recreation	81	468	92	813	94	672
Q. Other service activities	21,686	50,730	14,971	46,752	10,920	38,654
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,749	11,234	5,779	12,257	5,785	12,116
A. Government Trusts and Non-profit Organizations	33	731	40	1,036	44	974
B. Private Trusts and Non-profit Organizations	5,712	10,125	84	10,364	86	10,564
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	4	378	5,655	857	5,655	579
VI. PERSONAL	2,852,995	755,019	2,528,290	770,050	2,477,177	773,877
A. Bank Employees	137,239	203,214	146,691	243,990	148,197	251,783
1) For house building	66,692	157,626	69,921	192,968	70,414	197,479
2) For transport i.e. purchase of car etc.	42,016	40,587	43,654	43,997	44,320	47,055
3) Other purposes	28,531	5,001	33,116	7,025	33,463	7,249
B. Consumer Financing	2,711,252	551,088	2,377,131	525,444	2,324,522	521,483
1) For house building	15,463	86,261	15,361	83,086	15,452	82,668
2) For transport i.e. purchase of car etc	174,913	139,121	146,189	108,901	139,287	103,386
3) Credit cards	1,793,109	78,953	1,478,718	94,831	1,445,046	98,661
4) Consumers durable	33,062	6,317	33,049	5,995	33,551	6,741
5) Personal loans	694,705	240,436	703,814	232,632	691,186	230,026
C) Other	4,504	717	4,468	616	4,458	611
VII. OTHER	11	1,579	9	702	9	715
Total	3,903,605	8,217,306	3,536,314	8,613,637	3,491,518	8,265,283

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

3.2.5 Advances Classified by Borrowers

		Islamic Banking		(Million Rupees)		
Borrower	Mar-23		Dec-23		Mar-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	462,262	3,237,814	466,681	3,363,832	512,832	3,330,070
I. GOVERNMENT	49	518,402	146	405,157	138	186,307
A. Federal Government	39	338,273	78	196,719	55	630
1) Commodity Operations	29	335,011	-	-	-	-
2) Others	10	3,261	-	-	-	-
B. Provincial Governments	10	180,129	68	208,438	83	185,676
1) Commodity Operations	9	180,093	-	-	-	-
2) Others	1	36	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	179	327,621	167	383,216	206	635,787
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	3	10	3	10
Utilities	127	129,296	114	131,713	123	128,914
Transport, storage and communications	33	115,395	37	166,207	44	318,605
Manufacturing	1	5	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	5	2,698	3	1,851	3	1,851
Commerce and Trade	4	77,587	6	82,964	30	185,941
Others	2	2,627	4	471	3	465
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	743	53,394	644	72,515	628	69,255
Mutual Funds and AMCs	98	351	88	293	75	142
Insurance & Pension Funds	408	759	340	593	330	543
MFIs and DFIs	12	36,096	27	33,161	27	30,165
Stock Exchange & Brokerage Houses	83	2,828	54	1,615	47	1,373
Modarabas	112	5,127	88	5,626	75	4,868
Other NBFIs	30	8,233	47	31,227	74	32,165
IV. PRIVATE SECTOR (BUSINESS)	59,354	1,959,893	58,368	2,148,018	60,842	2,086,588
A. Agriculture, forestry and fishing	4,022	17,880	5,738	25,701	5,385	21,644
1. Crop and animal production, hunting and related service activities	4,013	17,751	5,729	25,513	5,377	21,531
Growing of Wheat, Rice, Sugar Cane & Cotton	565	1,175	1,046	2,262	797	2,367
Growing of tropical, subtropical, pome and stone fruits & vegetables	43	62	93	279	102	270
Growing of other fruits, vegetables and crops	165	399	185	518	174	522
Raising of livestock and other related activities	1,023	9,358	1,120	11,287	1,092	8,926
Other agricultural support activities	2,217	6,756	3,284	11,165	3,211	9,444
Hunting, trapping and related service activities	-	-	1	2	1	2
02 - Forestry and logging	4	10	1	2	1	2
03 - Fishing and aquaculture	5	119	8	186	7	112
B. Mining and quarrying	205	22,122	211	31,426	265	26,539
05 - Mining of coal and lignite	26	15,767	26	19,015	32	14,185
06 - Extraction of crude petroleum and natural gas	139	5,339	140	7,729	156	7,389
07 - Mining of metal ores	5	422	5	419	6	739
08-Other mining and quarrying	34	582	39	4,253	69	4,202
09 - Mining support service activities	1	12	1	9	2	24
C. Manufacturing	31,153	1,391,936	31,746	1,558,836	31,352	1,529,345
10 - Manufacture of food products	6,522	311,281	7,103	342,922	6,865	379,285
11 - Manufacture of beverages	571	29,855	752	43,473	758	44,151
12 - Manufacture of tobacco products	431	1,208	414	1,406	395	1,417
13 - Manufacture of textiles	8,236	450,063	8,814	488,438	8,702	461,269
Preparation and spinning of textile fibres	2,445	124,796	2,621	138,749	2,544	124,850
Weaving of textiles	1,999	79,066	2,383	87,948	2,327	82,792
Finishing of textiles	1,033	88,137	1,128	95,561	1,137	90,785
Manufacture of knitted and crocheted fabrics	371	15,796	323	16,444	340	17,545
Manufacture of made-up textile articles, except apparel	1,017	78,689	1,044	86,613	1,051	85,385
Manufacture of carpets and rugs	39	267	31	330	32	322
Manufacture of other textiles n.e.c.	1,332	63,311	1,284	62,792	1,271	59,590
14 - Manufacture of wearing apparel	1,136	77,953	1,127	82,155	1,115	72,719
15 - Manufacture of leather and related products	514	15,947	494	16,698	483	16,083

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	130	1,846	141	2,006	149	1,992
Manufacture of luggage, handbags and the like, saddlery and harness	28	572	36	1,274	36	1,308
Manufacture of footwear	356	13,530	317	13,417	298	12,784
a. Leather wear	323	11,882	259	11,877	271	12,215
b. Rubber and Plastic wear	33	1,648	58	1,540	27	569
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	77	1,456	98	1,514	107	1,475
17 - Manufacture of paper and paper products	406	35,602	657	39,443	612	40,808
18 - Printing and reproduction of recorded media	393	9,314	386	13,151	358	15,597
Printing and other service activities related to printing	390	8,296	382	11,735	355	14,215
Reproduction of recorded media	3	1,018	4	1,416	3	1,382
19 - Manufacture of coke and refined petroleum products	206	20,847	290	25,306	250	26,942
20 - Manufacture of chemicals and chemical products	3,851	107,086	3,655	128,974	3,710	130,926
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,597	48,231	2,183	60,459	2,301	50,927
22 - Manufacture of rubber and plastics products	1,015	28,327	1,015	33,425	945	33,800
23 - Manufacture of other non-metallic mineral products	643	84,192	614	87,538	600	83,123
24 - Manufacture of basic metals	1,254	64,092	1,237	71,920	1,150	63,612
25. Manufacture of fabricated metal products, except machinery and equipment	223	9,647	212	8,908	187	8,142
26 - Manufacture of computer, electronic and optical products	153	6,041	153	10,520	159	10,270
27 - Manufacture of electrical equipment	797	28,562	777	35,642	830	33,687
28 - Manufacture of machinery and equipment	340	7,181	302	10,831	285	10,269
29 - Manufacture of motor vehicles, trailers and semi-trailers	717	37,501	656	41,715	739	29,814
30 - Manufacture of other transport equipment	144	2,874	162	2,493	158	2,687
31 - Manufacture of furniture	99	1,023	45	914	41	883
32. Other manufacturing	796	13,456	584	10,852	585	11,321
Manufacture of jewellery and related articles	5	90	6	88	6	85
Manufacture of imitation jewellery and related articles	1	64	1	5	1	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	42	1,301	61	1,013	78	1,656
Manufacture of games and toys	2	11	-	-	-	-
supplies	146	1,543	157	2,377	133	1,687
Manufacture of Handicrafts	1	0	3	4	1	0
Other manufacturing n.e.c.	599	10,446	356	7,364	366	7,888
33 - Repair and installation of machinery and equipment	32	199	16	139	17	138
D. Electricity, gas, steam and air conditioning supply	1,473	180,913	1,221	164,990	1,215	154,794
Electric power generation, transmission and distribution	1,397	177,661	1,152	162,320	1,160	153,240
a) Hydal	456	6,995	306	2,908	287	2,445
b) Thermal	45	53,347	252	41,107	40	30,847
c) Coal Based	29	31,786	34	40,848	33	42,278
d) Wind	73	30,496	67	28,638	62	25,935
e) Solar	13	1,547	17	3,058	29	3,228
f) Other	781	53,489	476	45,760	709	48,508
Manufacture of gas; distribution of gaseous fuels through mains	68	3,240	52	2,657	38	1,543
Steam and air conditioning supply	8	13	17	13	17	11
E. Water supply; sewerage, waste management and remediation activities	25	2,567	25	7,179	37	12,571
36 - Water collection, treatment and supply	5	185	1	84	9	3,468
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	18	2,382	21	7,092	26	9,100
services	2	1	3	4	2	3
F. Construction	992	60,252	825	52,709	800	52,090
41 - Construction of buildings	618	46,755	556	42,730	510	40,966
42 - Civil engineering	263	11,555	242	8,410	254	9,542
43 - Specialized construction activities	111	1,941	27	1,569	36	1,582

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Dec-23		Mar-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	11,982	111,829	9,703	114,994	13,830	112,724
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	637	3,301	570	2,723	583	2,598
46 - Wholesale trade, except of motor vehicles and motorcycles	7,260	64,238	5,439	64,801	9,542	60,944
47 - Retail trade, except of motor vehicles and motorcycles	4,085	44,290	3,694	47,469	3,705	49,181
H. Transportation and storage	3,513	30,322	2,587	30,267	2,558	30,800
49 - Land transport and transport via pipelines	1,906	12,362	1,306	10,890	1,318	10,359
50 - Water transport	28	507	25	786	22	460
51 - Air transport	72	265	59	334	62	449
52 - Warehousing and support activities for transportation	1,289	15,721	985	15,718	947	17,205
53 - Courier activities other than national post activities	218	1,467	212	2,539	209	2,327
I. Accommodation and food service activities	660	10,496	379	10,198	557	9,858
55 - Accommodation	83	4,242	81	3,621	81	3,371
56 - Food and beverage service activities	577	6,253	298	6,577	476	6,486
J. Information and communication	1,004	77,718	1,004	94,781	993	88,800
58 - Publishing activities	365	1,068	274	700	283	847
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	6	692	6	643	7	645
61 - Telecommunications	195	68,897	350	87,162	355	80,726
62 - Computer programming, consultancy and related activities	328	4,246	284	3,553	268	3,480
63 - Information service activities	110	2,814	90	2,721	80	3,102
K. Real estate activities	290	14,561	272	9,957	292	10,805
L. Professional, scientific and technical activities	962	6,856	895	9,832	834	5,756
69 - Legal and accounting activities	96	462	83	402	82	386
71 - Architectural and engineering activities; technical testing and analysis	73	567	72	776	75	747
72 - Scientific research and development	231	881	191	532	169	537
73 - Advertising and market research	161	1,351	153	3,215	150	935
74 - Other professional, scientific and technical activities	224	1,331	202	2,741	188	1,232
75 - Veterinary activities	169	2,233	185	2,095	161	1,848
76 - Veterinary activities	8	31	9	71	9	70
M. Administrative and support service activities	1,293	7,163	1,078	8,101	1,088	7,883
77 - Rental and leasing activities	309	765	207	501	197	531
78 - Employment activities	30	238	16	117	15	103
79 - Travel agency, tour operator, reservation service and related activities	194	1,381	163	2,052	171	1,813
80 - Security and investigation activities	482	716	494	788	517	1,020
81. Services to buildings and landscape activities	2	3	3	23	3	15
82 - Office administrative, office support and other business support activities	276	4,059	195	4,619	185	4,401
N. Education	715	10,605	706	11,137	714	9,107
O. Human health and social work activities	278	6,444	292	6,724	315	5,884
86 - Human health activities	278	6,444	291	6,708	314	5,870
87 - Residential care activities	-	-	1	15	1	14
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	35	1,216	12	987	12	961
Q. Other service activities	752	7,013	1,674	10,200	595	7,028
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	79	3,798	139	3,867	106	3,444
A. Government Trusts and Non-profit Organizations	29	307	21	31	21	28
B. Private Trusts and Non-profit Organizations	49	3,482	65	3,614	84	3,408
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	9	53	223	1	8
VI. PERSONAL	401,737	373,914	407,126	350,405	450,823	348,102
A. Bank Employees	19,120	45,984	21,611	57,641	22,505	62,462
1) For house building	8,046	36,328	9,272	46,699	9,663	50,316
2) For transport i.e. purchase of car etc.	8,051	9,135	8,495	10,161	8,873	11,322
3) Other purposes	3,023	522	3,844	781	3,969	824
B. Consumer Financing	382,600	327,928	385,495	292,761	428,298	285,637
1) For house building	19,650	128,639	18,952	125,062	18,873	123,094
2) For transport i.e. purchase of car etc	158,585	177,798	136,065	142,345	129,977	136,049
3) Credit cards	172,136	10,199	195,109	12,955	242,779	13,802
4) Consumers durable	4,156	556	2,820	631	2,896	675
5) Personal loans	28,073	10,735	32,549	11,768	33,773	12,016
C) Other	17	2	20	2	20	2
VII. OTHER	121	792	91	654	89	588
Total	462,262	3,237,814	466,681	3,363,832	512,832	3,330,070

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

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	-	1	-
1) Official	-	-	-	-	-	-	-	-	1	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,794	9,445,852	4,084,349	11,595,353
I. GOVERNMENT	-	-	-	-	-	-	280	892,847	280	892,847
A. Federal Government	-	-	-	-	-	-	134	400,649	134	400,649
B. Provincial Governments	-	-	-	-	-	-	146	492,198	146	492,198
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	714	2,206,228	714	2,206,228
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	798	7	798
Utilities	-	-	-	-	-	-	410	568,090	410	568,090
Transport, storage and communications	-	-	-	-	-	-	126	825,351	126	825,351
Manufacturing	-	-	-	-	-	-	55	63,961	55	63,961
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	13	7,613	13	7,613
Commerce and Trade	-	-	-	-	-	-	85	670,103	85	670,103
Others	-	-	-	-	-	-	17	5,414	17	5,414
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	1,258	237,800	1,258	237,800
Mutual Funds and AMCs	-	-	-	-	-	-	81	143	81	143
Insurance & Pension Funds	-	-	-	-	-	-	493	3,654	493	3,654
MFIs and DFIs	-	-	-	-	-	-	126	139,961	126	139,961
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	232	20,008	232	20,008
Modarabas	-	-	-	-	-	-	78	5,103	78	5,103
Other NBFI	-	-	-	-	-	-	-	68,911	248	68,911
IV. PRIVATE SECTOR (BUSINESS)	880,645	973,439	40,916	31,474	10,146	21,985	136,401	6,092,739	1,068,108	7,119,637
A. Agriculture, forestry and fishing	673,146	319,341	28,076	13,755	9,148	7,734	5,024	50,932	715,394	391,762
1. Crop and animal production, hunting and related service activities	672,339	318,565	28,055	13,748	9,136	7,723	4,999	49,998	714,529	390,034
Growing of Wheat, Rice, Sugar Cane & Cotton	297,303	156,426	5,340	4,178	6,318	6,718	2,285	3,905	311,246	171,227
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,700	8,926	682	315	25	79	137	271	22,544	9,592
Growing of other fruits, vegetables and crops	21,553	15,625	380	315	14	32	396	1,678	22,343	17,649
Raising of livestock and other related activities	238,213	92,780	18,698	5,596	2,290	93	1,476	25,089	260,677	123,559
Other agricultural support activities	93,563	44,792	2,955	3,344	489	800	705	19,055	97,712	67,991
Hunting, trapping and related service activities	7	16	-	-	-	-	-	-	7	16
2 - Forestry and logging	118	20	-	-	-	-	-	-	118	20
3 - Fishing and aquaculture	689	755	21	8	12	11	25	934	747	1,708
B. Mining and quarrying	253	10,837	1	15	3	7	808	62,774	1,065	73,634
05 - Mining of coal and lignite	44	9,984	-	-	1	-	46	38,454	91	46,438
06 - Extraction of crude petroleum and natural gas	80	343	-	-	-	-	627	18,898	707	19,241
07 - Mining of metal ores	17	247	-	-	-	-	17	843	34	1,090
08-Other mining and quarrying	98	226	-	-	2	7	115	4,575	215	4,808
09 - Mining support service activities	14	37	1	15	-	-	3	4	18	57
C. Manufacturing	49,216	350,519	3,512	3,813	371	7,212	80,819	4,370,929	133,918	4,732,473
10 - Manufacture of food products	38,616	97,107	2,696	1,583	109	2,760	17,245	1,137,353	58,666	1,238,803
11 - Manufacture of beverages	139	1,988	2	-	4	24	1,109	67,853	1,254	69,864
12 - Manufacture of tobacco products	153	33	4	1	-	-	424	1,457	581	1,491
13 - Manufacture of textiles	2,366	101,816	136	503	43	1,097	23,885	1,448,275	26,430	1,551,692
Preparation and spinning of textile fibres	987	60,701	4	6	-	-	8,059	483,749	9,050	544,456
Weaving of textiles	457	7,853	39	101	7	53	5,200	311,649	5,703	319,456
Finishing of textiles	275	25,709	15	29	3	9	3,760	253,770	4,053	279,517
Manufacture of knitted and crocheted fabrics	91	652	9	41	3	38	623	60,174	726	60,905
Manufacture of made-up textile articles, except apparel	176	4,465	21	272	3	966	2,990	185,413	3,190	191,116
Manufacture of carpets and rugs	46	80	10	1	2	0	78	982	136	1,063
Manufacture of other textiles n.e.c.	334	2,357	38	54	25	31	3,175	152,537	3,572	154,979
14 - Manufacture of wearing apparel	1,259	26,873	317	184	46	14	2,980	174,758	4,602	201,829
15 - Manufacture of leather and related products	469	1,595	72	510	6	22	1,674	44,718	2,221	46,846

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	42	300	14	455	3	22	364	6,390	423	6,957
Manufacture of luggage, handbags and the like, saddlery and harness	25	455	2	7	-	-	68	2,255	95	2,718
Manufacture of footwear	402	1,039	56	48	3	0	1,242	36,083	1,703	37,171
a. Leather wear	370	662	48	17	3	0	889	29,289	1,310	29,968
b. Rubber and Plastic wear	32	377	8	31	-	-	353	6,795	393	7,204
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	137	347	8	8	4	1	356	8,880	505	9,236
17 - Manufacture of paper and paper products	175	2,219	5	20	7	25	1,577	113,397	1,764	115,661
18 - Printing and reproduction of recorded media	258	1,186	16	302	1	12	635	21,233	910	22,732
Printing and other service activities related to printing	253	1,179	16	302	-	-	628	19,726	897	21,207
Reproduction of recorded media	5	7	-	-	1	12	7	1,507	13	1,525
19 - Manufacture of coke and refined petroleum products	86	55,583	-	-	-	-	1,496	90,506	1,582	146,089
20 - Manufacture of chemicals and chemical products	840	8,100	51	159	24	98	7,608	282,041	8,523	290,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	200	361	19	47	6	1,460	5,453	101,072	5,678	101,440
22 - Manufacture of rubber and plastic products	502	2,842	17	72	13	10	2,414	86,003	2,946	88,926
23 - Manufacture of other non-metallic mineral products	359	9,057	4	9	24	801	1,616	264,697	2,003	274,563
24 - Manufacture of basic metals	756	20,521	4	34	27	809	4,292	207,353	5,079	228,717
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,314	4	1	1	1	724	29,799	932	31,024
26 - Manufacture of computer, electronic and optical products	62	219	-	-	-	-	270	16,258	332	16,477
27 - Manufacture of electrical equipment	253	8,443	14	84	18	31	2,095	131,826	2,380	140,384
28 - Manufacture of machinery and equipment	220	479	8	33	1	8	660	20,673	889	21,193
29 - Manufacture of motor vehicles, trailers and semi-trailers	199	2,097	4	63	1	1	1,839	65,903	2,043	68,063
30 - Manufacture of other transport equipment	68	223	-	-	-	-	491	12,181	559	12,404
31 - Manufacture of furniture	455	449	14	39	11	11	326	4,862	806	5,360
32 - Other manufacturing	1,374	7,063	117	160	25	29	1,618	39,138	3,134	46,390
Manufacture of jewellery and related articles	250	204	6	3	2	0	19	149	277	356
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	34
Manufacture of musical instruments	2	7	-	-	1	-	50	822	53	829
Manufacture of sports goods	105	1,784	2	8	1	-	227	4,814	335	6,606
Manufacture of games and toys	2	-	-	-	1	-	3	1	6	1
Manufacture of medical and dental instruments and supplies	112	500	10	46	-	-	212	3,862	334	4,408
Manufacture of Handicrafts	73	18	68	10	1	0	1	5	143	32
Other manufacturing n.e.c.	828	4,521	30	94	18	28	1,105	29,480	1,981	34,123
33 - Repair and installation of machinery and equipment	67	107	-	-	-	-	32	782	99	889
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,358	492,729	2,358	492,729
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,188	482,734	2,188	482,734
a) Hydal	-	-	-	-	-	-	441	13,522	441	13,522
b) Thermal	-	-	-	-	-	-	205	118,081	205	118,081
c) Coal Based	-	-	-	-	-	-	88	122,096	88	122,096
d) Wind	-	-	-	-	-	-	164	53,395	164	53,395
e) Solar	-	-	-	-	-	-	164	14,206	164	14,206
f) Other	-	-	-	-	-	-	1,126	161,434	1,126	161,434
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	143	9,959	143	9,959
Steam and air conditioning supply	-	-	-	-	-	-	27	36	27	36
E. Water supply; sewerage, waste management and remediation activities	67	10,468	1	1,188	-	-	85	12,975	153	24,632
36 - Water collection, treatment and supply	22	24	-	-	-	-	23	3,483	45	3,507
37 - Sewerage	9	5	-	-	-	-	-	-	9	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	10,436	1	1,188	-	-	62	9,492	97	21,116
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,740	18,828	53	349	14	3,094	2,210	172,089	4,017	194,360
41 - Construction of buildings	1,093	16,081	38	269	14	3,094	1,402	120,959	2,547	140,403
42 - Civil engineering	532	2,294	9	73	-	-	721	48,494	1,262	50,861
43 - Specialized construction activities	115	453	6	6	-	-	87	2,637	208	3,096

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,577	170,645	5,514	6,061	501	868	27,249	322,081	149,841	499,655
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,486	10,586	73	72	20	20	1,445	15,803	5,024	26,480
46 - Wholesale trade, except of motor vehicles and motorcycles	29,746	104,399	598	3,059	53	572	8,461	172,677	38,858	280,706
47 - Retail trade, except of motor vehicles and motorcycles	83,345	55,660	4,843	2,930	428	277	17,343	133,601	105,959	192,468
H. Transportation and storage	18,636	33,385	1,070	1,408	8	50	4,848	82,318	24,562	117,161
49 - Land transport and transport via pipelines	5,935	15,785	151	299	5	8	2,726	35,844	8,817	51,935
50 - Water transport	9	68	2	-	-	-	72	544	83	613
51 - Air transport	9	17	-	-	-	-	98	1,045	107	1,061
52 - Warehousing and support activities for transportation	12,651	15,429	917	1,109	3	42	1,560	38,653	15,131	55,233
53 - Courier activities other than national post activities	32	2,087	-	-	-	-	392	6,232	424	8,319
I. Accommodation and food service activities	1,359	5,295	80	210	23	71	765	33,922	2,227	39,498
55 - Accommodation	262	2,317	11	16	17	70	202	22,700	492	25,104
56 - Food and beverage service activities	1,097	2,978	69	194	6	1	563	11,222	1,735	14,394
J. Information and communication	570	3,254	40	38	4	1	2,388	322,791	3,082	326,084
58 - Publishing activities	244	397	11	2	4	1	536	1,913	795	2,313
59 - Motion picture, video and television programme production, sound recording and music publishing activities	29	11	2	1	-	-	61	2,355	92	2,568
60 - Programming and broadcasting activities	-	5	-	-	-	-	45	1,442	48	1,447
61 - Telecommunications	75	2,183	10	7	-	-	979	300,477	1,064	302,666
62 - Computer programming, consultancy and related activities	175	477	11	16	-	-	642	11,523	828	12,016
63 - Information service activities	44	182	6	11	-	-	125	5,081	175	5,274
K. Real estate activities	257	1,860	17	132	6	1,644	682	30,075	962	33,711
L. Professional, scientific and technical activities	6,401	12,845	285	655	8	1,006	2,444	40,377	9,138	54,883
69 - Legal and accounting activities	51	119	1	6	-	-	112	681	164	805
70 - Activities of head offices; management consultancy activities	9	37	-	-	-	-	80	1,219	89	1,256
71 - Architectural and engineering activities; technical testing and analysis	118	506	16	24	6	1,006	316	3,253	456	4,789
72 - Scientific research and development	14	76	1	2	2	1	179	3,627	196	3,705
73 - Advertising and market research	123	309	5	14	-	-	914	4,048	1,042	4,371
74 - Other professional, scientific and technical activities	6,063	11,712	262	609	-	-	828	27,472	7,153	39,793
75 - Veterinary activities	23	87	-	-	-	-	15	78	38	164
M. Administrative and support service activities	2,846	5,852	98	122	23	81	3,333	40,945	6,300	46,999
77 - Rental and leasing activities	152	275	7	-	-	-	449	1,934	608	2,209
78 - Employment activities	7	40	-	-	-	-	49	225	56	265
79 - Travel agency, tour operator, reservation service and related activities	253	955	6	17	1	0	610	12,227	870	13,199
80 - Security and investigation activities	19	419	3	14	-	-	700	2,410	722	2,844
81 - Services to buildings and landscape activities	15	110	2	4	13	3	9	45	39	162
82 - Office administrative, office support and other business support activities	2,400	4,053	80	86	9	77	1,516	24,104	4,005	28,321
N. Education	551	1,096	230	780	12	11	1,271	26,145	2,064	28,032
O. Human health and social work activities	734	2,351	116	112	10	27	626	14,219	1,486	16,709
86 - Human health activities	726	2,349	112	110	9	27	615	13,868	1,462	16,354
87 - Residential care activities	1	1	-	-	-	-	1	14	2	15
88 - Social work activities with and without accommodation	7	2	4	2	1	0	10	337	22	341
P. Arts, entertainment and recreation	39	90	21	24	-	-	46	1,520	106	1,633
Q. Other service activities	8,252	26,766	1,802	2,812	15	178	1,446	15,927	11,515	45,682
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,891	15,560	5,891	15,560
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	65	1,001	65	1,001
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	170	13,972	170	13,972
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,656	587	5,656	587
VI. PERSONAL	2,588,825	977,972	336,113	125,301	2,824	18,605	238	200	2,028,600	1,121,979
A. Bank - Employees	136,573	257,721	34,128	56,525	1	0	-	-	170,792	314,246
1) For house building	66,153	211,730	13,923	36,066	1	0	-	-	80,077	247,796
2) For transport i.e. purchase of car etc.	36,937	38,740	16,256	19,637	-	-	-	-	53,193	58,377
3) Other purposes	33,483	7,251	3,949	822	-	-	-	-	37,432	8,073
B. Consumer Financing	2,447,892	719,669	301,868	68,646	2,822	18,605	238	200	2,752,820	807,120
1) For house building	26,956	167,275	4,712	20,214	2,657	18,274	-	-	34,325	205,763
2) For transport i.e. purchase of car etc	247,011	219,444	22,106	19,685	147	307	-	-	269,264	239,436
3) Credit cards	1,494,482	102,332	195,105	9,931	-	-	238	200	1,687,825	112,463
4) Consumers durable	23,402	5,956	13,040	1,473	5	7	-	-	36,447	7,416
5) Personal loans	656,041	224,683	68,905	17,342	13	17	-	-	724,959	242,042
C) Other	4,360	582	117	30	1	0	-	-	4,478	613
VII. OTHER	80	700	6	24	-	-	12	578	98	1,302
Total	3,409,650	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,995,353

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

(Million Rupees)											
Rate of Interest/Return	Mar-23	Dec-23	Mar-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	1,890	671	-	-	347	28	114	0	13	1	503
01.00*	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-
03.00*	340	339	-	-	-	110	216	-	-	-	326
04.00*	52	50	-	-	-	3	30	-	11	1	46
05.00*	34	33	-	-	-	8	25	-	-	1	33
06.00*	13	16	-	-	-	-	16	-	-	-	16
07.00*	-	-	-	-	-	-	-	-	-	-	-
08.00*	283,792	-	-	-	-	-	-	-	-	-	-
08.25	-	366,419	-	-	-	-	-	-	361,331	-	361,331
08.50	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-	-
14.00	340	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-	-	-	-	-
16.00	400	-	-	-	-	-	-	-	-	-	-
16.25	23	-	-	-	-	-	-	-	-	-	-
16.50	2,021	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-	-	-
17.00	9,604	-	-	-	-	-	-	-	-	-	-
17.25	8,913	-	-	-	-	-	-	-	-	-	-
17.50	1,133	-	-	-	-	-	-	-	-	-	-
17.75	6,028	-	-	-	-	-	-	-	-	-	-
18.00	10,769	-	-	-	-	-	-	-	-	-	-
18.25	795	-	-	-	-	-	-	-	-	-	-
18.50	5,222	-	-	-	-	-	-	-	-	-	-
18.75	72	-	-	-	-	-	-	-	-	-	-
19.00	1,587	-	-	-	-	-	-	-	-	-	-
19.25	2,681	-	-	-	-	-	-	-	-	-	-
19.50	3,705	-	-	-	-	-	-	-	-	-	-
19.75	4,289	-	-	-	-	-	-	-	-	-	-
20.00	2,737	-	-	-	-	-	-	-	-	-	-
20.25	7,934	-	-	-	-	-	-	-	-	-	-
20.50	1,877	-	-	-	-	-	-	-	-	-	-
20.75	7	-	-	-	-	-	-	-	-	-	-
21.00	-	1,500	-	-	-	-	-	-	-	-	-
21.25	1,547	5,611	-	-	-	-	-	-	1,184	-	1,184
21.50	1,500	1,500	-	-	-	-	-	-	1	-	1
21.75	-	-	-	-	-	-	-	-	2,723	-	2,723
22.00	-	-	-	-	-	-	-	-	4,733	-	4,733
22.25	4,145	7,822	-	-	-	1,759	-	-	9,372	-	11,130
22.50	-	5,969	-	-	-	-	1,637	302	5,412	-	7,351
22.75	2,792	13,283	-	-	847	-	-	-	10,985	-	11,833
23.00	125	950	-	-	-	-	680	-	638	-	1,318
23.25	-	9,692	-	-	-	-	-	-	8,199	-	8,199
23.50	-	34	-	-	-	-	-	-	1,741	-	1,741
23.75	-	5,446	-	-	-	-	100	-	2,006	-	2,106
24.00	-	1,081	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-
24.50	700	150	-	-	-	-	-	-	-	-	-
24.75	3,000	4,300	-	-	-	-	-	-	-	-	-
25.00 & above	100	200	-	-	-	-	-	-	-	-	-
Total	369,824	425,067	-	-	1,194	1,906	2,819	302	408,348	3	414,573
Weighted Average	10.09	10.20	-	-	16.14	20.72	19.80	22.50	9.90	2.74	10.05

*01.00 stands for 00.25 to 01.24

: : : : : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Mar-23	Dec-23	Mar-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	1,890	671	-	-	-	-	374	-	129	-	503	503
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	340	339	-	-	-	-	-	-	326	-	326	326
04.00*	52	50	-	-	-	-	-	-	46	-	46	46
05.00*	34	33	-	-	-	-	-	-	33	-	33	33
06.00*	13	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	283,792	-	-	-	-	-	-	-	-	-	-	-
08.25	-	366,419	-	361,331	-	-	-	-	-	-	361,331	361,331
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-	-	-	-	-	-
16.00	400	-	-	-	-	-	-	-	-	-	-	-
16.25	23	-	-	-	-	-	-	-	-	-	-	-
16.50	2,021	-	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-	-	-	-
17.00	9,604	-	-	-	-	-	-	-	-	-	-	-
17.25	8,913	-	-	-	-	-	-	-	-	-	-	-
17.50	1,133	-	-	-	-	-	-	-	-	-	-	-
17.75	6,028	-	-	-	-	-	-	-	-	-	-	-
18.00	10,769	-	-	-	-	-	-	-	-	-	-	-
18.25	795	-	-	-	-	-	-	-	-	-	-	-
18.50	5,222	-	-	-	-	-	-	-	-	-	-	-
18.75	72	-	-	-	-	-	-	-	-	-	-	-
19.00	1,587	-	-	-	-	-	-	-	-	-	-	-
19.25	2,681	-	-	-	-	-	-	-	-	-	-	-
19.50	3,705	-	-	-	-	-	-	-	-	-	-	-
19.75	4,289	-	-	-	-	-	-	-	-	-	-	-
20.00	2,737	-	-	-	-	-	-	-	-	-	-	-
20.25	7,934	-	-	-	-	-	-	-	-	-	-	-
20.50	1,877	-	-	-	-	-	-	-	-	-	-	-
20.75	7	-	-	-	-	-	-	-	-	-	-	-
21.00	-	1,500	-	-	-	-	-	-	-	-	-	-
21.25	1,547	5,611	-	-	-	-	1,184	-	-	-	1,184	1,184
21.50	1,500	1,500	-	-	-	-	1	-	-	-	1	1
21.75	-	-	-	-	-	-	2,723	-	-	-	2,723	2,723
22.00	-	-	-	-	-	-	4,733	-	-	-	4,733	4,733
22.25	4,145	7,822	-	-	-	-	11,130	-	-	-	11,130	11,130
22.50	-	5,969	-	-	-	-	7,351	-	-	-	7,351	7,351
22.75	2,792	13,283	-	-	-	-	11,833	-	-	-	11,833	11,833
23.00	125	950	-	-	-	-	1,318	-	-	-	1,318	1,318
23.25	-	9,692	-	-	-	-	8,199	-	-	-	8,199	8,199
23.50	-	34	-	-	-	-	1,741	-	-	-	1,741	1,741
23.75	-	5,446	-	-	-	-	2,106	-	-	-	2,106	2,106
24.00	-	1,081	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	700	150	-	-	-	-	-	-	-	-	-	-
24.75	3,000	4,300	-	-	-	-	-	-	-	-	-	-
25.00 & above	100	200	-	-	-	-	-	-	-	-	-	-
Total	369,824	425,067	-	361,331	-	-	52,692	-	549	-	414,573	414,573

*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

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

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

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFI		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	1	-	18	-	41	-	129	0	75,541	39
5,000 to 10,000	-	-	-	-	-	-	-	-	19,201	132
10,000 to 20,000	-	-	-	-	-	-	-	-	53,659	772
20,000 to 25,000	-	-	-	-	-	-	-	-	11,491	254
25,000 to 50,000	-	-	-	-	-	-	-	-	90,384	3,586
50,000 to 100,000	-	-	-	-	4	0	4	0	82,473	6,393
100,000 to 150,000	-	-	1	0	-	-	7	1	88,659	11,326
150,000 to 200,000	-	-	1	0	1	0	12	2	63,371	11,130
200,000 to 300,000	-	-	1	0	3	1	16	4	112,156	28,122
300,000 to 400,000	-	-	-	-	3	1	12	4	73,042	25,084
400,000 to 500,000	-	-	-	-	1	0	8	4	57,753	26,240
500,000 to 750,000	-	-	-	-	5	3	53	33	72,121	44,336
750,000 to 1,000,000	-	-	-	-	4	4	39	34	39,955	35,115
1,000,000 to 2,000,000	-	-	18	31	12	17	317	453	75,432	107,615
2,000,000 to 3,000,000	-	-	13	31	17	42	100	243	45,505	111,133
3,000,000 to 4,000,000	-	-	15	54	7	24	38	129	15,577	53,802
4,000,000 to 5,000,000	-	-	46	219	10	46	55	239	11,301	51,007
5,000,000 to 6,000,000	-	-	13	71	15	82	33	179	7,946	43,574
6,000,000 to 7,000,000	-	-	16	107	4	26	8	52	7,469	48,186
7,000,000 to 8,000,000	-	-	6	45	7	51	8	62	5,362	40,035
8,000,000 to 9,000,000	-	-	2	17	7	59	13	110	3,603	30,608
9,000,000 to 10,000,000	-	-	1	10	4	38	3	29	4,759	45,570
10,000,000 to 100,000,000	-	-	34	1,737	134	5,444	176	7,017	39,409	1,273,320
100,000,000 to 500,000,000	-	-	42	10,076	126	33,926	120	28,061	8,904	1,937,640
500,000,000 to 1,000,000,000	-	-	11	6,654	73	54,934	51	33,674	2,033	1,103,873
1,000,000,000 to 5,000,000,000	-	-	19	25,558	120	293,607	49	96,032	952	1,755,181
5,000,000,000 to 10,000,000,000	-	-	3	20,236	53	355,289	5	26,439	46	274,067
10,000,000,000 & Over	-	-	20	828,000	63	1,462,633	2	44,997	4	51,497
Total	1	-	280	892,847	714	2,206,228	1,258	237,800	1,068,108	7,119,637

*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 Mar, 2024

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations										
Personal		Other		Sub Total		Total				
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount			
3,645	3	213,668	104	5	-	293,047	145	293,048	145	Less Than 5000
43	0	37,575	270	-	-	56,819	402	56,819	402	5,000 to 10,000
540	9	133,991	2,017	-	-	188,190	2,798	188,190	2,798	10,000 to 20,000
28	1	31,457	701	-	-	42,976	955	42,976	955	20,000 to 25,000
789	28	381,509	12,697	-	-	472,682	16,311	472,682	16,311	25,000 to 50,000
366	26	1,013,534	62,525	-	-	1,096,381	68,945	1,096,381	68,945	50,000 to 100,000
7	1	181,400	22,333	-	-	270,074	33,661	270,074	33,661	100,000 to 150,000
12	2	120,262	20,712	-	-	183,659	31,847	183,659	31,847	150,000 to 200,000
58	15	153,388	37,388	8	2	265,630	65,532	265,630	65,532	200,000 to 300,000
14	5	74,185	25,696	25	9	147,281	50,799	147,281	50,799	300,000 to 400,000
18	8	48,091	21,537	20	9	105,891	47,798	105,891	47,798	400,000 to 500,000
34	23	225,486	144,537	9	6	297,708	188,939	297,708	188,939	500,000 to 750,000
35	30	64,573	55,719	2	2	104,608	90,902	104,608	90,902	750,000 to 1,000,000
94	148	158,519	224,191	2	3	234,394	332,459	234,394	332,459	1,000,000 to 2,000,000
46	113	36,138	88,365	-	-	81,819	199,928	81,819	199,928	2,000,000 to 3,000,000
41	139	14,381	50,203	-	-	30,059	104,351	30,059	104,351	3,000,000 to 4,000,000
13	62	10,423	46,457	2	9	21,850	98,038	21,850	98,038	4,000,000 to 5,000,000
5	27	7,848	43,210	1	6	15,861	87,149	15,861	87,149	5,000,000 to 6,000,000
3	21	4,586	29,852	1	7	12,087	78,252	12,087	78,252	6,000,000 to 7,000,000
10	76	4,255	31,694	1	8	9,649	71,972	9,649	71,972	7,000,000 to 8,000,000
1	8	2,670	22,690	1	9	6,297	53,500	6,297	53,500	8,000,000 to 9,000,000
3	29	3,639	34,673	-	-	8,409	80,348	8,409	80,348	9,000,000 to 10,000,000
56	2,351	6,342	125,444	16	691	46,167	1,416,003	46,167	1,416,003	10,000,000 to 100,000,000
21	4,034	74	10,891	5	542	9,292	2,025,169	9,292	2,025,169	100,000,000 to 500,000,000
6	4,127	3	1,790	-	-	2,177	1,205,053	2,177	1,205,053	500,000,000 to 1,000,000,000
3	4,277	3	6,283	-	-	1,146	2,180,938	1,146	2,180,938	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	107	676,031	107	676,031	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	89	2,387,128	89	2,387,128	10,000,000,000 & Over
5,891	15,560	2,928,000	1,121,979	98	1,302	4,004,349	11,595,353	4,004,350	11,595,353	Total

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st March, 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
1 to Less Than 5000	242,586	130	34,134	18	79	0	16,246	4	293,045	152
5,000 to 10,000	47,349	331	6,916	50	2,229	19	325	2	56,819	402
10,000 to 20,000	124,703	1,771	62,444	1,011	15	0	1,028	16	188,190	2,798
20,000 to 25,000	38,762	861	3,903	88	9	0	302	7	42,976	955
25,000 to 50,000	401,831	13,665	68,764	2,574	49	2	2,038	69	472,682	16,311
50,000 to 100,000	1,046,668	65,478	47,825	3,330	117	8	1,771	128	1,096,381	68,945
100,000 to 150,000	236,929	29,729	31,843	3,771	111	13	1,191	147	270,074	33,661
150,000 to 200,000	167,391	29,023	15,010	2,606	106	19	1,152	200	183,659	31,847
200,000 to 300,000	241,775	59,624	20,698	5,113	200	46	2,957	748	265,630	65,532
300,000 to 400,000	132,989	45,856	11,749	4,067	119	39	2,424	837	147,281	50,799
400,000 to 500,000	95,105	42,942	8,398	3,779	123	52	2,265	1,025	105,891	47,798
500,000 to 750,000	278,358	176,893	14,508	9,092	140	87	4,702	2,866	297,708	188,939
750,000 to 1,000,000	83,735	73,243	15,889	13,272	199	173	4,785	4,213	104,608	90,902
1,000,000 to 2,000,000	191,779	275,025	20,808	27,776	6,737	7,364	15,070	22,293	234,394	332,459
2,000,000 to 3,000,000	63,354	154,041	5,676	14,123	485	1,211	12,304	30,553	81,819	199,928
3,000,000 to 4,000,000	19,267	66,883	2,212	7,688	342	1,213	8,238	28,567	30,059	104,351
4,000,000 to 5,000,000	13,314	59,500	1,658	7,436	396	1,758	6,482	29,344	21,850	98,038
5,000,000 to 6,000,000	10,055	55,596	1,135	6,223	275	1,511	4,396	23,819	15,861	87,149
6,000,000 to 7,000,000	7,602	49,046	708	4,607	186	1,208	3,591	23,390	12,087	78,252
7,000,000 to 8,000,000	5,423	40,426	625	4,639	283	2,129	3,318	24,779	9,649	71,972
8,000,000 to 9,000,000	3,399	28,923	353	2,995	180	1,527	2,365	20,055	6,297	53,500
9,000,000 to 10,000,000	4,502	42,881	941	9,062	173	1,641	2,793	26,764	8,409	80,348
10,000,000 to 100,000,000	11,727	275,510	807	16,164	394	10,834	33,239	1,113,495	46,167	1,416,003
100,000,000 to 500,000,000	766	157,864	28	4,972	18	4,733	8,480	1,857,600	9,292	2,025,169
500,000,000 to 1,000,000,000	125	62,863	2	1,052	1	500	2,052	1,140,639	2,180	1,205,053
1,000,000,000 to 5,000,000,000	54	124,794	1	1,188	4	4,503	1,087	2,050,453	1,146	2,180,938
5,000,000,000 to 10,000,000,000	1	6,726	-	-	-	-	106	669,305	107	676,031
10,000,000,000 & Over	1	12,488	-	-	-	-	88	2,374,632	89	2,387,121
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

*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)					
	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,646,388	5,939,440	2,492,126	6,305,208	2,488,015	5,738,493
1.1. Overnight	25,240	333,889	430,630	452,840	434,055	531,765
1.2. 2 days to 7 days	2,457	44,945	2,202	48,485	1,705	18,925
1.3. For 8 days & above but < 1 month	26,436	296,047	32,989	447,303	32,114	153,013
1.4. For 1 month & above but < 3 month	726,727	670,902	449,922	441,577	462,116	426,124
1.5. For 3 months & over but < 6 months	66,312	1,040,207	69,802	1,219,462	63,674	1,118,409
1.6. For 6 months & over but < one year	1,799,216	3,553,451	1,506,581	3,695,540	1,494,351	3,490,257
2. Medium Term	337,114	1,014,243	321,045	1,001,306	341,850	1,118,561
2.1. For one year & over but < 2 years	115,341	497,452	118,471	451,068	125,545	508,201
2.2. For 2 years & over but < 3 years	221,773	516,791	202,574	550,239	216,305	610,359
3. Long Term	1,382,365	4,501,437	1,189,824	4,670,955	1,174,485	4,738,300
3.1. For 3 years & over but < 4 years	351,768	904,396	325,722	968,697	322,756	989,786
3.2. For 4 years & over but < 5 years	241,545	583,494	244,401	632,123	235,968	576,682
3.3. For 5 years & over but < 7 years	578,914	1,268,783	451,338	1,183,961	441,548	1,221,123
3.4. For 7 years & over but < 10 years	110,757	816,648	73,607	892,671	71,272	886,750
3.5. For 10 years & over but < 15 years	28,936	605,577	20,729	664,232	22,914	727,892
3.6. For 15 years & over but < 20 years	19,321	148,777	23,956	147,581	22,704	136,191
3.7. For 20 years & over but < 25 years	48,727	155,312	47,669	162,278	51,320	168,400
3.8. For 25 years & over but < 30 years	2,239	8,969	2,082	13,512	5,661	26,228
3.9. For 30 years and over	158	9,480	320	5,900	342	5,248
Total	4,365,867	11,455,120	4,002,995	11,977,469	4,004,350	11,595,353

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking						
(Million Rupees)						
Loan Tenure	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,440,584	4,222,101	2,269,436	4,552,928	2,217,693	4,285,684
1.1. Overnight	24,242	281,286	420,658	418,642	421,920	493,691
1.2. 2 days to 7 days	2,203	38,184	2,014	22,162	1,506	12,552
1.3. For 8 days & above but < 1 month	25,348	155,661	31,085	135,498	30,789	100,648
1.4. For 1 month & above but < 3 month	715,830	269,779	447,947	279,407	458,524	290,208
1.5. For 3 months & over but < 6 months	54,452	636,368	59,490	693,371	54,190	656,818
1.6. For 6 months & over but < one year	1,618,509	2,840,823	1,308,242	3,003,848	1,250,764	2,731,768
2. Medium Term	300,193	825,061	294,109	861,104	313,547	831,138
2.1. For one year & over but < 2 years	105,430	369,386	111,339	394,599	117,966	369,752
2.2. For 2 years & over but < 3 years	194,763	455,674	182,770	466,505	195,581	461,386
3. Long Term	1,162,828	3,170,144	972,769	3,199,605	960,278	3,148,461
3.1. For 3 years & over but < 4 years	297,499	642,280	269,662	695,423	266,794	684,900
3.2. For 4 years & over but < 5 years	182,887	389,812	204,083	406,925	195,143	392,647
3.3. For 5 years & over but < 7 years	508,040	954,314	370,304	878,958	368,122	871,023
3.4. For 7 years & over but < 10 years	97,538	571,001	59,073	630,875	57,305	622,204
3.5. For 10 years & over but < 15 years	22,896	408,337	13,177	380,859	14,182	372,305
3.6. For 15 years & over but < 20 years	11,808	95,624	13,729	85,071	13,536	84,482
3.7. For 20 years & over but < 25 years	40,577	103,321	41,196	115,000	41,504	113,799
3.8. For 25 years & over but < 30 years	1,489	5,091	1,314	5,513	3,468	6,214
3.9. For 30 years and over	94	364	231	980	224	886
Total	3,903,605	8,217,306	3,536,314	8,613,637	3,491,518	8,265,283

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking						
(Million Rupees)						
Loan Tenure	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	205,804	1,717,339	222,690	1,752,280	270,322	1,452,808
1.1. Overnight	998	52,602	9,972	34,198	12,135	38,074
1.2. 2 days to 7 days	254	6,761	188	26,323	199	6,372
1.3. For 8 days & above but < 1 month	1,088	140,385	1,904	311,805	1,325	52,365
1.4. For 1 month & above but < 3 month	10,897	401,123	1,975	162,170	3,592	135,916
1.5. For 3 months & over but < 6 months	11,860	403,839	10,312	526,091	9,484	461,591
1.6. For 6 months & over but < one year	180,707	712,628	198,339	691,692	243,587	758,489
2. Medium Term	36,921	189,183	26,936	140,202	28,303	287,422
2.1. For one year & over but < 2 years	9,911	128,066	7,132	56,468	7,579	138,449
2.2. For 2 years & over but < 3 years	27,010	61,117	19,804	83,734	20,724	148,973
3. Long Term	219,537	1,331,292	217,055	1,471,350	214,207	1,589,839
3.1. For 3 years & over but < 4 years	54,269	262,116	56,060	273,274	55,962	304,886
3.2. For 4 years & over but < 5 years	58,658	193,682	40,318	225,197	40,825	184,036
3.3. For 5 years & over but < 7 years	70,874	314,468	81,034	305,003	73,426	350,100
3.4. For 7 years & over but < 10 years	13,219	245,647	14,534	261,797	13,967	264,546
3.5. For 10 years & over but < 15 years	6,040	197,240	7,552	283,373	8,732	355,587
3.6. For 15 years & over but < 20 years	7,513	53,153	10,227	62,510	9,168	51,708
3.7. For 20 years & over but < 25 years	8,150	51,991	6,473	47,278	9,816	54,600
3.8. For 25 years & over but < 30 years	750	3,878	768	7,999	2,193	20,014
3.9. For 30 years and over	64	9,116	89	4,920	118	4,362
Total	462,262	3,237,814	466,681	3,363,832	512,832	3,330,070

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

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

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,903,604	8,217,261	3,536,314	8,613,637	3,491,518	8,265,283
2. ISLAMIC	462,263	3,237,859	466,681	3,363,832	512,832	3,330,070
A. Ijara Finance	87,152	129,358	75,634	103,862	73,399	104,797
B. Diminishing Musharaka	80,715	830,349	72,032	868,243	69,768	869,196
C. Istisna	5,695	330,682	5,560	374,550	5,448	376,104
D. Mudaraba	74	1,634	76	2,388	76	1,620
E. Murabaha	11,550	177,000	13,056	140,698	11,767	147,192
F. Musawamah finance	25,531	105,643	25,999	104,703	25,753	81,300
G. Musharaka Finance	21,741	330,746	18,258	345,060	17,347	302,683
H. Salam Finance	1,266	59,615	1,839	70,639	1,453	75,417
I. Commodity Murabahah / Tawwaruq	173,936	15,955	199,401	20,200	246,059	21,165
J. Advance against financing	1,071	8,792	1,095	14,523	1,049	10,808
K. Other Islamic Modes of Financing	53,532	1,248,086	53,731	1,318,966	60,713	1,339,788
Total	4,365,867	11,455,120	4,002,995	11,977,469	4,004,350	11,595,353

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

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

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	355,216	7,136	36,722	23,673	133,591	151,661	32,534	238	9,300	16,723	13,698
01.00*	3,769	426	783	105	2,303	1,350	656	28	32	317	44
02.00*	17,602	1,451	27,694	14,638	41,918	42,090	9,337	468	6,201	6,147	3,039
03.00*	101,025	3,152	57,384	24,745	33,370	78,163	19,281	602	5,819	8,187	1,623
04.00*	54,939	2,123	34,752	9,636	34,567	43,879	8,457	75	5,633	3,881	1,305
05.00*	100,671	4,974	25,558	36,103	32,534	83,315	16,605	777	3,723	3,308	2,425
06.00*	20,479	3,379	9,584	3,187	10,299	14,071	5,186	15	1,648	1,072	256
07.00*	92,985	1,055	3,004	4,054	14,520	23,237	6,427	165	3,169	2,193	782
08.00*	16,454	66	1,413	703	6,222	14,733	1,156	7	326	567	4
09.00*	383,690	22	2,461	841	3,533	1,421	1,022	-	819	943	77
10.00*	16,912	504	1,298	2,817	1,713	5,038	1,304	-	452	170	832
10.25	1	29	120	61	5	19	14	-	2	0	13
10.50	26	11	8	52	102	36	39	-	-	81	11
10.75	39,494	-	2	22	6	486	405	-	167	77	13
11.00	8,017	-	2,683	471	241	333	890	-	71	145	182
11.25	193	-	7	16	152	89	34	-	3	48	100
11.50	127,505	-	46,638	712	1,041	10	37	-	18	12	1,070
11.75	85	13	3	12	11	1,157	8	-	107	1	115
12.00	8,780	39	53	556	1,108	17,841	149	-	328	196	138
12.25	122	2	12	21	118	27	81	-	27	59	13
12.50	921	1	723	485	222	251	90	-	28	79	88
12.75	18,567	1	921	25	64	2,433	267	-	172	208	173
13.00	15,133	17	2,793	5,328	752	21,937	137	-	473	147	28
13.25	65,005	-	422	1,303	136	332	433	-	258	270	98
13.50	11,156	522	235	274	78	578	338	-	100	131	88
13.75	44	5	55	49	262	330	700	-	739	419	141
14.00	18,040	-	943	56	348	1,402	1,115	-	174	99	56
14.25	513	2	35	81	119	96	141	-	105	100	47
14.50	1,683	-	28	37	495	141	142	-	111	135	50
14.75	495	1	25	29	976	15,449	118	-	112	75	28
15.00	11,848	158	475	55	302	4,320	103	-	138	287	102
15.25	20,064	18	133	510	406	459	198	-	218	164	151
15.50	4,983	-	596	79	516	416	53	-	28	1,328	61
15.75	9,726	14	231	30,185	485	482	6,814	-	179	163	61
16.00	24,373	-	1,156	36	384	4,955	489	-	88	63	34
16.25	2,413	-	21,124	1,303	25,974	4,868	729	138	3,912	620	1,950
16.50	22,949	-	49,222	559	12,413	7,137	809	-	785	924	5,654
16.75	1,637	6	8,725	191	482	2,155	181	81	243	99	64
17.00	7,965	3	3,605	22	659	3,548	188	-	100	196	50
17.25	2,670	3	53	73	927	38,468	16	-	1	75	14
17.50	48,011	5	945	3,278	18,938	63,863	295	-	1,217	6,272	370
17.75	2,974	-	5,427	216	1,303	22,295	222	-	1,063	112	95
18.00	37,859	7	968	618	1,597	44,553	3,426	4	1,665	353	137
18.25	9,907	-	7,362	312	11,968	10,771	149	-	1,583	848	255
18.50	9,456	-	2,341	8,221	3,274	15,806	3,745	-	877	1,479	1,758
18.75	7,079	23	2,326	8,437	9,164	3,295	1,592	-	306	501	108
19.00	153,000	836	43,669	38,860	56,635	117,006	20,717	570	11,092	14,464	4,848
19.25	521	7	390	647	371	15,772	241	124	989	140	127
19.50	1,300	45	144	491	200	1,064	302	-	174	355	217
19.75	483	13	867	100	1,008	461	310	118	140	141	119
20.00	17,153	227	4,400	6,458	5,418	5,206	1,598	-	90	1,872	103
20.25	1,429	1	479	521	1,021	1,990	165	-	71	312	101
20.50	6,298	163	252	27	641	1,691	2,093	-	94	170	312
20.75	11,413	450	3,285	548	10,155	1,692	708	-	1,653	221	98
21.00	16,104	2	3,544	3,070	3,691	3,256	2,400	-	583	227	81
21.25	100,507	831	2,502	7,370	16,182	39,508	904	69	554	82	13
21.50	448,463	2,294	83,643	8,087	48,075	155,274	16,828	20	2,402	8,125	1,259
21.75	243,431	2,008	13,123	16,689	42,510	141,264	9,882	-	3,322	5,743	2,785
22.00	516,136	2,632	47,941	26,383	59,343	184,411	28,525	1,724	12,601	6,490	3,825
22.25	304,030	425	22,983	26,902	68,419	201,354	28,690	534	25,848	19,729	3,905
22.50	260,242	5,832	36,287	30,279	70,307	230,335	40,441	1,161	11,538	12,556	4,965
22.75	123,875	2,236	13,098	20,251	39,573	85,696	19,515	552	10,788	11,747	2,911
23.00	209,281	1,359	10,105	14,726	39,522	96,907	15,485	224	8,031	13,620	5,716
23.25	128,364	1,023	7,786	20,695	30,480	87,611	19,115	188	16,238	12,125	2,977
23.50	287,537	3,266	16,055	10,107	34,910	62,339	14,875	202	4,883	8,232	2,525
23.75	92,962	1,072	8,704	5,188	18,708	38,748	5,276	178	5,712	4,183	391
24.00	743,779	5,242	17,549	6,100	37,651	36,613	7,552	100	3,343	6,501	600
24.25	25,187	2,317	4,407	3,773	14,178	21,235	8,057	97	1,280	2,152	413
24.50	34,232	7,682	6,501	4,091	14,495	29,301	9,393	246	3,800	4,256	1,009
24.75	5,853	1,430	2,594	1,381	7,780	8,282	4,510	65	582	2,083	376
25.00 & over	279,141	88,450	43,679	25,139	167,060	118,289	43,040	1,464	20,398	15,952	7,829
Total	5,044,756	155,009	755,037	462,071	1,197,926	2,434,601	426,735	10,236	198,727	210,751	84,902

*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 Mar, 2024

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin							95.00	99.99	Total	Rate of Int./Return
					75.00	80.00	85.00	90.00							
60,588	3,839	6,112	4,457	2,516	3,076	5,894	1,823	1,711	828	382	871,719	00.00			
64	33	19	15	5	30	6	6	106	80	0	10,178	01.00*			
611	1,009	512	823	52	841	713	12	631	50	4	175,841	02.00*			
3,274	1,806	720	2,603	111	341	267	211	87	324	464	343,557	03.00*			
2,826	1,542	411	307	559	910	186	127	581	191	509	207,398	04.00*			
55,421	471	373	1,537	795	358	161	159	109	168	450	369,996	05.00*			
3,023	4	1,183	5	11	144	80	98	18	480	50	74,272	06.00*			
9,557	441	628	2,484	229	182	234	174	37	58	492	166,106	07.00*			
9	3	-	731	0	-	-	-	-	-	-	42,392	08.00*			
196	-	0	690	104	-	-	58	-	256	16	396,149	09.00*			
610	5	17	56	12	529	10	21	17	4	231	32,551	10.00*			
7	-	20	30	3	24	19	-	-	-	-	366	10.25			
28	92	13	17	28	17	20	1	3	1	1	586	10.50			
24	32	11	1	2	6	5	0	8	2	1	40,763	10.75			
34	49	96	52	34	31	16	27	14	1	12	13,397	11.00			
43	1	2	2	19	12	7	1	0	1	0	731	11.25			
17	4	10	16	12	15	4	8	1	32	19	177,180	11.50			
9	2	2	22	-	13	1	-	2	-	0	1,561	11.75			
1,538	123	36	19	18	18	10	3	14	78	51	31,095	12.00			
46	2	-	3	8	-	1	-	12	1	41	598	12.25			
132	58	30	25	19	10	9	3	1	0	0	3,176	12.50			
320	3	1	4	1	-	1	-	1	-	-	23,163	12.75			
83	7	4	7	2	114	4	1	13	0	20	47,000	13.00			
310	-	0	2	1	0	6	1	-	-	-	68,576	13.25			
142	8	1	10	9	0	2	-	-	4	20	13,697	13.50			
415	6	10	14	13	13	2	1	74	58	3	3,355	13.75			
7,182	1	-	3	2	5	0	0	2	1	0	29,431	14.00			
411	6	8	4	5	12	2	17	-	0	59	1,761	14.25			
170	2	1	2	2	0	2	8	-	-	0	3,009	14.50			
83	1	31	1	1	-	-	-	0	0	-	17,423	14.75			
191	9	53	4	7	5	6	0	-	0	12	18,075	15.00			
10,617	88	76	72	51	112	22	4	0	0	3	33,365	15.25			
53	6	3	1	1	2	974	0	1	1	0	9,101	15.50			
35,235	53	12	11	9	24	7	0	1	-	0	83,691	15.75			
214	56	119	10	13	310	36	2	101	-	210	32,652	16.00			
636	147	131	26	139	38	2	-	6	-	7	64,162	16.25			
142	-	1	1,553	2	1	36	7	-	-	0	102,195	16.50			
1,431	12	-	8	2	5	8	-	-	-	-	15,328	16.75			
690	4	5	14	1	6	4	5	2	136	24	17,225	17.00			
4	12	22	-	-	11	-	-	-	-	-	42,348	17.25			
47,670	24	26	42	47	40	1	3	0	-	-	191,048	17.50			
664	31	25	152	1	0	-	-	-	-	-	34,581	17.75			
143	33	165	160	4	30	4	0	1	-	-	91,727	18.00			
80	45	1,594	26	-	-	-	-	-	-	-	44,900	18.25			
1,969	1,591	2,325	102	24	2,686	532	14	41	22	-	56,262	18.50			
575	31	109	515	977	400	14	-	100	0	-	35,554	18.75			
8,578	2,896	5,221	6,899	703	1,776	2,103	1,103	837	2,517	328	494,660	19.00			
114	40	63	10	10	7	4	2	4	2	0	19,583	19.25			
247	78	238	109	12	52	4	12	16	4	-	5,065	19.50			
495	14	11	6	11	129	0	1	0	0	-	4,428	19.75			
377	33	56	26	24	60	46	7	3	22	0	43,178	20.00			
138	25	42	18	11	5	7	158	2	1	0	6,496	20.25			
825	4	138	-	-	1	8	0	0	0	-	12,718	20.50			
554	19	31	1	4	-	0	1	1	0	0	30,831	20.75			
13,081	126	27	1,520	43	4	28	-	16	1	2,004	49,809	21.00			
1,444	16	1,257	19	14	45	546	455	8	0	1	172,326	21.25			
4,091	477	1,741	476	1,982	70	598	1,329	-	92	310	785,635	21.50			
1,983	10	344	947	626	298	420	1	274	75	170	485,903	21.75			
1,886	1,617	8,982	3,073	163	904	406	288	596	441	372	908,738	22.00			
9,027	1,826	952	4,954	1,092	719	350	37	686	699	298	723,459	22.25			
10,307	5,407	7,173	1,553	1,854	669	1,196	267	1,120	923	942	735,354	22.50			
4,196	1,023	412	958	856	459	617	439	1,035	288	500	341,025	22.75			
5,271	3,397	1,649	925	1,367	611	1,271	850	775	378	126	431,598	23.00			
4,798	1,849	2,061	2,158	928	960	241	215	398	215	285	340,711	23.25			
2,160	199	1,420	584	367	1,245	999	404	1,003	356	164	453,830	23.50			
2,304	1,013	2,612	290	222	516	1,398	559	288	301	653	191,280	23.75			
1,927	832	3,100	938	259	465	1,349	491	856	139	37	206,024	24.00			
1,591	99	178	395	204	268	318	289	916	152	17	87,522	24.25			
2,503	368	667	432	340	323	423	261	371	127	38	120,860	24.50			
1,425	208	457	282	460	373	480	122	155	66	101	39,067	24.75			
27,280	4,938	5,632	4,173	3,434	2,912	1,863	1,685	1,763	1,370	518	866,008	25.00 & over			
354,087	38,204	59,381	47,385	20,835	23,243	23,980	11,771	14,818	10,951	9,948	11,595,353	Total			

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

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

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st Mar, 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	115,454	34,722	540	488	-	-	115,994	35,210
05.00	-	-	14	6	-	-	14	6
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,641	5,192	189	421	-	-	16,830	5,613
25.00	11,962	19,009	1,783	1,907	-	-	13,745	20,915
35.00	2,354	1,959	9,032	5,527	-	-	11,386	7,486
45.00	13,971	1,266	1	0	-	-	13,972	1,266
55.00	72,841	30,556	-	-	-	-	72,841	30,556
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	917	613	-	-	917	613
99.99	-	-	-	-	-	-	-	-
Total	233,223	92,703.6	12,477	8,966.4	-	-	245,700	101,670.0
Weighted Average		23.91		31.26		-		24.56
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	113	9,342	-	-	113	9,342
05.00	-	-	98	2,197	-	-	98	2,197
10.00	-	-	56	4,411	-	-	56	4,411
15.00	-	-	5	2,957	-	-	5	2,957
20.00	-	-	24	7,829	-	-	24	7,829
25.00	2	1,744	5	15,967	-	-	7	17,711
35.00	8	1,040	71	5,201	-	-	79	6,241
45.00	3	491	24	5,970	-	-	27	6,461
55.00	-	-	9	809	-	-	9	809
65.00	-	-	5	4,355	-	-	5	4,355
75.00	2	152	1	20	-	-	3	172
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	1	19	-	-	-	-	1	19
Total	16	3,446.5	411	59,058.2	-	-	427	62,504.8
Weighted Average		31.55		23.21		-		23.67
Securities Shares and Other Financial Instruments - To Others								
00.00	3	105	15	2,184	-	-	18	2,289
05.00	-	-	20	13	-	-	20	13
10.00	7	701	27	1,703	-	-	34	2,404
15.00	-	-	6	586	-	-	6	586
20.00	6	2,689	26	5,099	-	-	32	7,787
25.00	50	40,693	16	1,766	-	-	66	42,459
35.00	8	1,598	71	10,282	-	-	79	11,880
45.00	3	703	25	2,175	-	-	28	2,878
55.00	2	15	12	913	-	-	14	928
65.00	-	-	2	7,063	-	-	2	7,063
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	0	-	-	1	0
99.99	-	-	-	-	-	-	-	-
Total	79	46,504.5	221	31,783.6	-	-	300	78,288.1
Weighted Average		24.84		32.71		-		28.04
Merchandise - Food Items								
00.00	26	3,689	7,196	338,365	-	-	7,222	342,054
05.00	-	-	1,209	12,609	-	-	1,209	12,609
10.00	8	743	637	110,981	-	-	645	111,723
15.00	23	1,972	1,129	40,146	-	-	1,152	42,118
20.00	277	8,990	1,537	121,201	-	-	1,814	130,191
25.00	460	61,780	2,929	153,915	-	-	3,389	215,696
35.00	88	4,665	2,531	72,205	-	-	2,619	76,870
45.00	37	542	461	20,163	-	-	498	20,705
55.00	149	67,701	362	49,009	-	-	511	116,710
65.00	1	600	162	14,627	-	-	163	15,227
75.00	-	-	38	2,802	-	-	38	2,802
85.00	1	3	77	1,221	-	-	78	1,224
95.00	4	104	33	842	-	-	37	946
99.99	5	56	45	36	-	-	50	92
Total	1,079	150,845.5	18,346	938,121.1	-	-	19,425	1,088,966.6
Weighted Average		35.56		15.93		-		18.65

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st Mar, 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	121	9,669	2,886	180,734	2	847	3,009	191,251
05.00	-	-	972	8,049	-	-	972	8,049
10.00	33	1,383	673	58,228	-	-	706	59,611
15.00	19	34	348	25,161	-	-	367	25,195
20.00	211	9,576	609	58,960	-	-	820	68,536
25.00	12,200	119,569	1,608	133,565	-	-	13,808	253,134
35.00	63	2,787	757	54,122	-	-	820	56,910
45.00	41	397	383	27,275	-	-	424	27,672
55.00	461	4,453	156	11,324	-	-	617	15,777
65.00	-	-	70	4,032	-	-	70	4,032
75.00	1	200	22	1,449	-	-	23	1,649
85.00	-	-	24	2,392	-	-	24	2,392
95.00	5	483	59	1,130	-	-	64	1,612
99.99	3	236	8	112	-	-	11	348
Total	13,158	148,787.9	8,575	566,532.1	2	847.2	21,735	716,167.2
Weighted Average		24.20		16.99		-		18.47
Merchandise - Finished/Manufactured Goods								
00.00	62	4,562	3,909	243,839	5	347	3,976	248,748
05.00	-	-	412	6,194	-	-	412	6,194
10.00	40	1,474	1,157	63,448	-	-	1,197	64,923
15.00	42	2,422	1,432	108,375	-	-	1,474	110,798
20.00	453	11,702	3,600	165,584	-	-	4,053	177,286
25.00	840	118,204	6,694	327,114	-	-	7,534	445,318
35.00	59	3,471	3,049	146,802	-	-	3,108	150,272
45.00	64	1,747	1,842	57,692	-	-	1,906	59,438
55.00	319	17,337	503	22,002	-	-	822	39,339
65.00	3	1,002	125	25,945	-	-	128	26,947
75.00	5	804	152	10,662	-	-	157	11,466
85.00	8	1,845	195	4,116	-	-	203	5,960
95.00	13	917	236	5,186	-	-	249	6,103
99.99	44	454	29	1,303	-	-	73	1,757
Total	1,952	165,941.1	23,335	1,188,261.6	5	347.3	25,292	1,354,549.9
Weighted Average		28.22		21.40		-		22.23
Fixed Assets Including Machinery								
00.00	8,403	84,404	75,985	217,270	75	138	84,463	301,812
05.00	1	2	6,325	13,068	-	-	6,326	13,069
10.00	431	1,974	63,357	140,720	6	6	63,794	142,701
15.00	11,540	17,192	5,275	63,032	-	-	16,815	80,224
20.00	8,997	42,789	34,504	284,113	4	3	43,505	326,905
25.00	5,729	143,434	48,388	652,651	3	1,759	54,120	797,844
35.00	24,360	19,352	20,677	120,549	-	-	45,037	139,901
45.00	9,056	6,390	13,785	66,219	-	-	22,841	72,609
55.00	523	3,715	23,151	53,152	-	-	23,674	56,867
65.00	74	1,658	6,850	23,648	-	-	6,924	25,306
75.00	42	2,382	4,749	8,547	-	-	4,791	10,929
85.00	40	1,941	3,313	12,687	-	-	3,353	14,628
95.00	63	1,568	2,373	5,162	-	-	2,436	6,730
99.99	39	389	416	354	-	-	455	743
Total	69,298	327,191.5	309,148	1,661,171.5	88	1,906.4	378,534	1,990,269.4
Weighted Average		19.47		22.46		23.13		21.97
Real Estate - Land								
00.00	1,155	12,024	1,597	40,134	-	-	2,752	52,158
05.00	-	-	331	2,275	-	-	331	2,275
10.00	31	476	3,206	14,944	-	-	3,237	15,419
15.00	525	902	1,301	24,357	-	-	1,826	25,259
20.00	137	10,761	6,003	46,878	-	-	6,140	57,639
25.00	3,819	84,119	6,846	85,030	2	680	10,667	169,829
35.00	729	8,073	4,904	59,798	2	100	5,635	67,971
45.00	753	6,267	2,052	16,396	-	-	2,805	22,663
55.00	394	11,671	13,245	27,306	-	-	13,639	38,977
65.00	51	117	543	3,469	-	-	594	3,586
75.00	41	78	273	4,109	-	-	314	4,188
85.00	41	127	205	1,992	-	-	246	2,119
95.00	40	95	503	1,922	-	-	543	2,017
99.99	12	6	266	1,715	-	-	278	1,721
Total	7,728	134,715.0	41,275	330,325.9	4	780.0	49,007	465,820.9
Weighted Average		25.69		25.94		26.28		25.87

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st Mar, 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	5,967	51,273	19,152	167,049	123	330	25,242	218,652
05.00	20	128	2,201	20,794	-	-	2,221	20,923
10.00	503	3,036	14,013	97,960	-	-	14,516	100,997
15.00	8,208	7,473	8,401	99,049	3	23	16,612	106,544
20.00	1,079	17,012	11,155	159,799	8	49	12,242	176,860
25.00	1,076	55,402	10,884	170,147	2	1,637	11,962	227,186
35.00	185	14,445	8,047	86,214	-	-	8,232	100,659
45.00	271	6,478	3,125	52,843	-	-	3,396	59,321
55.00	30,971	64,359	1,555	14,995	-	-	32,526	79,353
65.00	223	3,236	1,008	15,747	-	-	1,231	18,983
75.00	190	2,024	820	8,833	-	-	1,010	10,858
85.00	171	3,271	667	5,661	-	-	838	8,932
95.00	182	3,012	603	2,656	-	-	785	5,667
99.99	93	575	156	1,544	-	-	249	2,119
Total	49,139	231,723.9	81,787	903,292.0	136	2,038.7	131,062	1,137,054.6
Weighted Average		29.07		20.15		20.72		21.96
Against Fixed Deposits								
00.00	11	8	8,777	207,494	2	302	8,790	207,805
05.00	-	-	176	3,721	-	-	176	3,721
10.00	25	2,222	6,670	145,175	-	-	6,695	147,397
15.00	7	1,088	193	2,120	-	-	200	3,208
20.00	10	30	630	30,960	-	-	640	30,991
25.00	79	12,866	3,211	17,211	-	-	3,290	30,078
35.00	7	51	317	10,410	-	-	324	10,461
45.00	1	1	240	17,346	-	-	241	17,347
55.00	18	345	225	1,166	-	-	243	1,511
65.00	3	2	134	301	-	-	137	303
75.00	1	0	66	429	-	-	67	429
85.00	1	0	64	127	-	-	65	128
95.00	-	-	91	690	-	-	91	690
99.99	37	9	37	297	-	-	74	306
Total	200	16,623.3	20,831	437,447.8	2	301.9	21,033	454,373.0
Weighted Average		22.90		8.68		-		9.20
Against Insurance Policies								
00.00	-	-	5	1	-	-	5	1
05.00	-	-	3	1	-	-	3	1
10.00	-	-	1	3	-	-	1	3
15.00	-	-	1	0	-	-	1	0
20.00	-	-	3	6	-	-	3	6
25.00	-	-	32	285	-	-	32	285
35.00	-	-	2	1	-	-	2	1
45.00	-	-	1	1	-	-	1	1
55.00	-	-	10	147	-	-	10	147
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	-	-	58	444.4	-	-	58	444.4
Weighted Average		-		34.72		-		34.72
Other Secured Advances								
00.00	2,371	40,531	58,893	608,659	29	361,840	61,293	1,011,029
05.00	-	-	43,955	85,945	-	-	43,955	85,945
10.00	761	758	7,746	104,589	1	100	8,508	105,446
15.00	142	877	545	64,300	-	-	687	65,177
20.00	4,926	7,978	1,068	76,692	1	4,835	5,995	89,505
25.00	410	67,311	2,459	145,633	2	1,039	2,871	213,983
35.00	18	2,015	383	5,018	-	-	401	7,034
45.00	256	2,917	180	2,355	-	-	436	5,271
55.00	739	6,287	513	4,990	-	-	1,252	11,277
65.00	2	1	39	868	-	-	41	868
75.00	-	-	49	1,428	-	-	49	1,428
85.00	2	8	29	143	-	-	31	151
95.00	-	-	47	1,168	-	-	47	1,168
99.99	-	-	16	2,831	-	-	16	2,831
Total	9,627	128,682.2	115,922	1,104,619.2	33	367,813.3	125,582	1,601,114.7
Weighted Average		18.38		7.86		0.34		6.98

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st Mar, 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	233,201	790,473	51,830	1,356,198	70	40,535	285,101	2,187,206
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	233,201	790,473.1	51,830	1,356,198.1	70	40,535.1	285,101	2,187,206.4
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	85,975	16,988	2,021,628	204,257	17	3	2,107,620	221,248
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	85,975	16,987.6	2,021,628	204,257.2	17	2.9	2,107,620	221,247.7
Weighted Average		-		-		-		-
Grand Total	704,675	2,254,626	2,705,844	8,790,479	357	414,573	3,410,876	11,459,678
Weighted Average		16.16		14.70		0.56		14.48

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

All Banks

(Percent)									
As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**
Conventional Banking									
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	15.82
		(13.22)	(17.68)	(14.70)	(15.14)	(13.49)	(15.46)	(17.73)	(15.66)
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	17.82
		(13.98)	(20.86)	(17.10)	(16.93)	(14.99)	(17.89)	(19.92)	(17.69)
2024	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	17.41
		(14.91)	(20.35)	(17.30)	(16.46)	(14.50)	(17.38)	(19.53)	(17.49)
Islamic Banking									
2023	Mar		18.42	14.61	15.97	13.81	11.41	16.68	15.50
			(18.11)	(14.61)	(15.81)	(13.68)	(11.13)	(15.23)	(14.90)
	Dec		21.65	17.33	18.44	15.94	13.05	20.43	18.33
			(21.51)	(17.20)	(18.24)	(15.70)	(12.81)	(18.25)	(17.39)
2024	Mar		20.94	17.80	18.22	15.37	12.85	19.55	18.00
			(20.82)	(16.96)	(17.88)	(15.16)	(12.58)	(18.38)	(17.14)
Overall Banking									
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	15.73
		(13.22)	(17.71)	(14.68)	(15.38)	(13.55)	(14.94)	(17.05)	(15.44)
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	17.96
		(13.98)	(20.92)	(17.13)	(17.42)	(15.20)	(17.15)	(19.42)	(17.60)
2024	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	17.58
		(14.91)	(20.39)	(17.20)	(17.00)	(14.69)	(16.65)	(19.19)	(17.39)

* 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	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,498	846,780	8,804	910,255	9,052	893,518
1.1. Export finance schemes	5,398	675,806	4,868	661,858	4,784	635,088
1.2. Others	4,100	170,974	3,936	248,397	4,268	258,430
2. Import financing	9,560	543,759	8,965	691,328	8,844	622,746
3. Government self employment schemes	42,488	39,198	47,596	51,876	49,734	53,390
4. Working capital/short term	2,871,857	5,269,936	2,551,011	5,091,442	2,542,642	4,864,995
4.1. Small Loans	1,133,962	370,251	861,946	407,348	862,747	363,969
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)	241	4,951	588	17,284	555	16,800
4.4. Others	1,737,654	4,894,734	1,688,161	3,634,333	1,678,928	3,474,015
4.5. Commodity Operations Financing	-	-	316	1,032,476	412	1,010,211
5. Fixed investment/long term	1,432,464	4,755,446	1,386,619	5,232,569	1,394,078	5,160,704
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	23,029	660,035	22,131	610,390	22,349	591,472
5.2. Financing Power Plants Using Renewable Energy	2,218	89,338	2,402	88,478	2,481	88,071
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,109	61	1,029	56	1,215
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,211	3,607	817	3,253	1,611	4,859
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	144	3,326	137	3,060	151	3,475
5.6. Small Loans	311,732	243,901	362,704	255,141	366,957	255,980
5.7. Others	981,258	3,037,351	878,470	3,531,409	877,037	3,446,596
5.8. Financing for Construction Purposes	112,193	662,236	115,417	659,530	116,678	683,078
5.9. SME Asaan Finance (SAAF) Scheme	-	-	4,068	18,630	6,343	23,913
5.10 Machinery	634	54,542	412	61,649	415	62,046
Total	4,365,867	11,455,120	4,002,995	11,977,469	4,004,350	11,595,353

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	7,358	614,013	6,617	658,087	6,883	653,850
1.1. Export finance schemes	3,531	458,910	2,939	429,309	2,903	417,378
1.2. Others	3,827	155,102	3,678	228,778	3,980	236,472
2. Import financing	8,649	504,395	8,060	639,402	8,111	583,370
3. Government self employment schemes	42,330	38,078	47,419	50,963	49,407	52,328
4. Working capital/short term	2,683,702	3,749,783	2,340,252	3,557,120	2,285,296	3,337,101
4.1. Small Loans	966,448	266,350	673,046	309,109	628,327	263,554
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)	106	716	518	13,454	489	13,080
4.4. Others	1,717,148	3,482,717	1,666,518	2,556,612	1,656,253	2,453,787
4.5. Commodity Operations Financing			170	677,944	227	606,679
5. Fixed investment/long term	1,161,566	3,311,037	1,133,966	3,708,065	1,141,821	3,638,635
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	20,051	476,982	19,196	437,520	19,353	422,425
5.2. Financing Power Plants Using Renewable Energy	1,710	57,032	1,841	55,794	1,896	55,344
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	34	648	27	596	32	821
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,199	3,431	803	3,071	1,591	4,588
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	124	1,709	116	1,583	128	1,886
5.6. Small Loans	229,434	159,268	284,510	168,862	290,211	170,221
5.7. Others	824,820	2,185,065	736,816	2,567,541	736,439	2,483,855
5.8. Financing for Construction Purposes	83,751	389,896	86,731	412,827	87,693	436,706
5.9. SME Asaan Finance (SAAF) Scheme	-	-	3,618	15,886	4,197	18,722
5.10 Machinery	443	37,006	308	44,386	281	44,067
Total	3,903,605	8,217,306	3,536,314	8,613,637	3,491,518	8,265,283

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,140	232,768	2,187	252,168	2,169	239,668
1.1. Export finance schemes	1,867	216,896	1,929	232,549	1,881	217,710
1.2. Others	273	15,871	258	19,619	288	21,958
2. Import financing	911	39,364	905	51,926	733	39,376
3. Government self employment schemes	158	1,120	177	913	327	1,062
4. Working capital/short term	188,155	1,520,153	210,759	1,534,322	257,346	1,527,894
4.1. Small Loans	167,514	103,901	188,900	98,239	234,420	100,415
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)	135	4,235	70	3,830	66	3,719
4.4. Others	20,506	1,412,017	21,643	1,077,721	22,675	1,020,228
4.5. Commodity Operations Financing			146	354,532	185	403,532
5. Fixed investment/long term	270,898	1,444,409	252,653	1,524,504	252,257	1,522,069
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,978	183,053	2,935	172,870	2,996	169,047
5.2. Financing Power Plants Using Renewable Energy	508	32,307	561	32,684	585	32,727
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	11	461	34	433	24	394
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	12	176	14	182	20	271
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	20	1,618	21	1,478	23	1,589
5.6. Small Loans	82,298	84,632	78,194	86,279	76,746	85,759
5.7. Others	156,438	852,286	141,654	963,847	140,598	962,741
5.8. Financing for Construction Purposes	28,442	272,340	28,686	246,703	28,985	246,372
5.9. SME Asaan Finance (SAAF) Scheme	-	-	450	2,765	2,146	5,190
5.10 Machinery	191	17,536	104	17,263	134	17,979
Total	462,262	3,237,814	466,681	3,363,832	512,832	3,330,070

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 31st March, 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	822	39,569	75	908	1	6	8,154	853,036	9,052	893,518
1.1. Export finance schemes	584	24,945	44	418	1	6	4,155	609,720	4,784	635,088
1.2. Others	238	14,624	31	490	-	-	3,999	243,316	4,268	258,430
2. Import financing	520	12,398	70	493	2	27	8,252	609,829	8,844	622,746
3. Government self employment schemes	46,078	40,781	2,699	2,716	3	15	954	9,877	49,734	53,390
4. Working capital/short term	2,265,954	809,703	212,483	30,184	7,275	13,887	56,930	4,011,221	2,542,642	4,864,995
4.1. Small Loans	748,501	176,452	98,297	9,193	6,960	12,087	8,989	166,234	862,747	363,969
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. 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)	46	90	-	-	-	-	509	16,710	555	16,800
4.4. Others	1,517,341	631,192	114,186	20,989	314	1,783	47,087	2,820,051	1,678,928	3,474,015
4.5. Commodity Operations Financing	66	1,969	-	-	1	16	345	1,008,226	412	1,010,211
5. Fixed investment/long term	1,156,176	1,049,661	161,708	122,398	5,689	26,655	70,505	3,961,990	1,394,078	5,160,704
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,201	10,437	184	585	1	-	10,963	580,451	22,349	591,472
5.2. Financing Power Plants Using Renewable Energy	576	1,494	31	35	4	9	1,870	86,533	2,481	88,071
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	129	-	-	-	-	51	1,086	56	1,215
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	777	1,832	658	380	1	10	175	2,637	1,611	4,859
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	38	413	-	-	1	34	112	3,028	151	3,475
5.6. Small Loans	308,365	147,182	48,535	21,384	569	1,133	9,488	86,280	366,957	255,980
5.7. Others	736,259	466,885	93,531	42,652	2,437	1,501	44,810	2,935,557	877,037	3,446,596
5.8. Financing for Construction Purposes	93,687	403,162	18,650	56,849	2,675	23,962	1,666	199,105	116,678	683,078
5.9. SME Assan Finance (SAAF) Scheme	5,218	17,969	118	508	-	-	1,007	5,436	6,343	23,913
5.10 Machinery	50	159	1	4	1	5	363	61,877	415	62,046
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353